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 website address shown in the table below or you can contact the plan sponsor, the financial advisor or Retirement Plan Consultants LLC.

This document has three parts: Investment Performance Information, Fee and Expense Information which includes any Investment trading restrictions, and a website link to access the Glossary of Investment-Related Terms.

Performance Information

The table below shows how plan investment alternatives have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Inception performance information is listed for funds without 1, 5 and 10 year returns.

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).

	Average Annual Total Return as of 09/30/2020				Benchmark Returns			
Plan Investment	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception *
Diversified Emerging Markets	· ·			· ·				
DFA Emerging Markets Core Equity I (DFCEX)	3.82	7.17	1.81		9.97	9.15	3.15	
http://www.tcrfund.com/fund/RPC100/233203421					Mornings	tar Emergin	g Markets	GR USD
DFA Emerging Markets Social Core Port (DFESX)	3.23	7.66	1.76		9.97	9.15	3.15	
http://www.tcrfund.com/fund/RPC100/233203363								
					Mornings	tar Emergin	g Markets	GR USD
Vanguard Emerging Mkts Stock Idx Adm (VEMAX)	9.75	8.20	2.26		9.97	9.15	3.15	
http://www.tcrfund.com/fund/RPC100/922042841								
					Mornings	tar Emergin	g Markets	GR USD
Foreign Large Blend								
DFA International Core Equity I (DFIEX)	0.35	5.28	4.70		3.96	7.32	5.07	
http://www.tcrfund.com/fund/RPC100/233203371								
					Morningsta	r Global Ma	arkets ex-U	JS GR USD
DFA Intl Sustainability Core 1 (DFSPX)	4.98	6.48	5.22		3.96	7.32	5.07	
http://www.tcrfund.com/fund/RPC100/233203199								
					Morningsta	r Global Ma	arkets ex-U	JS GR USD
Vanguard Total Intl Stock Index Admiral (VTIAX)	3.77	6.31	N/A	4.28	3.96	7.32		5.13
http://www.tcrfund.com/fund/RPC100/921909818			(sin	ce 11/29/2010)			(sin	ce 11/29/2010)
					Morningsta	r Global Ma	rkets ex-U	JS GR USD
Foreign Large Value								
Vanguard International Value Inv (VTRIX)	-4.07	4.45	3.54		3.96	7.32	5.07	
http://www.tcrfund.com/fund/RPC100/921939203								
					Morningsta	r Global Ma	irkets ex-U	JS GR USD
Global Real Estate								
DFA International Real Estate Sec I (DFITX)	-17.37	1.62	4.44		-11.45	5.74	8.41	
http://www.tcrfund.com/fund/RPC100/233203348								
					Morningsta	ır US Real E	Estate Sect	or TR USD
Intermediate Government								
DFA Intermediate Govt Fixed-Income I (DFIGX)	9.09	4.03	3.49		9.16	4.22	3.86	
http://www.tcrfund.com/fund/RPC100/233203876								
					Morningsta	ar US 5-10 Y	1	site Treasur
Vanguard Intmdt-Term Trs Idx Admiral (VSIGX)	7.63	3.40	3.04		9.16	4.22	3.86	
http://www.tcrfund.com/fund/RPC100/92206C888					Morning-t-	TIC 5 10 3	Ir Comm-	ito Troome
Intermediate-Term Bond					worningsta	ar US 5-10 Y	r Compos	she Treasur

