

**PINAL GILA COMMUNITY CHILD SERVICES, INC.**  
**Ascensus**  
**Disclosure of Services and Fees**  
**April 22, 2015**

The information in this document is designed to help you understand the services available to your company's retirement plan and the cost for these services. The information has been organized into four easy-to-read sections to provide you with the details you need and what is required by new regulations issued by the Department of Labor that are effective beginning July 1, 2012. After reviewing each section you will have a clear understanding of your retirement program options and the services available to help you to implement a successful plan.

### **Summary of Fee Schedule Changes**

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The information in this section will only appear after the initial document has been provided to you and will highlight any information that has changed since the previous summary of services and costs. Here you will find information broken out by plan services and investments with the items highlighted that have changed. If this section has been included, an updated disclosure has been included and replaces all prior versions.

### **Service Provider Information**

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This section describes the purpose of the disclosure and contains important information related to how fees may be calculated, how employers can pay those fees and the fiduciary status of certain service providers related to your plan.

### **Schedule of Services**

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Appendix A provides details on the services available to you and your employees. This information will cover one-time services associated with setting up your plan along with a complete menu of ongoing administrative, trust, plan document and employee education services. **Since this section provides a complete list of all that is available, please note that you will only be charged for those services you select.** Our goal is to provide a suite of services comprehensive enough to allow you to customize a retirement program for your company that meets the needs of your employees.

### **Investments**

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The information in Appendix B provides expense and other information related to the investments available in your plan. More detailed information is also available at each company's website or through information found in the prospectus or similar documents.



## Summary of Fee Schedule Changes

Section 408(b)(2) of the Employee Retirement Income Security Act of 1974, as amended (ERISA), requires most parties that provide services to employee benefit plans to disclose certain information to plan fiduciaries. Please see the section titled "Purpose of This Disclosure" below for further details. ERISA Section 408(b)(2) also requires service providers to disclose a change to the previously disclosed information. Because some of the information previously disclosed has changed, we are providing this document to you with the changes highlighted in this section. Also included is an updated schedule of services and fees for your reference.

## Changes to Plan Investments

### Changes to Current Investments:

Investment information has changed for the following investment options within your plan. Please refer to Appendix B for complete details on your plan's current investment options.

Investment Name	Ticker or ID	Description	Prior Value	Current Value
American Century One Choice Aggrsv Inv	AOGIX	Gross Expense Ratio	0.98 %	0.96 %
American Century One Choice Aggrsv Inv	AOGIX	Net Expense Ratio	0.98 %	0.96 %
American Century One Choice Mod Inv	AOMIX	Gross Expense Ratio	0.88 %	0.86 %
American Century One Choice Mod Inv	AOMIX	Net Expense Ratio	0.88 %	0.86 %
American Century One Choice Vy Cons Inv	AONIX	Gross Expense Ratio	0.64 %	0.66 %
American Century One Choice Vy Cons Inv	AONIX	Net Expense Ratio	0.64 %	0.66 %
American Century One Choice 2020 Inv	ARBVX	Gross Expense Ratio	0.82 %	0.79 %
American Century One Choice 2020 Inv	ARBVX	Net Expense Ratio	0.82 %	0.79 %
American Century One Choice 2030 Inv	ARCVX	Gross Expense Ratio	0.87 %	0.84 %
American Century One Choice 2030 Inv	ARCVX	Net Expense Ratio	0.87 %	0.84 %
American Century One Choice 2040 Inv	ARDVX	Gross Expense Ratio	0.93 %	0.90 %
American Century One Choice 2040 Inv	ARDVX	Net Expense Ratio	0.93 %	0.90 %
American Century One Choice 2050 Inv	ARFVX	Gross Expense Ratio	0.98 %	0.95 %
American Century One Choice 2050 Inv	ARFVX	Net Expense Ratio	0.98 %	0.95 %
American Century One Choice 2045 Inv	AROIX	Gross Expense Ratio	0.97 %	0.94 %
American Century One Choice 2045 Inv	AROIX	Net Expense Ratio	0.97 %	0.94 %
American Century One Choice In Ret Inv	ARTOX	Gross Expense Ratio	0.77 %	0.76 %
American Century One Choice In Ret Inv	ARTOX	Net Expense Ratio	0.77 %	0.76 %
American Century One Choice 2025 Inv	ARWIX	Gross Expense Ratio	0.85 %	0.82 %
American Century One Choice 2025 Inv	ARWIX	Net Expense Ratio	0.85 %	0.82 %

