

Able Coil & Electronics Co., Inc. 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 Plan Administrator, Able Coil & Electronics Co., Inc. or 25 Howard Road, Bolton, CT 06043.

Plan Information

The Plan is intended to be an ERISA Section 404(c) plan. This simply means that you "exercise control" over some or all of the investments in your Plan account. The fiduciaries of the Plan may be relieved of liability, or responsibility, for any losses that you may experience as a direct result of your investment decisions.

As a Plan participant, you may request certain information from Plan Administrator's Representative Alerus Retirement Solutions, Suite 400, Two Pine Tree Drive, Arden Hills, MN 55112, Phone: 800-433-1685. This information includes: annual operating expenses of the Plan investments; copies of prospectuses, financial statements, reports, or other materials relating to Plan investments provided to the Plan; a list of assets contained in each Plan investment portfolio; the value of those assets and fund units or shares; and the past and current performance of each Plan investment.

You may direct the investment of your account by logging in to your account at www.alerusrb.com or using the plan's Voice Response Unit by calling 1-800-795-2697. You must have a user identification number and password to access these systems. Generally, investment directions submitted by 3:00 p.m. Central Time on days when the major stock exchanges are open for business will be reflected in your account based upon the value of the investment as of market close. Generally, investment directions submitted after 3:00 p.m. Central Time, on weekends or holidays will be reflected based upon the next business day's value.

Other Plan Information

Alerus shall execute and deliver to the Plan Sponsor, any vote or proxy relating to securities held by the Plan's trust. Alerus shall vote such securities only to the extent and as directed by the Plan Sponsor or, if applicable by an appointed investment manager.

Other Plan-Related Expenses

Retirement plans have different types of expenses.

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

In our Plan, these expenses are paid partly by the Plan and partly by participants. A participant's share of these expenses is allocated on either a pro rata or a per capita basis. Fees will be applied either pro rata (i.e., your share of these expenses is based on the value of your account balance over the total assets in the Plan) or per capita (i.e., your share of these expenses is determined by dividing the total expense by the number of participants in the Plan).

The Administration expenses are as follows: Alerus Annual Participant Recordkeeping Fee: \$56 per participant with a minimum of \$2,000 annually ("Recordkeeping Fee"); Commonwealth Financial Network Annual Asset Based Fee: 0.55% ("Asset Based Fee"). Some or all of these fees may be offset by revenue sharing from plan investment options. If the plan has 36 or more participants with account balances and revenue sharing is insufficient to cover the Recordkeeping Fee, your account will be charged a per capita share (total fee/number of participants) of the fee. If the plan has less than 36 participants with account balances, your account is charged a pro rata share (your account value/total plan value) of the remaining minimum fee. To the extent that revenue sharing is insufficient to cover the Asset Based Fee, it will be deducted from your account balance pro rata. Small Account Balance Fee: Terminated participants with balances smaller than the current distribution fee may be charged a small account balance fee equal to the current distribution fee listed in this disclosure.

Forfeitures will be used towards paying Plan administration expenses.

Individual expenses – These are expenses you may incur if you take advantage of certain Plan features.

Qualified Domestic Relations Order (QDRO) – The following QDRO-related expenses will be charged to your account:

- A \$100 processing fee for each domestic relations order

Distributions – The following distribution-related expenses will be charged to your account:

- A \$135 processing fee for each type of distribution requested

Other Expenses – You may incur certain charges for:

- Additional overnight charge: \$35
- Wire transfer fee: \$20

Able Coil & Electronics Co., Inc. 401(k) Plan

Investment Options - 09/30/2024

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 your Plan Administrator. A free paper copy of the information available on the Web site[s] can be obtained by contacting Plan Administrator, Able Coil & Electronics Co., Inc. 25 Howard Road, Bolton, CT 06043.

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. 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].

Each investment in the table also has a "benchmark". 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.

