

What fees do I pay when participating in the Mainvue Homes, LLC 401(k) Plan? For many participants, that question may come as a surprise. There's an assumption that the answer is, "None".

In fact, there are costs associated with your participation in the plan. While administration expenses are shared by the plan and the plan sponsor, there are other costs that plan participants pay. And those expenses have an impact on the size of your account balance at retirement.

The information that follows is intended to provide you with a better understanding of expenses associated with your participation in the plan. You'll learn:

- How administration expenses are handled.
- What costs are associated with elective plan features (e.g., taking out a loan).
- What fees are associated with our plan's investment options.

In addition, you'll learn about rights you may have with respect to the plan's operation, how the plan's investments' performance compares to broad-based benchmarks, and where to go for additional information concerning the plan's investments.

The fees and expenses associated with our plan are not unusual. Almost all 401(k) plans have such costs. And the fees and expenses associated with our plan are reviewed regularly to make sure that they are competitive and reasonable. The objective of this communication is simply to provide you with more and better information for making investment and other plan-related decisions.

Remember, too, that investment-related fees should be placed in context. A somewhat higher fee may be perfectly appropriate if an investment better suits your needs and goals.

If you have any questions concerning the information that follows, contact Mary Kirkpatrick at 425-709-6527.

Mainvue Homes, LLC 401(k) Plan

This document contains important information concerning our retirement plan. The first section provides you with information about the plan in general, including any expenses you might incur through participation in the plan or through taking advantage of different plan features. The second section provides information about the plan's investment alternatives, including any fees or expenses associated with those investments.

If you have questions concerning any of this information, contact Mary Kirkpatrick at 425-709-6527.

Plan Information

You give investment directions for your Plan account, selecting from investment choices provided under the Plan, as determined by Mainvue Homes, LLC.

You may change your investment choices daily by using the Plan's internet website at www.newportgroup.com.

Other Plan Information

The Plan offers a brokerage window option. When selecting a self directed brokerage account option, you acknowledge you are investing at your own risk and that you understand that the funds you are investing in are not reviewed, selected, endorsed or monitored by the Plan, its investment committee, or any plan fiduciary. In addition to making all investment decisions, you are also responsible for the annual plan maintenance fee as well as all trading and maintenance fees that may be charged by the provider you have chosen. For additional information on these fees, please contact your individual brokerage account representative.

Participants and beneficiaries should ask the provider of the brokerage window option about any fees, including undisclosed fees, associated with the purchase or sale of a particular security through the window before purchasing or selling such security.

Other Plan-related Expenses

Retirement plans have different types of expenses.

Administration expenses – These are charges for services such as legal, accounting, recordkeeping and administration expenses.

In our Plan, these expenses are paid partly by the Plan and partly by the Plan sponsor and are not allocated to participants. You do not pay any administration expenses.

Expenses may be paid, in whole or in part, from revenue sharing payments the Plan receives from Plan investment options.

Individual expenses – These fees are for services to execute specific transactions under the Plan. The amounts below will be deducted from your account in the event that you execute one of the specific transactions.

Loans – A \$200 processing fee for each new participant loan.

Qualified Domestic Relations Order (QDRO) – \$225 is the minimum for a QDRO and there could be additional fees depending on the amount of processing time.

Distributions – The following distribution-related expenses will be deducted from your account:

- Processing fee for each type of distribution requested: \$75
- Fee for each check issued: \$5
- Fee for each hardship withdrawal requested: \$125
- Fee for each required minimum distribution requested: \$75

Investment Help (Guidance/Advice) – Our Plan offers to help you make decisions with respect to your Plan investments. There is no charge for this service.

Other Expenses – You may incur certain charges for:

- Check reissuance: \$40

- Additional overnight charge: \$20
- Wire transfer fee: \$20
- Required Minimum Distribution Calculation Fee: \$85
- Annual Administration Fee for Terminated Participants: \$100

Mainvue Homes, LLC 401(k) Plan
Investment Options - 09/30/2017

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 Internet Web site address shown below or you can contact Mary Kirkpatrick at 425-709-6527. A free paper copy of the information available on the Web site[s] can be obtained by contacting Mary Kirkpatrick at 425-709-6527.