American Century One Choice 2035 Inv	ARYIX	Gross Expense Ratio	0.90 %	0.87 %
American Century One Choice 2035 Inv	ARYIX	Net Expense Ratio	0.90 %	0.87 %
Delaware Small Cap Value Instl	DEVIX	Gross Expense Ratio	1 %	0.97 %
Delaware Small Cap Value Instl	DEVIX	Net Expense Ratio	1 %	0.97 %
JPMorgan Mid Cap Value Instl	FLMVX	Gross Expense Ratio	0.99 %	0.93 %
Gabelli Small Cap Growth I	GACIX	Gross Expense Ratio	1.14 %	1.13 %
Gabelli Small Cap Growth I	GACIX	Net Expense Ratio	1.14 %	1.13 %
Hennessy Equity and Inc Fund Instl	HEIIX	Gross Expense Ratio	1.09 %	1.07 %
Hennessy Equity and Inc Fund Instl	HEIIX	Net Expense Ratio	1.09 %	1.07 %
Principal MidCap S&P 400 Index Inst	MPSIX	Gross Expense Ratio	0.22 %	0.20 %
Principal MidCap S&P 400 Index Inst	MPSIX	Net Expense Ratio	0.22 %	0.20 %
Principal MidCap Fund Inst	PCBIX	Gross Expense Ratio	0.66 %	0.68 %
Principal MidCap Fund Inst	PCBIX	Net Expense Ratio	0.66 %	0.68 %
Schwab 1000 Index Fund Inv	SNXFX	Gross Expense Ratio	0.34 %	0.33 %
Vanguard Equity Income Inv	VEIPX	Gross Expense Ratio	0.30 %	0.29 %
Vanguard Equity Income Inv	VEIPX	Net Expense Ratio	0.30 %	0.29 %
Vanguard High Dividend Yield Index Inv	VHDYX	Gross Expense Ratio	0.19 %	0.18 %
Vanguard High Dividend Yield Index Inv	VHDYX	Net Expense Ratio	0.19 %	0.18 %

#### Investment Options Removed:

The following investment options have been removed from your plan. Refer to Appendix B for the full details of the plan's current investment options.

Investment Name	Ticker or ID
American Century One Choice 2015 Inv	ARFIX

## Purpose of This Disclosure

Section 408(b)(2) of the Employee Retirement Income Security Act of 1974, as amended (ERISA), requires most parties that provide services to employee benefit plans to disclose certain information to plan fiduciaries. Generally, the service provider must disclose the services that it provides to the plan and the compensation that it expects to receive in connection with those services. Your plan's service provider is providing this disclosure document to you in order to satisfy their obligations under ERISA Section 408(b)(2).

### Important Information About This Disclosure

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Ascensus (Service Provider) prepared this disclosure document based on information in its records. Additional information relating to plan recordkeeping and administration services and expenses can be found in your Services Agreement. The Services Agreement is a binding contract, and once executed by the parties it will govern your relationship with Service Provider. The information contained in this document is for services provided by Service Provider, its affiliates and vendors with whom they do business. If you or the plan receive services from or pay compensation to other parties not included in this document, you should request the required disclosures directly from those providers.

### Services

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The services Service Provider provides or expects to provide to your plan are listed on Appendix A in this document. Trustee and custodial services may be provided to your plan by Ascensus Trust Company, an Ascensus subsidiary; Ascensus' services and fees are listed on Appendix A to this document or in your trust or custodial agreement with Ascensus Trust. Enrollment meeting services may be provided to your plan by Total Benefit Communications (TBC), an Ascensus subsidiary.

Ascensus and TBC are not fiduciaries to your plan. If Ascensus Trust provides trustee services to your plan, Ascensus Trust will act as a directed trustee to your plan and in that capacity it is a limited fiduciary. If Ascensus Trust acts as custodian (and not as trustee) to your plan, Ascensus Trust is not a fiduciary to your plan.

### Compensation

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The compensation Service Provider receives or expects to receive in connection with its services is set forth on Appendix A to this document.