Table 1 – Variable Return Investments							
Name	Average Annual Total Return as of 09/30/2024				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
STOCK							
American Funds Fundamental Inv Fund (R6)/Large Blend	37.59%	15.05%	12.50%	08/01/1978	36.35%	15.98%	13.38%
						S&P 500 Index	
					36.35%	15.98%	13.38%
						S&P 500 Index	
Additional information may be found at: www.dolfeedisclosure.com?c=aleraus&f=X3199							
Dodge & Cox Global Stock Fund (I)/Global Large-Stock Value	22.23%	12.75%	8.67%	05/01/2008	31.76%	12.19%	9.39%
						MSCI All Country World NR Index	
					25.35%	7.59%	5.22%
						MSCI All Country World ex-US NR Index	
Additional information may be found at: www.dolfeedisclosure.com?c=aleraus&f=X1187							
PIMCO Commodity RealReturn Stgy. Fund (I)/Commodities Broad Basket	3.25%	8.98%	0.50%	06/28/2002	36.35%	15.98%	13.38%
						S&P 500 Index	
					36.35%	15.98%	13.38%
						S&P 500 Index	
Additional information may be found at: www.dolfeedisclosure.com?c=aleraus&f=20881							
Vanguard 500 Index Fund (Adm)/Large Blend	36.29%	15.93%	13.34%	08/31/1976	36.35%	15.98%	13.38%
						S&P 500 Index	
					36.35%	15.98%	13.38%
						S&P 500 Index	
Additional information may be found at: www.dolfeedisclosure.com?c=aleraus&f=05004							
Vanguard Emerging Mkt. Stock Index Fund (Adm)/Diversified Emerging Mkts	24.96%	6.38%	4.17%	05/04/1994	26.05%	5.75%	4.02%
						MSCI Emerging Markets NR Index	
					26.05%	5.75%	4.02%
						MSCI Emerging Markets NR Index	
Additional information may be found at: www.dolfeedisclosure.com?c=aleraus&f=32676							

Table 1 – Variable Return Investments

Name	Average Annual Total Return as of 09/30/2024				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
Vanguard Equity Income Fund (Inv)/Large Value	26.34%	11.46%	10.48%	03/21/1988	31.09%	13.21%	10.82%
						S&P 500 Value Index	
					36.35%	15.98%	13.38%
						S&P 500 Index	
Additional information may be found at: www.dolfeedisclosure.com?c=alorus&f=16550							
Vanguard Growth Index Fund (Adm)/Large Growth	41.90%	19.00%	15.54%	11/02/1992	41.10%	17.56%	15.17%
						S&P 500 Growth Index	
					36.35%	15.98%	13.38%
						S&P 500 Index	
Additional information may be found at: www.dolfeedisclosure.com?c=alorus&f=06700							
Vanguard Mid-Cap Growth Index Fund (Adm)/Mid-Cap Growth	26.00%	11.19%	10.58%	08/17/2006	28.49%	11.63%	10.58%
						S&P MidCap 400 Growth Index	
					26.79%	11.78%	10.32%
						S&P MidCap 400 Index	
Additional information may be found at: www.dolfeedisclosure.com?c=alorus&f=X8503							
Vanguard Mid-Cap Index Fund (Adm)/Mid-Cap Blend	28.79%	11.22%	10.21%	05/21/1998	26.79%	11.78%	10.32%
						S&P MidCap 400 Index	
					26.79%	11.78%	10.32%
						S&P MidCap 400 Index	
Additional information may be found at: www.dolfeedisclosure.com?c=alorus&f=17982							
Vanguard Real Estate Index Fund (Adm)/Real Estate	34.20%	4.77%	7.32%	05/13/1996	20.31%	2.06%	6.62%
						S&P 1500 REIT Industry Index	
					31.76%	12.19%	9.39%
						MSCI All Country World NR Index	
Additional information may be found at: www.dolfeedisclosure.com?c=alorus&f=17979							
Vanguard Selected Value Fund (Inv)/Mid-Cap Value	28.03%	13.26%	9.55%	02/15/1996	24.99%	11.45%	9.69%
						S&P MidCap 400 Value Index	
					26.79%	11.78%	10.32%
						S&P MidCap 400 Index	
Additional information may be found at: www.dolfeedisclosure.com?c=alorus&f=03289							
Vanguard Small-Cap Growth Index Fund (Adm)/Small Growth	25.73%	8.60%	9.18%	05/21/1998	28.65%	10.64%	10.81%
						S&P SmallCap 600 Growth Index	
					25.86%	10.21%	10.05%
						S&P SmallCap 600 Index	
Additional information may be found at: www.dolfeedisclosure.com?c=alorus&f=X8420							
Vanguard Small-Cap Index Fund (Adm)/Small Blend	27.43%	10.66%	9.64%	10/03/1960	25.86%	10.21%	10.05%
						S&P SmallCap 600 Index	
					25.86%	10.21%	10.05%
						S&P SmallCap 600 Index	
Additional information may be found at: www.dolfeedisclosure.com?c=alorus&f=06770							
Vanguard Small-Cap Value Index Fund (Adm)/Small Value	28.69%	11.60%	9.58%	05/21/1998	22.85%	9.42%	9.10%
						S&P SmallCap 600 Value Index	
					25.86%	10.21%	10.05%
						S&P SmallCap 600 Index	
Additional information may be found at: www.dolfeedisclosure.com?c=alorus&f=X8440							
Vanguard Total Stock Market Index Fund (Adm)/Large Blend	35.24%	15.18%	12.77%	04/27/1992	36.35%	15.98%	13.38%
						S&P 500 Index	
					36.35%	15.98%	13.38%
						S&P 500 Index	
Additional information may be found at: www.dolfeedisclosure.com?c=alorus&f=06774							

