

# PINAL GILA COMMUNITY CHILD SERVICES, INC.

October 19, 2018

## Notice of Changes

The summary below highlights the recent changes to the PINAL GILA COMMUNITY CHILD SERVICES, INC. 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.

### Individual Expenses

In this section you will find a listing of services available to help you manage your retirement account and the cost for each service. These services are optional and you will only be charged if they are used.

Expense	Prior Amount	Current Amount
Employee Advice Solution: This service is managed by LPL Financial LLC and pays Morningstar a licensing fee. The fee shown is an annual fee that is charged quarterly based on asset balances in your account for the prior quarter.	0.60 % Per Asset Balance	Service no longer available

### 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/rplink>.

Investment Name
Touchstone Small Company Y

### Investment Options Removed

The following investment options are no longer available through your plan:

Investment Name
Touchstone Small Cap Growth Fund Class Y

## 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.

### Administrative Expenses

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Expenses for administrative services provided to the plan may be charged to your account. These services are necessary for the operation of your plan and can include recordkeeping, custodial, legal, and accounting services. Your employer has directed that administrative fees be charged per capita based on the number of participants in the plan. Each participant will pay the same amount. Based on the most recent administrative expenses, the annual fee is estimated to be \$59 per participant. This estimate is subject to change as it is based on the number of participants in the plan and current balances. Actual fees may vary from this estimate or may not be deducted from plan accounts in some circumstances. The actual amount charged to your account will appear on your participant statement under the Your Expenses section.

### Individual Expenses

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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	\$110 per Distribution
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.

Notes:

- For certain distributions, e.g., permissible withdrawals, the standard distribution fee will be waived and only a \$15.00 check fee will apply.

## 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.

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 CHARITY RUSSELL/VANESSA MENDOZA at 5207235321. A free paper copy of the information available on the website(s) can be obtained by contacting CHARITY RUSSELL/VANESSA MENDOZA at 5207235321.

## 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/rplink>.

Table 1—Variable Return Investments								
Name / Type of Option / Website	Average Annual Total Return As of 9/30/2018				Benchmark			
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
<b>Equity Funds</b>								
Delaware Small Cap Value Instl/ Small Cap U.S. Stock <a href="http://www.delawareinvestments.com">www.delawareinvestments.com</a>	7.64%	10.24%	11.25%	10.93%	9.33%	9.91%	9.52%	11.07%
	Russell 2000 Value TR USD							

Gabelli Small Cap Growth I/ Small Cap U.S. Stock www.gabelli.com	7.49%	9.45%	11.36%	9.92%	15.24%	11.07%	11.11%	10.06%	Russell 2000 TR USD
John Hancock III Disc Val Mid Cap I/ Mid Cap U.S. Stock www.jhfunds.com	7.73%	11.95%	13.57%	10.26%	13.98%	11.65%	12.31%	10.11%	Russell Mid Cap TR USD
JPMorgan Mid Cap Value Class L/ Mid Cap U.S. Stock www.jpmorganfunds.com	8.49%	10.53%	11.73%	12.59%	13.98%	11.65%	12.31%	9.78%	Russell Mid Cap TR USD
PGIM Jennison Focused Growth CL Z/ Large Cap U.S. Stock www.prudentialfunds.com	30.25%	16.80%	15.20%	5.45%	26.30%	16.58%	14.31%	4.73%	Russell 1000 Growth TR USD
PGIM Jennison Mid-Cap Growth CL Z/ Mid Cap U.S. Stock www.prudentialfunds.com	13.72%	9.57%	11.36%	10.29%	21.10%	13%	13.46%	9.29%	Russell Mid Cap Growth TR USD
Principal MidCap Fund Inst/ Mid Cap U.S. Stock www.principalfunds.com	12.88%	12.96%	13.89%	11.05%	21.10%	13%	13.46%	8.33%	Russell Mid Cap Growth TR USD
Principal MidCap S&P 400 Index Inst/ Mid Cap U.S. Stock www.principalfunds.com	13.97%	11.63%	12.20%	9.56%	13.98%	11.65%	12.31%	9.49%	Russell Mid Cap TR USD
Schwab 1000 Index Fund Inv/ Large Cap U.S. Stock www.schwab.com	17.69%	13.41%	11.77%	9.83%	17.76%	13.67%	12.09%	10.11%	Russell 1000 TR USD
Touchstone Small Company Y/ Small Cap U.S. Stock www.touchstoneinvestments.com	21.34%	12.65%	12.25%	9.70%	21.06%	12.14%	12.65%	9.37%	Russell 2000 Growth TR USD
Vanguard Dividend Growth Inv/ Large Cap U.S. Stock www.vanguard.com	16.27%	12.09%	11.22%	8.69%	17.76%	13.67%	12.09%	10.04%	Russell 1000 TR USD
Vanguard Energy Adm/ Specialty U.S. Stock www.vanguard.com	15.11%	1.17%	3.08%	9.70%	14.87%	0.63%	3.60%	8.35%	S&P 1500 Energy TR
Vanguard Equity Income Inv/ Large Cap U.S. Stock www.vanguard.com	10.58%	11.54%	11.06%	10.31%	9.45%	10.72%	9.79%	10.36%	Russell 1000 Value TR USD
Vanguard Growth Index Inv/ Large Cap U.S. Stock www.vanguard.com	22.54%	15.05%	13.30%	9.95%	26.30%	16.58%	14.31%	9.59%	Russell 1000 Growth TR USD
Vanguard Health Care Adm/ Specialty U.S. Stock www.vanguard.com	14.58%	14.80%	14.47%	11.08%	19.95%	15.89%	14.66%	9.04%	S&P 1500 Health Care TR
Vanguard High Dividend Yield Index Inv/ Large Cap U.S. Stock www.vanguard.com	10.58%	11.96%	10.87%	7.86%	9.45%	10.72%	9.79%	6.55%	Russell 1000 Value TR USD
Vanguard Small-Cap Growth Index Inv/ Small Cap U.S. Stock www.vanguard.com	23.47%	11.32%	12.99%	9.26%	21.06%	12.14%	12.65%	6.99%	Russell 2000 Growth TR USD