### Manner of Payment and Calculation of Fees

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At your direction, fees can be paid directly by you, the employer, or by debiting plan assets. It is your responsibility to ensure that it is appropriate to remove fees from plan assets per your plan document and Department of Labor guidelines. In the event of nonpayment of fees to your Service Provider, they reserve the right in the services agreement to instruct the plan's trustee or custodian to debit plan assets to pay delinquent fees. In general, fees are calculated in four ways:

- **Asset based:** fees are based on the amount of assets in the plan or the participant's account and generally are expressed as percentages or basis points.
- **Per participant:** fees are based upon the number of eligible employees or actual participants in the plan.
- **Transaction based:** fees are based on the execution of a specific plan service or transaction.
- **Flat rate:** a base fee or fixed charge by hour or by other method that does not vary, regardless of plan size.

Fees may be calculated using one or any combination of these methods. Plan administration related expenses can also be charged as one-time fees or ongoing expenses. Ongoing fees are recurring expenses related to continuing plan operation.

## APPENDIX A – SCHEDULE OF SERVICES

### Ongoing Services and Fees

These services cover recordkeeping and administration, including (if applicable) updating plan records based on provided values, maintaining automated phone and web account management features for plan sponsors and participants, contribution allocation, loan repayment processing, nondiscrimination testing, trustee or custodial services and preparing appropriate IRS forms. Please refer to the Services Agreement for a complete description of services available to your plan.

### Annual Base and Per Participant Fees

If your fees are billed quarterly, any prepaid amounts are nonrefundable upon termination. If your fees are billed annually, upon termination you will receive a pro rata refund of any fee amounts paid in advance.

Annual Base	Fee
Base Fee	\$0
Per Active Participant	Fee
1 - 25	\$3,475 Annually
26 - 50	\$3,475 plus \$75 Per Active Participant Over 25
51 - 100	\$5,350 plus \$70 Per Active Participant Over 50
101 - 500	\$8,850 plus \$65 Per Active Participant Over 100
501 - 1,000	\$34,850 plus \$60 Per Active Participant Over 500
1,001 and Over	\$64,850 plus \$55 Per Active Participant Over 1,000

A participant includes any individual with a balance in the plan including both current and terminated employees and beneficiaries.

### Administrative Services and Fees

This section includes services that can be provided at the employer's request or that may apply based on how the employer operates the plan. These services are designed to provide assistance with ongoing plan management or to enhance the features available to plan participants. Services include compliance services, investment and employee education solutions, supplemental trustee or custodial services and distribution services for participants.

Compliance Services	Fee
Prototype plan document services <ul style="list-style-type: none"> <li>• Employer initiated</li> <li>• Government mandated, no signature required</li> </ul>	\$400 per Plan Document \$0 per Plan Document
Plan or Service Termination	\$750 per Plan
Participant Services	Fee
Loan processing and establishment (one-time fee)	\$150 per Loan
Distribution processing	\$60 per Distribution
Self directed brokerage account annual maintenance	\$50 per Participant
Employee Advice Solution: This service is managed by LPL Financial LLC and pays Morningstar a licensing fee for their services.	0.60 % of Asset Balance
Trust or Custodial Services	Fee
Company stock unitization annual maintenance	\$5,000 per Stock
Wire Transfer (outgoing)	\$30 per Wire
Check Stop Payment/Re-issue	\$35 per Check
Copy of Distribution Confirmation	\$10 per Confirmation

Other Plan Services	Fee
Volume submitter plan document services	<ul style="list-style-type: none"> <li>• One Time Preparation \$1,500 per Plan Document</li> <li>• Annual Maintenance \$350 per Plan Document</li> <li>• Amendment \$500 per Amendment</li> <li>• Document Customization \$325 per Hour</li> </ul>
Age weighted or new comparability contribution calculation with cross-testing	<ul style="list-style-type: none"> <li>• Minimum Fee \$775 per Plan</li> <li>• Work over 3 hours \$225 per Hour</li> </ul>
ERISA support and specialized services	<ul style="list-style-type: none"> <li>• Plan Corrections \$250 per Hour</li> <li>• Correcting of Failure to properly amend a plan document \$900 per Plan Document</li> </ul>
Exchange Traded Funds (ETF) trading commissions	\$0.02 per Share
Targeted employee communications	\$1.30 per Participant
Administrative fee credit account administration	5 % of Amount Collected
Processing of hardcopy contribution data annual maintenance	\$1,000 per Plan
Qualified domestic relations order review and processing	\$750 per QDRO
Payroll funding through check or wire annual maintenance	\$300 per Plan
Participant locator services	\$7 per Participant Located