	Average Annual Total Return as of 09/30/2020				Benchmark Returns			
Plan Investment	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception *
Dodge & Cox Income (DODIX)	7.70	5.22	4.41		6.97	4.15	3.58	
http://www.tcrfund.com/fund/RPC100/256210105					Morningsta	ar US Core H	Bond TR H	ledged USD
Metropolitan West Total Return Bd M (MWTRX)	7.79	4.20	4.36		6.97	4.15	3.58	
http://www.tcrfund.com/fund/RPC100/592905103								
					Morningsta	ar US Core H	Bond TR H	ledged USD
Large Blend	•							
DFA US Sustainability Core 1 (DFSIX)	14.00	13.26	13.23		19.77	15.28	14.31	
http://www.tcrfund.com/fund/RPC100/233203215								
					Mornii	ngstar US La	arge Cap T	R USD
Vanguard Total Stock Mkt Idx Adm (VTSAX)	14.99	13.68	13.48		19.77	15.28	14.31	
http://www.tcrfund.com/fund/RPC100/922908728								
					Mornii	ngstar US La	arge Cap T	R USD
Large Value								
Vanguard US Value Inv (VUVLX)	-10.97	4.51	9.35		-7.14	8.44	9.43	
http://www.tcrfund.com/fund/RPC100/922020201								
					Mornin	gstar US La	rge Value	TR USD
Long Government								
Vanguard Long-Term Treasury Idx Admiral (VLGSX)	15.89	8.11	7.09		16.02	8.53	7.34	
http://www.tcrfund.com/fund/RPC100/92206C821								
					Morningsta	ar US 10+ Y	r Compos	ite Treasury
Mid-Cap Blend								
DFA US Core Equity 2 I (DFQTX)	7.42	10.68	11.82		19.77	15.28	14.31	
http://www.tcrfund.com/fund/RPC100/233203397								
					Mornii	ngstar US La	arge Cap T	'R USD
Vanguard Mid Cap Index Admiral (VIMAX)	7.08	10.33	11.97		6.37	11.13	12.45	
http://www.tcrfund.com/fund/RPC100/922908645								
					Morn	ingstar US N	Aid Cap Tl	R USD
Money Market								
Vanguard Fed Money Market Fund Inv (VMFXX)	0.87	1.10	0.55		0.90	1.12	0.58	
http://www.tcrfund.com/fund/RPC100/922906300								~
					М	lorningstar C	Cash TR U	SD
Real Estate								
Vanguard Real Estate Index Admiral (VGSLX) http://www.tcrfund.com/fund/RPC100/921908877	-12.19	5.22	8.50		-11.45	5.74	8.41	
http://www.terfund.com/lund/RPC100/921908877					Maminaat	an LIC Daal I	Fatata Gaat	TD LICD
					Morningst	ar US Real I	Estate Sect	of TR USD
Short Government Vanguard Short-Term Treasury Idx Admiral (VSBSX)	2.54	1 7 4	1 0 1		A 77 A	2.27	1 70	
http://www.tcrfund.com/fund/RPC100/92206C300	3.54	1.74	1.21		4.74	2.27	1.78	
http://www.terfuld.com/fuld/Aref100/922000500					Morningst	ar US 1-5 Y	r Composi	ta Trancury
Small Blend	1				womingst	ai 0.5 1-3 1	r composi	ie rieasury
Small Blend Vanguard Small Cap Index Adm (VSMAX)	1.34	8.95	10.95		-2.17	7.29	9.76	
http://www.tcrfund.com/fund/RPC100/922908686	1.34	0.90	10.95		-2.1/	1.29	9.70	
http://www.terfund.com/fund/teref100/922900000					Mornin	ngstar US Sı	nall Can T	R USD
Targat Data 2020					WIGHT	ingotar US SI	nan Cap I	K USD
Target Date 2020 Vanguard Target Retirement 2020 Inv (VTWNX)	0 5 1	7.96	7.81		0 50	7.81	7.47	
http://www.tcrfund.com/fund/RPC100/92202E805	8.51	1.90	/.81		8.59	1.01	/.4/	
					Mornings	tar Lifetime	Allocation	Moderate
Target Date 2030					mornings		Anocation	inviouerate