<b>Bond Funds</b>									
Delaware Limited-Term Divrs Income Inst/ Diversified Bond www.delawareinvestments.com	-0.30%	1.45%	2.74%	3.98%	-0.38%	1.06%	2.30%	4.30%	BBgBarc US Govt/Credit 1-5 Yr TR USD
PGIM High Yield CL Z/ High Yield Bond www.prudentialfunds.com	3.43%	5.77%	8.81%	6.54%	2.94%	5.54%	9.38%	7.01%	ICE BofAML US High Yield TR USD
PIMCO Global Bd Opport (Unhedged) I/ Diversified Bond www.pimco.com	-0.88%	1.91%	5.11%	5.80%	-1.57%	-0.23%	1.99%	4.39%	FTSE WGBI NonUSD USD
PIMCO GNMA and Govt Securities Inst/ Government Bond www.pimco.com	-1.09%	1.92%	3.78%	5.21%	-1.57%	1.34%	2.66%	4.42%	BBgBarc US Government TR USD
TCW Core Fixed Income I/ Diversified Bond www.tcw.com	-1.16%	1.93%	5.02%	5.27%	-1.22%	2.16%	3.77%	5.13%	BBgBarc US Agg Bond TR USD
Vanguard Inflation-Protected Sec Adm/ Diversified Bond www.vanguard.com	0.28%	1.29%	3.16%	3.42%	0.41%	1.37%	3.32%	3.54%	BBgBarc US Treasury US TIPS TR USD
Vanguard Interm-Term Bond Index Inv/ Diversified Bond www.vanguard.com	-2.10%	2.32%	4.85%	5.62%	-1.22%	2.16%	3.77%	5.15%	BBgBarc US Agg Bond TR USD
<b>Other</b>									
American Century One Choice 2020 Inv/ Target Date www.americancentury.com	5.17%	5.74%	6.76%	5.30%	5.50%	6.03%	7.29%	5.44%	Morningstar Lifetime Mod 2020 TR USD
American Century One Choice 2025 Inv/ Target Date www.americancentury.com	5.56%	6.19%	7.02%	6.57%	6.34%	6.76%	7.82%	7.65%	Morningstar Lifetime Mod 2025 TR USD
American Century One Choice 2030 Inv/ Target Date www.americancentury.com	6.12%	6.71%	7.41%	5.68%	7.49%	7.56%	8.38%	6.09%	Morningstar Lifetime Mod 2030 TR USD
American Century One Choice 2035 Inv/ Target Date www.americancentury.com	6.88%	7.28%	7.79%	7.22%	8.65%	8.22%	8.83%	8.39%	Morningstar Lifetime Mod 2035 TR USD
American Century One Choice 2040 Inv/ Target Date www.americancentury.com	7.81%	7.88%	8.42%	6.39%	9.42%	8.60%	9.07%	6.61%	Morningstar Lifetime Mod 2040 TR USD
American Century One Choice 2045 Inv/ Target Date www.americancentury.com	8.51%	8.43%	8.58%	7.81%	9.69%	8.69%	9.12%	8.67%	Morningstar Lifetime Mod 2045 TR USD
American Century One Choice 2050 Inv/ Target Date www.americancentury.com	8.99%	8.75%	8.78%	6.62%	9.62%	8.62%	9.08%	6.56%	Morningstar Lifetime Mod 2050 TR USD
American Century One Choice Aggrsv Inv/ Balanced www.americancentury.com	8.59%	8.48%	8.62%	7.81%	8.32%	8.03%	8.54%	7.79%	Morningstar Mod Agg Tgt Risk TR USD