Notes:

- Targeted employee communications are personalized communications designed to educate and motivate employees on ways to improve their saving for retirement. Current postage rates will apply to each targeted employee communication mailed.
- Administrative fee credit account (AFCA) administration covers the services related to the collection of 12b-1 fees, commissions, sub-transfer agency fees and other fees from plan investments and crediting them to a plan-level account. At the plan sponsor's direction, this money can be used to pay plan recordkeeping and administration fees. Excess money can be used to pay other plan-related expenses as described in the Services Agreement.
- Brokerage services are offered through TD Ameritrade. The annual self directed brokerage fee is paid by the participant to TD Ameritrade. TD Ameritrade is not affiliated with Service Provider or any of its affiliates.
- For certain distributions, e.g., permissible withdrawals, the standard distribution fee will be waived and only a \$15.00 check fee will apply.

## Compensation Received From Parties Other Than The Employer or The Plan (Indirect Compensation)

### Float

As part of the compensation it receives for trustee and/or custodial services provided to the Plan, Ascensus Trust Company retains any interest earned on the amounts in its disbursement account until checks are presented for payment, and interest earned in its contribution account until the amounts are invested. This interest is commonly known as “float” and is paid by the bank at which Ascensus maintains such accounts and/or the investments in which Ascensus invests in such accounts. These accounts generally earn interest at a rate between the money market rate and that of U.S. Treasury Notes, although the rate payable with respect to the Plan may differ from time to time.

### Ascensus Auto-IRA Rollover Program:

Ascensus Trust Company, an Ascensus subsidiary, offers voluntary and automatic rollover services to facilitate the transfer of Plan participant assets to individual retirement accounts (“IRAs”). The default IRA investment for the Plan participant assets is the Bancorp Bank Participant Protection Account. Ascensus receives compensation for services that Ascensus provides related to this investment. These services include IRA recordkeeping, Web/IVR and call center servicing, distribution and tax reporting services, IRS Form 5498, 1099R and Statement of Fair Market Value calculation and fulfillment, and missing participant locator services. The compensation Ascensus receives is sometimes referred to as sub-transfer agency fees, shareholder service fees, revenue sharing, or other terms. The rate of compensation paid to Ascensus is 0.25% (25 basis points) of average daily net asset value of shares invested in the Bancorp Bank Participant Protection Account.

## APPENDIX B – INVESTMENTS

As required by ERISA, this document includes information regarding plan investments. The investments listed below are those that you have informed Service Provider are designated plan investments. Except for the sub-transfer agency fee information below, Service Provider has obtained the information in this Appendix B from third-party sources. Service Provider believes that this third-party information is reliable, but cannot guarantee the accuracy or completeness of such information. Additional investment information may be obtained from the investment prospectus, annuity contract or other similar documents provided by the investment provider.

Investment Name	Ticker or Fund ID	Gross Expense Ratio	Net Expense Ratio	Sub-Transfer Agency Fee	12(b)-1 or Solicitation Fee	Maximum Sales Charge	Deferred Sales Charge*
<i>Redemption fees or trading restrictions (if applicable)</i>							
American Century One Choice 2020 Inv	ARBVX	0.79%	0.79%	0.25%	N/A	N/A	N/A
American Century One Choice 2025 Inv	ARWIX	0.82%	0.82%	0.25%	N/A	N/A	N/A
American Century One Choice 2030 Inv	ARCVX	0.84%	0.84%	0.25%	N/A	N/A	N/A
American Century One Choice 2035 Inv	ARYIX	0.87%	0.87%	0.25%	N/A	N/A	N/A
American Century One Choice 2040 Inv	ARDVX	0.90%	0.90%	0.25%	N/A	N/A	N/A
American Century One Choice 2045 Inv	AROIX	0.94%	0.94%	0.25%	N/A	N/A	N/A
American Century One Choice 2050 Inv	ARFVX	0.95%	0.95%	0.25%	N/A	N/A	N/A
American Century One Choice Aggrsv Inv	AOGIX	0.96%	0.96%	0.25%	N/A	N/A	N/A