Document Summary

This section has two 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 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. The benchmark allows you to compare an investment's performance to the performance of a widely used collection of investments. While you cannot invest in a benchmark, the performance of the benchmark will give you an idea of how well the investment did in the same time period.

The benchmark information shown in the chart below includes both a broad benchmark as required by the Department of Labor and a more specific benchmark based on the mutual fund's objectives. Additional information about your plan investments may be found at www.newportgroup.com. 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 Web site[s].

Table 1 – Variable Return Investments								
Name	Average Annual Total Return as of 09/30/2017				Benchmarks			
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*	
STOCK								
American Funds New Perspective Fund (R6)	21.22%	12.86%	6.69%	03/13/1973	18.65%	10.20%	3.88%	MSCI All Country World NR Index
					18.65%	10.20%	3.88%	MSCI All Country World NR Index
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=X3232								
Note on Performance: Performance for this investment for the period prior to 05/01/2009 is based on a different share class for the investment.								
American Funds New World Fund (R6)	20.58%	6.97%	3.49%	06/17/1999	22.46%	3.99%	1.32%	MSCI Emerging Markets NR Index
					22.46%	3.99%	1.32%	MSCI Emerging Markets NR Index
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=X3236								
Note on Performance: Performance for this investment for the period prior to 05/01/2009 is based on a different share class for the investment.								
Columbia Large Cap Index Fund (R5)	18.37%	14.01%	7.27%	12/15/1993	18.61%	14.22%	7.44%	S&P 500 Index
					18.61%	14.22%	7.44%	S&P 500 Index
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=XB016								
Note on Performance: Performance for this investment for the period prior to 11/08/2012 is based on a different share class for the investment.								

Table 1 – Variable Return Investments

Name	Average Annual Total Return as of 09/30/2017				Benchmarks		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
Columbia Mid Cap Index Fund (R5)	17.24%	14.20%	8.83%	03/31/2000	17.52%	14.43%	9.00%
					S&P MidCap 400 Index		
					17.52%	14.43%	9.00%
					S&P MidCap 400 Index		
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=XB302							
Note on Performance: Performance for this investment for the period prior to 11/08/2012 is based on a different share class for the investment.							
Columbia Small Cap Index Fund (R5)	20.89%	15.34%	9.13%	10/15/1996	21.05%	15.60%	9.27%
					S&P SmallCap 600 Index		
					21.05%	15.60%	9.27%
					S&P SmallCap 600 Index		
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=XB209							
Note on Performance: Performance for this investment for the period prior to 11/08/2012 is based on a different share class for the investment.							
DFA Real Estate Securities Portfolio (I)	0.24%	9.57%	5.71%	01/05/1993	2.08%	10.02%	6.11%
					S&P 1500 REIT Industry Index		
					18.65%	10.20%	3.88%
					MSCI All Country World NR Index		
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=03206							
DFA US Large Cap Value Portfolio (I)	20.26%	15.23%	7.35%	02/19/1993	16.47%	13.21%	5.57%
					S&P 500 Value Index		
					18.61%	14.22%	7.44%
					S&P 500 Index		
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=02092							
DFA US Targeted Value Portfolio (I)	19.00%	14.08%	7.90%	02/23/2000	20.71%	15.33%	8.77%
					S&P 600 Value Index		
					21.05%	15.60%	9.27%
					S&P SmallCap 600 Index		
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=18842							
Dodge & Cox International Stock Fund	26.58%	10.13%	2.98%	05/01/2001	19.61%	6.97%	1.28%
					MSCI All Country World ex-US NR Index		
					19.61%	6.97%	1.28%
					MSCI All Country World ex-US NR Index		
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=19825							
PIMCO Commodity RealReturn Stgy. Fund (I)	-0.25%	-11.41%	-4.87%	06/28/2002	18.61%	14.22%	7.44%
					S&P 500 Index		
					18.61%	14.22%	7.44%
					S&P 500 Index		
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=20881							
PRIMECAP Odyssey Aggressive Growth Fund	22.42%	20.40%	12.85%	11/01/2004	17.29%	13.99%	9.51%
					S&P 400 Growth Index		
					17.52%	14.43%	9.00%
					S&P MidCap 400 Index		
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=30361							
Vanguard Growth Index Fund (Adm)	19.81%	14.43%	8.85%	11/02/1992	19.90%	15.00%	9.13%
					S&P 500 Growth Index		
					18.61%	14.22%	7.44%
					S&P 500 Index		
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=06700							