American Century One Choice Consrv Inv/ Balanced www.americancentury.com	4.65%	5.50%	6.29%	5.77%	3.91%	4.96%	6.04%	5.72%	Morningstar Mod Con Tgt Risk TR USD
American Century One Choice In Ret Inv/ Target Date www.americancentury.com	4.97%	5.38%	6.30%	5.62%	4.39%	4.28%	5.52%	5.60%	Morningstar Lifetime Mod Incm TR USD
American Century One Choice Mod Inv/ Balanced www.americancentury.com	6.77%	7.10%	7.62%	6.97%	6.02%	6.51%	7.41%	6.87%	Morningstar Mod Tgt Risk TR USD
American Century One Choice Vy Cons Inv/ Balanced www.americancentury.com	2.76%	3.87%	4.63%	4.49%	1.46%	3.07%	4.40%	4.44%	Morningstar Con Tgt Risk TR USD
Hennessy Equity and Inc Fund Instl/ Balanced www.hennessyfunds.com	9.16%	7.69%	8.18%	7.18%	6.02%	6.51%	7.41%	N/A	Morningstar Mod Tgt Risk TR USD
Vanguard LifeStrategy Income Inv/ Balanced www.vanguard.com	1.93%	4.05%	4.82%	6.13%	1.46%	3.07%	4.40%	N/A	Morningstar Con Tgt Risk TR USD

**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
Valic GFUA-398 Instl (expt OR, UT, MA)/ Fixed Return Investment www.valic.com/feedisclosure	1.50	Not less frequently than annually, VALIC will declare interest rates that apply either to the entire	Equity Wash Provision: Transfers to competing funds or options (as defined in the governing document or contract) are not permitted. Transfers to non-competing funds are permitted; however, those transfers out of this fund are subject to a 90 day waiting period before they can be transferred to a competing fund or option.

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 Operating Expenses		Maximum Sales Charge	Deferred Sales Charge*
		As a %	Per \$1000		
<i>Redemption fees or trading restrictions (if applicable)</i>					
<b>Equity Funds</b>					
Delaware Small Cap Value Instl	Small Cap U.S. Stock	0.93%	\$9.30	N/A	N/A
Gabelli Small Cap Growth I	Small Cap U.S. Stock	1.13%	\$11.30	N/A	N/A
<i>Redemption fee: 2% redemption fee if sold within 7 day(s).</i>					
John Hancock III Disc Val Mid Cap I	Mid Cap U.S. Stock	0.86%	\$8.60	N/A	N/A
JPMorgan Mid Cap Value Class L	Mid Cap U.S. Stock	0.86%	\$8.60	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>					
PGIM Jennison Focused Growth CL Z	Large Cap U.S. Stock	0.79%	\$7.90	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>					
PGIM Jennison Mid-Cap Growth CL Z	Mid Cap U.S. Stock	0.79%	\$7.90	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>					
Principal MidCap Fund Inst	Mid Cap U.S. Stock	0.68%	\$6.80	N/A	N/A
Principal MidCap S&P 400 Index Inst	Mid Cap U.S. Stock	0.21%	\$2.10	N/A	N/A
Schwab 1000 Index Fund Inv	Large Cap U.S. Stock	0.05%	\$0.50	N/A	N/A
Touchstone Small Company Y	Small Cap U.S. Stock	0.86%	\$8.60	N/A	N/A
<i>Trading Restrictions: Holding period of 90 day(s) enforced on transfer IN transactions after 2 Round Trip of \$0.01 or more within a period of 90 day(s).</i>					
Vanguard Dividend Growth Inv	Large Cap U.S. Stock	0.26%	\$2.60	N/A	N/A
<i>Trading Restrictions: Holding period of 30 day(s) enforced on transfer IN transactions after 1 Transfer Out of \$0.00 or more within a period of 1 day(s).</i>					
Vanguard Energy Adm	Specialty U.S. Stock	0.30%	\$3	N/A	N/A
<i>Trading Restrictions: Holding period of 30 day(s) enforced on transfer IN transactions after 1 Transfer Out of \$0.00 or more within a period of 1 day(s).</i>					
Vanguard Equity Income Inv	Large Cap U.S. Stock	0.26%	\$2.60	N/A	N/A
<i>Trading Restrictions: Holding period of 30 day(s) enforced on transfer IN transactions after 1 Transfer Out of \$0.00 or more within a period of 1 day(s).</i>					
Vanguard Growth Index Inv	Large Cap U.S. Stock	0.17%	\$1.70	N/A	N/A
<i>Trading Restrictions: Holding period of 30 day(s) enforced on transfer IN transactions after 1 Transfer Out of \$0.00 or more within a period of 1 day(s).</i>					
Vanguard Health Care Adm	Specialty U.S. Stock	0.33%	\$3.30	N/A	N/A
<i>Trading Restrictions: Holding period of 30 day(s) enforced on transfer IN transactions after 1 Transfer Out of \$0.00 or more within a period of 1 day(s).</i>					