<b>American Century One Choice Consvr Inv</b>	AOCIX	0.75%	0.75%	0.25%	N/A	N/A	N/A
<b>American Century One Choice In Ret Inv</b>	ARTOX	0.76%	0.76%	0.25%	N/A	N/A	N/A
<b>American Century One Choice Mod Inv</b>	AOMIX	0.86%	0.86%	0.25%	N/A	N/A	N/A
<b>American Century One Choice Vy Cons Inv</b>	AONIX	0.66%	0.66%	0.25%	N/A	N/A	N/A
<b>Delaware Limited-Term Divrs Income Inst</b>	DTINX	0.67%	0.67%	0.15%	N/A	N/A	N/A
<b>Delaware Small Cap Value Instl</b>	DEVIX	0.97%	0.97%	0.25%	N/A	N/A	N/A
<b>Gabelli Small Cap Growth I</b>	GACIX	1.13%	1.13%	\$14 per account	N/A	N/A	N/A
<i>Redemption fee: 2% redemption fee if sold within 7 day(s).</i>							
<b>Hennessy Equity and Inc Fund Instl</b>	HEIIX	1.07%	1.07%	0.10%	N/A	N/A	N/A
<b>John Hancock III Disc Val Mid Cap I</b>	JVMIX	0.90%	0.90%	0.10%	N/A	N/A	N/A
<b>JPMorgan Mid Cap Value Instl</b>	FLMVX	0.93%	0.76%	0.10%	N/A	N/A	N/A
<i>Trading Restrictions: Holding period of 30 day(s) enforced on transfer IN transactions after 1 Transfer Out of \$5,000.00 or more within a period of 1 day(s).</i>							
<b>PIMCO Global Bond (Unhedged) Instl</b>	PIGLX	0.56%	0.55%	N/A	N/A	N/A	N/A
<b>PIMCO GNMA Adv</b>	PDMIX	0.50%	0.50%	N/A	N/A	N/A	N/A
<b>Principal MidCap Fund Inst</b>	PCBIX	0.68%	0.68%	0.10%	N/A	N/A	N/A
<b>Principal MidCap S&amp;P 400 Index Inst</b>	MPSIX	0.20%	0.20%	0.10%	N/A	N/A	N/A
<b>Prudential High-Yield Z</b>	PHYZX	0.57%	0.57%	0.25%	N/A	N/A	N/A
<i>Trading Restrictions: Holding period of 90 day(s) enforced on transfer IN transactions after 2 Transfer Out of \$25,000.00 or more within a period of 90 day(s).</i>							
<b>Prudential Jennison Mid Cap Growth Z</b>	PEGZX	0.77%	0.77%	0.25%	N/A	N/A	N/A
<i>Trading Restrictions: Holding period of 90 day(s) enforced on transfer IN transactions after 2 Transfer Out of \$25,000.00 or more within a period of 90 day(s).</i>							
<b>Prudential Jennison Select Growth Z</b>	SPFZX	1.19%	0.99%	0.25%	N/A	N/A	N/A
<i>Trading Restrictions: Holding period of 90 day(s) enforced on transfer IN transactions after 2 Transfer Out of \$25,000.00 or more within a period of 90 day(s).</i>							
<b>Schwab 1000 Index Fund Inv</b>	SNXFX	0.33%	0.29%	N/A	N/A	N/A	N/A
<b>TCW Core Fixed Income I</b>	TGCFX	0.49%	0.49%	0.10%	N/A	N/A	N/A
<i>Trading Restrictions: Holding period of 90 day(s) enforced on transfer IN transactions after 3 Round Trip of \$0.01 or more within a period of 30 day(s).</i>							
<b>Touchstone Small Cap Growth Fund Class Y</b>	MXAIX	1.52%	1.21%	0.10%	N/A	N/A	N/A
<b>Valic GFUA-398 Inst'l (expt OR, UT, MA)</b>	922169248	N/A	N/A	0.25%	N/A	N/A	N/A
<b>Vanguard Dividend Growth Inv</b>	VDIGX	0.31%	0.31%	N/A	N/A	N/A	N/A
<i>Trading Restrictions: Holding period of 60 day(s) enforced on transfer IN transactions after 1 Transfer Out of \$0.00 or more within a period of 1 day(s).</i>							
<b>Vanguard Energy Admiral</b>	VGELX	0.32%	0.32%	N/A	N/A	N/A	N/A
<i>Trading Restrictions: Holding period of 60 day(s) enforced on transfer IN transactions after 1 Transfer Out of \$0.00 or more within a period of 1 day(s).</i>							
<b>Vanguard Equity Income Inv</b>	VEIPX	0.29%	0.29%	N/A	N/A	N/A	N/A
<i>Trading Restrictions: Holding period of 60 day(s) enforced on transfer IN transactions after 1 Transfer Out of \$0.00 or more within a period of 1 day(s).</i>							
<b>Vanguard Growth Index Inv</b>	VIGRX	0.24%	0.24%	N/A	N/A	N/A	N/A
<i>Trading Restrictions: Holding period of 60 day(s) enforced on transfer IN transactions after 1 Transfer Out of \$0.00 or more within a period of 1 day(s).</i>							