Table 1 – Variable Return Investments

Name	Average Annual Total Return as of 09/30/2017				Benchmarks		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
Vanguard Mid-Cap Value Index Fund (Adm)	15.15%	15.19%	8.41%	08/17/2006	17.04% 17.52%	14.64% 14.43%	8.38% 9.00%
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=X8502 Note on Performance: Performance for this investment for the period prior to 09/27/2011 is based on a different share class for the investment.							
Vanguard Small-Cap Growth Index Fund (Adm)	16.92%	12.77%	8.34%	05/21/1998	21.16% 21.05%	15.80% 15.60%	9.72% 9.27%
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=X8420 Note on Performance: Performance for this investment for the period prior to 09/27/2011 is based on a different share class for the investment.							
BOND							
PIMCO Global Bond Fund (Unhedged) (I)	1.38%	0.90%	5.02%	11/23/1993	-1.26% -1.26%	0.48% 0.48%	3.31% 3.31%
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=06162							
Vanguard Intermed.-Term Bond Index Fund (Adm)	-0.52%	2.32%	5.35%	03/01/1994	0.07% -0.01%	2.06% 2.10%	4.27% 4.34%
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=17969							
Vanguard Long-Term Invest. Grade Fund (Adm)	1.40%	5.14%	7.84%	07/09/1973	1.96% 0.07%	3.23% 2.06%	5.54% 4.27%
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=14404							
BLENDED							
American Funds Income Fund of America (R6)	11.72%	9.51%	5.91%	11/30/1973	15.35% 18.65%	10.28% 10.20%	5.41% 3.88%
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=X3197 Note on Performance: Performance for this investment for the period prior to 05/01/2009 is based on a different share class for the investment.							
Franklin Income Fund (Adv)	12.09%	7.05%	5.39%	08/31/1948	7.77% 18.65%	5.96% 10.20%	4.00% 3.88%
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=09299							

Table 1 – Variable Return Investments

Name	Average Annual Total Return as of 09/30/2017				Benchmarks		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
JPMorgan SmartRetirement 2020 Fund (R5)	9.97%	7.66%	5.27%	05/15/2006	9.86%	7.64%	4.77%
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=31893					S&P Target Date 2020 Index 18.65% 10.20% 3.88% MSCI All Country World NR Index		
JPMorgan SmartRetirement 2025 Fund (R5)	11.92%	8.80%	5.62%	07/31/2007	11.39%	8.42%	4.93%
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=55327					S&P Target Date 2025 Index 18.65% 10.20% 3.88% MSCI All Country World NR Index		
JPMorgan SmartRetirement 2030 Fund (R5)	13.97%	9.71%	5.68%	05/15/2006	12.79%	9.17%	5.02%
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=31879					S&P Target Date 2030 Index 18.65% 10.20% 3.88% MSCI All Country World NR Index		
JPMorgan SmartRetirement 2035 Fund (R5)	15.38%	10.41%	6.02%	07/31/2007	14.19%	9.82%	5.13%
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=55206					S&P Target Date 2035 Index 18.65% 10.20% 3.88% MSCI All Country World NR Index		
JPMorgan SmartRetirement 2040 Fund (R5)	16.72%	10.81%	6.15%	05/15/2006	15.15%	10.28%	5.22%
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=31897					S&P Target Date 2040 Index 18.65% 10.20% 3.88% MSCI All Country World NR Index		
JPMorgan SmartRetirement 2045 Fund (R5)	16.91%	10.84%	6.37%	07/31/2007	15.87%	10.63%	5.22%
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=55438					S&P Target Date 2045 Index 18.65% 10.20% 3.88% MSCI All Country World NR Index		
JPMorgan SmartRetirement 2050 Fund (R5)	16.81%	10.83%	6.36%	07/31/2007	16.53%	10.96%	5.36%
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=55523					S&P Target Date 2050 Index 18.65% 10.20% 3.88% MSCI All Country World NR Index		
JPMorgan SmartRetirement 2055 Fund (R5)	16.77%	10.80%	10.98%	01/31/2012	16.94%	11.19%	10.37%
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=X9262					S&P Target Date 2055 Index 18.65% 10.20% 9.48% MSCI All Country World NR Index		
JPMorgan SmartRetirement Income Fund (R5)	7.58%	5.39%	4.85%	05/15/2006	5.37%	4.60%	3.89%
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=31884					S&P Target Date Retirement Income Index 0.07% 2.06% 4.27% Bloomberg Barclays U.S. Aggregate Bond Index		