Vanguard High Dividend Yield Index Inv	Large Cap U.S. Stock	0.15%	\$1.50	N/A	N/A
<i>Trading Restrictions: Holding period of 30 day(s) enforced on transfer IN transactions after 1 Transfer Out of \$0.00 or more within a period of 1 day(s).</i>					
Vanguard Small-Cap Growth Index Inv	Small Cap U.S. Stock	0.19%	\$1.90	N/A	N/A
<i>Trading Restrictions: Holding period of 30 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>Bond Funds</b>					
Delaware Limited-Term Divrs Income Inst	Diversified Bond	0.69%	\$6.90	N/A	N/A
PGIM High Yield CL Z	High Yield Bond	0.53%	\$5.30	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>					
PIMCO Global Bd Opport (Unhedged) I	Diversified Bond	0.65%	\$6.50	N/A	N/A
PIMCO GNMA and Govt Securities Instl	Government Bond	0.53%	\$5.30	N/A	N/A
TCW Core Fixed Income I	Diversified Bond	0.51%	\$5.10	N/A	N/A
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 \$0.00 or more within a period of 1 day(s).</i>					
Vanguard Interm-Term Bond Index Inv	Diversified Bond	0.15%	\$1.50	N/A	N/A
<i>Trading Restrictions: Holding period of 30 day(s) enforced on transfer IN transactions after 1 Transfer Out of \$0.00 or more within a period of 1 day(s).</i>					
<b>Other</b>					
American Century One Choice 2020 Inv	Target Date	0.79%	\$7.90	N/A	N/A
American Century One Choice 2025 Inv	Target Date	0.83%	\$8.30	N/A	N/A
American Century One Choice 2030 Inv	Target Date	0.86%	\$8.60	N/A	N/A
American Century One Choice 2035 Inv	Target Date	0.88%	\$8.80	N/A	N/A
American Century One Choice 2040 Inv	Target Date	0.91%	\$9.10	N/A	N/A
American Century One Choice 2045 Inv	Target Date	0.94%	\$9.40	N/A	N/A
American Century One Choice 2050 Inv	Target Date	0.97%	\$9.70	N/A	N/A
American Century One Choice Aggrsv Inv	Balanced	0.99%	\$9.90	N/A	N/A
American Century One Choice Consvr Inv	Balanced	0.81%	\$8.10	N/A	N/A
American Century One Choice In Ret Inv	Target Date	0.79%	\$7.90	N/A	N/A
American Century One Choice Mod Inv	Balanced	0.90%	\$9	N/A	N/A
American Century One Choice Vy Cons Inv	Balanced	0.70%	\$7	N/A	N/A
Hennessy Equity and Inc Fund Instl	Balanced	1.10%	\$11	N/A	N/A
Vanguard LifeStrategy Income Inv	Balanced	0.11%	\$1.10	N/A	N/A
<i>Trading Restrictions: Holding period of 30 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>Fixed Return Investments</b>					
Valic GFUA-398 Instl (expt OR, UT, MA)	Fixed Return Investment	N/A	N/A	N/A	N/A

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.

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/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/alookat401kplanfees>. 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/rplink> 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 CHARITY RUSSELL/VANESSA MENDOZA at 5207235321 or 1183 E. COTTONWOOD LANE, SUITE 2, CASA GRANDE, AZ 85122 who monitors compliance with these procedures.

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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.