<b>Vanguard Health Care Admiral</b>	VGHAX	0.30%	0.30%	N/A	N/A	N/A	N/A
<i>Trading Restrictions: Holding period of 60 day(s) enforced on transfer IN transactions after 1 Transfer Out of \$0.00 or more within a period of 1 day(s).</i>							
<b>Vanguard High Dividend Yield Index Inv</b>	VHDYX	0.18%	0.18%	N/A	N/A	N/A	N/A
<i>Trading Restrictions: Holding period of 60 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>Vanguard Inflation-Protected Sec Admiral</b>	VAIPX	0.10%	0.10%	N/A	N/A	N/A	N/A
<i>Trading Restrictions: Holding period of 60 day(s) enforced on transfer IN transactions after 1 Transfer Out of \$0.00 or more within a period of 1 day(s).</i>							
<b>Vanguard Inter-Term Bond Index Inv</b>	VBIIX	0.20%	0.20%	N/A	N/A	N/A	N/A
<i>Trading Restrictions: Holding period of 60 day(s) enforced on transfer IN transactions after 1 Transfer Out of \$0.00 or more within a period of 1 day(s).</i>							
<b>Vanguard LifeStrategy Income Inv</b>	VASIX	0.14%	0.14%	N/A	N/A	N/A	N/A
<i>Trading Restrictions: Holding period of 60 day(s) enforced on transfer IN transactions after 1 Transfer Out of \$0.00 or more within a period of 1 day(s).</i>							
<b>Vanguard Small-Cap Growth Index Inv</b>	VISGX	0.24%	0.24%	N/A	N/A	N/A	N/A
<i>Trading Restrictions: Holding period of 60 day(s) enforced on transfer IN transactions after 1 Transfer Out of \$0.00 or more within a period of 1 day(s).</i>							

Notes:

- **Contingent Deferred Sales Charges (CDSC) on A and C share classes** of certain mutual funds may not apply to transactions related to participant activity. The transactions include transfers between funds, loans, distributions and other benefit withdrawals. A CDSC may apply for actions related to employer transactions that result in closing the account. For employer transactions, a redemption fee may apply (typically 1% or less of the amount for shares held for less than 12 months). Details related to the CDSC can be found in each fund's prospectus and statement of additional information.
- **Unitized Stock Funds:** For plans offering this as a plan investment, unitized stock funds combine the purchase of shares of stock with a small cash position (usually 5% or less) to make offering company stock as an investment option in retirement plans more practical. The cash position allows for a more efficient way to manage purchase into and redemptions out of the fund while reducing the need to sell shares of stock (and thereby reducing costs). The effect of the cash position on the unitized fund's performance will depend on the performance of the cash position relative to the performance of the stock.
- **Sub transfer agency and 12b-1 or solicitation fees - This fee along with any 12b-1 fees shown are included in the investment's annual operating expense (gross and 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 Service Provider for services that 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 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. A personal and account maintenance fee and a shareholder administration service fee may be paid by the investment to the authorized institution for services that the institution provides to the investment, see the plan prospectus and Statement of Additional Information for additional details.

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