	Average Annual Total Return as of 09/30/2020				Benchmark Returns			
Plan Investment	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception *
Vanguard Target Retirement 2030 Inv (VTHRX)	9.38	9.07	8.84		7.79	8.88	8.60	
http://www.tcrfund.com/fund/RPC100/92202E888								
					Morningst	ar Lifetime	Allocation	n Moderate
Target Date 2040	-							
Vanguard Target Retirement 2040 Inv (VFORX)	9.96	9.97	9.58		5.87	9.29	8.90	
http://www.tcrfund.com/fund/RPC100/92202E870								
					Morningst	ar Lifetime	Allocation	n Moderate
Target Date 2050	-			•				
Vanguard Target Retirement 2050 Inv (VFIFX)	10.26	10.13	9.65		5.01	9.16	8.67	
http://www.tcrfund.com/fund/RPC100/92202E862								
					Morningst	ar Lifetime	Allocation	n Moderate
Target Date 2060	-							
Vanguard Target Retirement 2060 Inv (VTTSX)	10.25	10.12	N/A	9.77	4.78	9.03		8.51
http://www.tcrfund.com/fund/RPC100/92202E839			(sin	ce 01/19/2012)			(sin	nce 01/19/2012)
					Morningst	ar Lifetime	Allocation	n Moderate
Ultrashort Bond	-			•				
DFA One-Year Fixed-Income I (DFIHX)	1.04	1.31	0.92		4.57	2.62	2.26	
http://www.tcrfund.com/fund/RPC100/233203603								
					Morningsta	ar US 1-5 Y	r Core Boi	nd TR USD

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Fee and Expense Information

The table below shows fee and expense information for plan investment alternatives. Shareholder type fees are in addition to Total Annual Operating Expenses. Following the fees are a listing of any trading restrictions that the investments may have.

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 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.

Plan Investment	Total Annual O As a %	perating Expenses Per \$1000	Shareholder Type Fees
Diversified Emerging Markets	110 0 / 0	101 \$1000	
DFA Emerging Markets Core Equity 1	0.48%	\$4.80	
DFA Emerging Markets Social Core F	0.53%	\$5.30	
Vanguard Emerging Mkts Stock Idx A	0.14%	\$1.40	
Foreign Large Blend			
DFA International Core Equity I	0.28%	\$2.80	
DFA Intl Sustainability Core 1	0.33%	\$3.30	
Vanguard Total Intl Stock Index Adm	0.11%	\$1.10	
Foreign Large Value		-	
Vanguard International Value Inv	0.37%	\$3.70	
Global Real Estate		- -	
DFA International Real Estate Sec I	0.27%	\$2.70	
Intermediate Government			
DFA Intermediate Govt Fixed-Income	0.12%	\$1.20	
Vanguard Intmdt-Term Trs Idx Admir	0.07%	\$0.70	
Intermediate-Term Bond			
Dodge & Cox Income	0.42%	\$4.20	
Metropolitan West Total Return Bd M	0.68%	\$6.80	
Large Blend			
DFA US Sustainability Core 1	0.23%	\$2.30	
Vanguard Total Stock Mkt Idx Adm	0.04%	\$0.40	
Large Value			
Vanguard US Value Inv	0.22%	\$2.20	
Long Government			
Vanguard Long-Term Treasury Idx A	0.07%	\$0.70	
Mid-Cap Blend			
DFA US Core Equity 2 I	0.20%	\$2.00	
Vanguard Mid Cap Index Admiral	0.05%	\$0.50	
Money Market			
Vanguard Fed Money Market Fund In	0.11%	\$1.10	
Real Estate			
Vanguard Real Estate Index Admiral	0.12%	\$1.20	
Short Government			
Vanguard Short-Term Treasury Idx A	0.07%	\$0.70	
Small Blend			
Vanguard Small Cap Index Adm	0.05%	\$0.50	
Target Date 2020			
Vanguard Target Retirement 2020 Inv	0.13%	\$1.30	
Target Date 2030			

Plan Investment	Total Annual Operating Expenses		Shareholder Type Fees
	As a %	Per \$1000	
Vanguard Target Retirement 2030 Inv	0.14%	\$1.40	
Target Date 2040			
Vanguard Target Retirement 2040 Inv	0.14%	\$1.40	
Target Date 2050			
Vanguard Target Retirement 2050 Inv	0.15%	\$1.50	
Target Date 2060			
Vanguard Target Retirement 2060 Inv	0.15%	\$1.50	
Ultrashort Bond			
DFA One-Year Fixed-Income I	0.17%	\$1.70	

DFA Emerging Markets Core Equity I

Excessive trading violation will result in a trading restriction period of 90 days. Maximum of 1 round trip allowed per 30 days period.