BOND

Table 1 – Variable Return Investments

Name	Average Annual Total Return as of 09/30/2024				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
American Funds American Hi-Inc Trust (R6)/High Yield Bond	17.27%	6.17%	5.19%	02/19/1988	15.74%	4.72%	5.04%
					Bloomberg U.S. Corporate High Yield Index		
					11.57% 0.33% 1.84%		
					Bloomberg U.S. Aggregate Bond Index		
Additional information may be found at: www.dolfeedisclosure.com?c=alerus&f=X3234							
PGIM Total Return Bond Fund (R6)/Intermediate Core-Plus Bond	13.43%	0.82%	2.72%	01/10/1995	11.57%	0.33%	1.84%
					Bloomberg U.S. Aggregate Bond Index		
					11.57% 0.33% 1.84%		
					Bloomberg U.S. Aggregate Bond Index		
Additional information may be found at: www.dolfeedisclosure.com?c=alerus&f=X6673							
PIMCO Income Fund (I)/Multisector Bond	12.73%	3.61%	4.36%	03/30/2007	11.57%	0.33%	1.84%
					Bloomberg U.S. Aggregate Bond Index		
					11.57% 0.33% 1.84%		
					Bloomberg U.S. Aggregate Bond Index		
Additional information may be found at: www.dolfeedisclosure.com?c=alerus&f=34561							
BLENDED							
American Funds Capital Inc Bldr Fund (R6)/Global Allocation	24.48%	7.90%	6.32%	07/30/1987	31.76%	12.19%	9.39%
					MSCI All Country World NR Index		
					31.76% 12.19% 9.39%		
					MSCI All Country World NR Index		
Additional information may be found at: www.dolfeedisclosure.com?c=alerus&f=X3231							
First Eagle Global Fund (A)/Global Allocation	27.00%	9.67%	7.58%	04/28/1970	31.76%	12.19%	9.39%
					MSCI All Country World NR Index		
					31.76% 12.19% 9.39%		
					MSCI All Country World NR Index		
Additional information may be found at: www.dolfeedisclosure.com?c=alerus&f=19410							
Vanguard LifeStrategy Conserv. Gro. Fund (Inv)/Moderately Conservative Allocation	18.82%	5.06%	5.24%	09/30/1994	19.41%	5.35%	5.20%
					S&P Target Risk Moderate Index		
					31.76% 12.19% 9.39%		
					MSCI All Country World NR Index		
Additional information may be found at: www.dolfeedisclosure.com?c=alerus&f=11404							
Vanguard STAR Fund (Inv)/Moderate Allocation	23.27%	8.78%	7.84%	03/29/1985	23.31%	7.65%	6.86%
					S&P Target Risk Growth Index		
					31.76% 12.19% 9.39%		
					MSCI All Country World NR Index		
Additional information may be found at: www.dolfeedisclosure.com?c=alerus&f=30150							
Vanguard Target Retirement 2020 Fund/Target-Date 2020	18.25%	6.01%	5.99%	06/07/2006	19.05%	6.15%	5.93%
					S&P Target Date 2020 Index		
					31.76% 12.19% 9.39%		
					MSCI All Country World NR Index		
Additional information may be found at: www.dolfeedisclosure.com?c=alerus&f=32648							
Vanguard Target Retirement 2030 Fund/Target-Date 2030	23.27%	8.04%	7.35%	06/07/2006	22.17%	8.10%	7.28%
					S&P Target Date 2030 Index		
					31.76% 12.19% 9.39%		
					MSCI All Country World NR Index		
Additional information may be found at: www.dolfeedisclosure.com?c=alerus&f=32649							
Vanguard Target Retirement 2040 Fund/Target-Date 2040	26.33%	9.85%	8.49%	06/07/2006	26.62%	10.17%	8.61%
					S&P Target Date 2040 Index		
					31.76% 12.19% 9.39%		
					MSCI All Country World NR Index		