Table 1 – Variable Return Investments								
Name	Average Annual Total Return as of 09/30/2017				Benchmarks			
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*	
Man. & Nap. Pro-Blend Conserv. Term Fund (I)	5.53%	4.39%	4.80%	11/01/1995	7.77%	5.96%	4.00%	S&P Target Risk Moderate Index 18.65% 10.20% 3.88% MSCI All Country World NR Index
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=X0740								
Note on Performance: Performance for this investment for the period prior to 03/28/2008 is based on a different share class for the investment.								
T. Rowe Price Personal Strategy Gr. Fund	17.40%	11.16%	6.34%	07/29/1994	15.35%	10.28%	5.41%	S&P Target Risk Aggressive Index 18.65% 10.20% 3.88% MSCI All Country World NR Index
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=12398								
Vanguard Wellesley Income Fund (Adm)	6.27%	6.88%	6.89%	07/01/1970	7.77%	5.96%	4.00%	S&P Target Risk Moderate Index 18.65% 10.20% 3.88% MSCI All Country World NR Index
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=14002								
CASH/STABLE VALUE								
Standard Stable Asset II	2.29%	2.35%	2.83%	04/01/2011	0.63%	0.19%	0.41%	Bloomberg Barclays U.S. Treasury Bill 1-3 Month Index 0.63% 0.19% 0.41% Bloomberg Barclays U.S. Treasury Bill 1-3 Month Index
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=F3691								

*Fund and benchmark returns are from the fund's inception for funds less than 10 years old.

Part II. Fee and Expense Information

Table 2 shows fee and expense information for the investment options listed in Table 1. Table 2 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 2 may also show Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

Table 2 – Fees and Expenses

Name / Type of Option	Total Annual Gross Operating Expense As a %	Shareholder-Type Fees Per \$1000
STOCK		
American Funds New Perspective Fund (R6)	0.45% \$4.50	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Funds New World Fund (R6)	0.65% \$6.50	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Columbia Large Cap Index Fund (R5)	0.20% \$2.00	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Columbia Mid Cap Index Fund (R5)	0.27% \$2.70	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Columbia Small Cap Index Fund (R5)	0.20% \$2.00	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
DFA Real Estate Securities Portfolio (I)	0.19% \$1.90	Redemption fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (purchase and redeem shares within the fund's short-term trading period) in a rolling 30-day period may result in restricted trading for 90 days.
DFA US Large Cap Value Portfolio (I)	0.37% \$3.70	Redemption fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (purchase and redeem shares within the fund's short-term trading period) in a rolling 30-day period may result in restricted trading for 90 days.
DFA US Targeted Value Portfolio (I)	0.37% \$3.70	Redemption fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (purchase and redeem shares within the fund's short-term trading period) in a rolling 30-day period may result in restricted trading for 90 days.
Dodge & Cox International Stock Fund	0.64% \$6.40	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
PIMCO Commodity RealReturn Stgy. Fund (I)	1.07% \$10.70	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
PRIMECAP Odyssey Aggressive Growth Fund	0.64% \$6.40	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Vanguard Growth Index Fund (Adm)	0.06% \$0.60	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.