DFA Emerging Markets Social Core Port

Excessive trading violation will result in a trading restriction period of 90 days. Maximum of 1 round trip allowed per 30 days period.

DFA Intermediate Govt Fixed-Income I

Excessive trading violation will result in a trading restriction period of 90 days. Maximum of 1 round trip allowed per 30 days period.

DFA International Core Equity I

Excessive trading violation will result in a trading restriction period of 90 days. Maximum of 1 round trip allowed per 30 days period.

DFA International Real Estate Sec I

Excessive trading violation will result in a trading restriction period of 90 days. Maximum of 1 round trip allowed per 30 days period.

DFA Intl Sustainability Core 1

Excessive trading violation will result in a trading restriction period of 90 days. Maximum of 1 round trip allowed per 30 days period.

DFA One-Year Fixed-Income I

Excessive trading violation will result in a trading restriction period of 90 days. Maximum of 1 round trip allowed per 30 days period. DFA US Core Equity 2 I

Excessive trading violation will result in a trading restriction period of 90 days. Maximum of 1 round trip allowed per 30 days period.

DFA US Sustainability Core 1

Excessive trading violation will result in a trading restriction period of 90 days. Maximum of 1 round trip allowed per 30 days period.

Metropolitan West Total Return Bd M

Maximum of 2 round trips allowed per 30 days period.

Vanguard Emerging Mkts Stock Idx Adm

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 30 days. Maximum of 1 round trip allowed per 30 days period.

Vanguard International Value Inv

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 30 days. Maximum of 1 round trip allowed per 30 days period.

Vanguard Intmdt-Term Trs Idx Admiral

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 30 days. Maximum of 1 round trip allowed per 30 days period.

Vanguard Long-Term Treasury Idx Admiral

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 30 days. Maximum of 1 round trip allowed per 30 days period.

Vanguard Mid Cap Index Admiral

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 30 days. Maximum of 1 round trip allowed per 30 days period.

Vanguard Real Estate Index Admiral

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 30 days. Maximum of 1 round trip allowed per 30 days period.

Vanguard Short-Term Treasury Idx Admiral

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 30 days. Maximum of 1 round trip allowed per 30 days period.

Vanguard Small Cap Index Adm

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 30 days. Maximum of 1 round trip allowed per 30 days period.

Vanguard Target Retirement 2020 Inv

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 30 days. Maximum of 1 round trip allowed per 30 days period.

Vanguard Target Retirement 2030 Inv

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 30 days. Maximum of 1 round trip allowed per 30 days period.

Vanguard Target Retirement 2040 Inv

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 30 days. Maximum of 1 round trip allowed per 30 days period.

Vanguard Target Retirement 2050 Inv

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 30 days. Maximum of 1 round trip allowed per 30 days period.

Vanguard Target Retirement 2060 Inv

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 30 days. Maximum of 1 round trip allowed per 30 days period.

Vanguard Total Intl Stock Index Admiral

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 30 days. Maximum of 1 round trip allowed per 30 days period.

Vanguard Total Stock Mkt Idx Adm

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 30 days. Maximum of 1 round trip allowed per 30 days period.

Vanguard US Value Inv

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 30 days. Maximum of 1 round trip allowed per 30 days period.

Glossary of Investment Related Terms

Please visit http://www.retirementplanconsultants.net/images/Glossary.pdf 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.