Table 1 – Variable Return Investments							
Name	Average Annual Total Return as of 09/30/2024				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
Additional information may be found at: www.dolfeedisclosure.com?c=alorus&f=32651							
Vanguard Target Retirement 2050 Fund/Target-Date 2050	28.91%	11.05%	9.13%	06/07/2006	28.68%	11.06%	9.18%
					S&P Target Date 2050 Index		
					31.76%	12.19%	9.39%
					MSCI All Country World NR Index		
Additional information may be found at: www.dolfeedisclosure.com?c=alorus&f=32652							
Vanguard Target Retirement 2060 Fund/Target-Date 2060	28.93%	11.05%	9.11%	01/19/2012	28.82%	11.14%	9.26%
					S&P Target Date 2055 Index		
					31.76%	12.19%	9.39%
					MSCI All Country World NR Index		
Additional information may be found at: www.dolfeedisclosure.com?c=alorus&f=X9279							
CASH/STABLE VALUE							
The Standard Stable Asset 2/Stable Value	3.03%	2.52%	2.45%	01/01/1999	5.52%	2.33%	1.63%
					Bloomberg U.S. Treasury Bill 1-3 Month Index		
					5.52%	2.33%	1.63%
					Bloomberg U.S. Treasury Bill 1-3 Month Index		
Additional information may be found at: www.dolfeedisclosure.com?c=alorus&f=F3825							

*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 Fundamental Inv Fund (R6)	0.28%	\$2.80
		Redemption fee: 0% Purchase 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.
Dodge & Cox Global Stock Fund (I)	0.62%	\$6.20
		Redemption fee: 0% Purchase 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% Purchase 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 500 Index Fund (Adm)	0.04% \$0.40	Redemption fee: 0% Purchase fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days.
Vanguard Emerging Mkt. Stock Index Fund (Adm)	0.14% \$1.40	Redemption fee: 0% Purchase fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days.
Vanguard Equity Income Fund (Inv)	0.27% \$2.70	Redemption fee: 0% Purchase fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days.
Vanguard Growth Index Fund (Adm)	0.05% \$0.50	Redemption fee: 0% Purchase fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days.
Vanguard Mid-Cap Growth Index Fund (Adm)	0.07% \$0.70	Redemption fee: 0% Purchase fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days.
Vanguard Mid-Cap Index Fund (Adm)	0.05% \$0.50	Redemption fee: 0% Purchase fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days.
Vanguard Real Estate Index Fund (Adm)	0.13% \$1.30	Redemption fee: 0% Purchase fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days.
Vanguard Selected Value Fund (Inv)	0.43% \$4.30	Redemption fee: 0% Purchase fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days.
Vanguard Small-Cap Growth Index Fund (Adm)	0.07% \$0.70	Redemption fee: 0% Purchase fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days.
Vanguard Small-Cap Index Fund (Adm)	0.05% \$0.50	Redemption fee: 0% Purchase fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days.
Vanguard Small-Cap Value Index Fund (Adm)	0.07% \$0.70	Redemption fee: 0% Purchase fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days.
Vanguard Total Stock Market Index Fund (Adm)	0.04% \$0.40	Redemption fee: 0% Purchase fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days.

Table 2 – Fees and Expenses

Name / Type of Option	Total Annual Gross Operating Expense As a % Per \$1000	Shareholder-Type Fees
BOND		
American Funds American Hi-Inc Trust (R6)	0.33% \$3.30	Redemption fee: 0% Purchase 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.
PGIM Total Return Bond Fund (R6)	0.40% \$4.00	Redemption fee: 0% Purchase 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 60 days.
PIMCO Income Fund (I)	0.83% \$8.30	Redemption fee: 0% Purchase 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 Capital Inc Bldr Fund (R6)	0.27% \$2.70	Redemption fee: 0% Purchase 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.
First Eagle Global Fund (A)	1.10% \$11.00	Redemption fee: 0% Purchase 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 LifeStrategy Conserv. Gro. Fund (Inv)	0.12% \$1.20	Redemption fee: 0% Purchase fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days.
Vanguard STAR Fund (Inv)	0.31% \$3.10	Redemption fee: 0% Purchase fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days.
Vanguard Target Retirement 2020 Fund	0.08% \$0.80	Redemption fee: 0% Purchase fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days.
Vanguard Target Retirement 2030 Fund	0.08% \$0.80	Redemption fee: 0% Purchase fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days.
Vanguard Target Retirement 2040 Fund	0.08% \$0.80	Redemption fee: 0% Purchase fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days.
Vanguard Target Retirement 2050 Fund	0.08% \$0.80	Redemption fee: 0% Purchase fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days.
Vanguard Target Retirement 2060 Fund	0.08% \$0.80	Redemption fee: 0% Purchase fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days.

Table 2 – Fees and Expenses		
Name / Type of Option	Total Annual Gross Operating Expense As a Per % \$1000	Shareholder-Type Fees
CASH/STABLE VALUE		
The Standard Stable Asset 2	0.10% \$1.00	Redemption fee: 0% Purchase 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 <https://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf> 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.