Table 2 – Fees and Expenses

Name / Type of Option	Total Annual Gross Operating Expense As a % Per \$1000	Shareholder-Type Fees
Vanguard Mid-Cap Value Index Fund (Adm)	0.07% \$0.70	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Vanguard Small-Cap Growth Index Fund (Adm)	0.07% \$0.70	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
BOND		
PIMCO Global Bond Fund (Unhedged) (I)	0.61% \$6.10	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Vanguard Intermed.-Term Bond Index Fund (Adm)	0.07% \$0.70	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Vanguard Long-Term Invest. Grade Fund (Adm)	0.11% \$1.10	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
BLENDED		
American Funds Income Fund of America (R6)	0.29% \$2.90	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Franklin Income Fund (Adv)	0.46% \$4.60	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
JPMorgan SmartRetirement 2020 Fund (R5)	0.64% \$6.40	Redemption fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (purchase and redeem shares within the fund's short-term trading period) in a rolling 60-day period may result in restricted trading for 90 days.
JPMorgan SmartRetirement 2025 Fund (R5)	0.67% \$6.70	Redemption fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (purchase and redeem shares within the fund's short-term trading period) in a rolling 60-day period may result in restricted trading for 90 days.
JPMorgan SmartRetirement 2030 Fund (R5)	0.69% \$6.90	Redemption fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (purchase and redeem shares within the fund's short-term trading period) in a rolling 60-day period may result in restricted trading for 90 days.
JPMorgan SmartRetirement 2035 Fund (R5)	0.72% \$7.20	Redemption fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (purchase and redeem shares within the fund's short-term trading period) in a rolling 60-day period may result in restricted trading for 90 days.
JPMorgan SmartRetirement 2040 Fund (R5)	0.75% \$7.50	Redemption fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (purchase and redeem shares within the fund's short-term trading period) in a rolling 60-day period may result in restricted trading for 90 days.

Table 2 – Fees and Expenses			
Name / Type of Option	Total Annual Gross Operating Expense As a %	Per \$1000	Shareholder-Type Fees
JPMorgan SmartRetirement 2045 Fund (R5)	0.77%	\$7.70	Redemption fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (purchase and redeem shares within the fund's short-term trading period) in a rolling 60-day period may result in restricted trading for 90 days.
JPMorgan SmartRetirement 2050 Fund (R5)	0.79%	\$7.90	Redemption fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (purchase and redeem shares within the fund's short-term trading period) in a rolling 60-day period may result in restricted trading for 90 days.
JPMorgan SmartRetirement 2055 Fund (R5)	0.81%	\$8.10	Redemption fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (purchase and redeem shares within the fund's short-term trading period) in a rolling 60-day period may result in restricted trading for 90 days.
JPMorgan SmartRetirement Income Fund (R5)	0.61%	\$6.10	Redemption fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (purchase and redeem shares within the fund's short-term trading period) in a rolling 60-day period may result in restricted trading for 90 days.
Man. & Nap. Pro-Blend Conserv. Term Fund (I)	0.70%	\$7.00	Redemption fee: 0% Excessive trading policy: Exceeding 2 round trip(s) (purchase and redeem shares within the fund's short-term trading period) in a rolling 3-month period may result in restricted trading for 90 days.
T. Rowe Price Personal Strategy Gr. Fund	0.88%	\$8.80	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Vanguard Wellesley Income Fund (Adm)	0.15%	\$1.50	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
CASH/STABLE VALUE			
Standard Stable Asset II	N/A	N/A	Redemption fee: 0%

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site for an example showing the long-term effect of fees and expenses at http://www.dol.gov/ebsa/publications/401k_employee.html. 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.

Please visit <http://www.investmentterms.com/> 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.