PAYCHEX®

Enrollment Methods

- Retirement Services Online Web site: https://benefits.paychex.com
- Employee Services Information Line: 877-244-1771, retirement services option
- Fill out this form and fax it to: 585-389-7252
- Note: By using either the Web site or Information Line, you do not need to send this form to Paychex, Inc.

Employee Information (All information is required) Employee Name Social Security Number XXX - XX Company Name LI LockSmith & Alarm Co., Inc Office/Client Number /_____ Date of Birth /_____ Phone Number (_____) ______ E-mail Address _______

Enrollment (Check one box)

If neither box is checked and a deferral field is filled in, you will be enrolled in the plan at the stated amount.

Yes, I want to enroll in the plan at this time. I acknowledge that I have received a copy of the plan's Fee Disclosure Statement for Participants. I have indicated below the percentage that I want to contribute to the plan through payroll deduction. Deferrals must be in increments of 1% (non-whole numbers will be rounded down to the nearest percent).

Pretax Salary Deferral

Roth 401(k) Deferral*

Pretax Catch-up Deferral**___

Roth Catch-up Deferral** _

*Consult with your employer to determine if the Roth 401(k) option is available in your plan. Also, loans and hardship withdrawals will not be issued from your Roth 401(k) balance. **For catch-up deferrals, you must be eligible to make elective deferrals under your employer's 401(k) plan and have, or will have, attained age 50 before the close of the calendar year. If you have not met the age requirement you will not be enrolled in catch-up contributions.

Important: All deferrals that you elect in this section will be invested using the same fund allocation percentages that you select in the "Investment Selection" below.

No, I do not want to enroll in the plan at this time. My deferral is zero.

Investment Selection

In the "Investment Selection" column, I have entered the percent of my contribution that I want allocated in the investment(s) choices. All contributions elected on this form will be allocated in the investment(s) that I have selected.

I understand the "Investment Selection" and corresponding percentage will remain in effect until I request a change, in accordance with the provisions of the plan. I will receive a confirmation of the requested change.

I understand that if this section is not completed, or if the investment percentages do not total 100%, that 100% of the contribution will be invested in the participant default option.

Prior to requesting any movement between investments, please review the prospectus for policies regarding frequent trading and market timing. Please review the fee disclosure statement for participants' prior to enrollment. You may select any combination in 1% increments totaling 100% (non-whole numbers will be rounded down to the nearest percent). These investment selections are for future allocations only and will not impact funds currently invested.

	MATC	Investment Selection
99	LOOMIS SAYLES CORE PLUS BOND A	%
644	BLACKROCK HIGH YIELD BOND PORTFOLIO A	%
1545	PUTNAM DYNAMIC ASSET ALLOCATION: GROWTH A	%
2851	DELAWARE SMALL CAP CORE A	%
2857	DELAWARE VALUE A	%
3537	JP MORGAN DIVERSIFIED MID CAP GROWTH A	%
3551	UNDISCOVERED MANAGERS BEHAVIOR VALUE A	%
5078	T. ROWE PRICE GROWTH STOCK ADV	%
5092	T. ROWE PRICE RETIREMENT 2020 ADV	%
5094	T. ROWE PRICE RETIREMENT 2030 ADV	%
5096	T. ROWE PRICE RETIREMENT 2040 ADV	%
5104	T. ROWE PRICE VALUE ADV	%
5374	AMERICAN FUNDS BALANCED R4	%
5387	AMERICAN FUNDS NEW ECONOMY R4	%
6127	IVY INTERNATIONAL CORE EQUITY Y	%

(Funds continued on next page)

You may select any combination in 1% increments totaling 100% (non-whole numbers will be rounded down to the nearest percent). These investment selections are for future allocations only and will not impact funds currently invested.

	MATC	Investment Selection
6577	GOLDMAN SACHS INCOME BUILDER A	%
11223	FIDELITY ADVISOR MID CAP VALUE A	%
11339	T. ROWE PRICE RETIREMENT 2050 ADV	%
11967	JANUS TRITON A	%
12674	INVESCO CASH RESERVE A	%
12952	INVESCO EQUALLY-WEIGHTED S&P 500 A	%
13111	NUVEEN GLOBAL INFRASTRUCTURE A	%
13699	FIDELITY ADVISOR DIVERSIFIED STOCK A	%
14599	PUTNAM CAPITAL SPECTRUM A	%
15596	PIMCO INCOME D	%
16137	BARON REAL ESTATE RET	%
5090	T. ROWE PRICE RETIREMENT 2010 ADV	%
	Totals	100%

Authorization and Signature

As a participant in this plan, your employer may provide your investment and plan eligibility information to third parties necessary to administer the plan. I hereby authorize the company to make the necessary payroll deductions from my compensation as indicated above. The authorization set forth in this form shall become effective at the earliest time permitted by the terms of the plan.

Employee Signature: _____

_____ Date: ____ /____/



Fee Disclosure Statement for Participants of the LI LockSmith & Alarm Co., Inc 401(k) Profit Sharing Plan & Trust

Overview

As a participant in the retirement plan sponsored by your employer, you are entitled to know the fees and expenses incurred to operate the plan that are paid by participant assets. The Employee Retirement Income Security Act of 1974, as amended ("ERISA"), requires that the plan administrator provide the disclosures of these fees to you, on or before the date you can first direct your investments, and annually thereafter.

The disclosure of fees is intended to make you aware of the rights and responsibilities associated with the options made available under the plan so that you may make informed decisions regarding the management of your account.

The types of information that must be disclosed are both plan-related and investment-related. Plan-related information includes general operational and identifying information, administrative expenses, and individual expenses. Investment-related information is included on a separate chart which details the fee information of the investment alternatives made available by the plan.

Part One: General Plan Information

Enrollment

Participants and beneficiaries may enroll and make investment changes at any time once eligible to participate in the plan. This may be done by enrolling via the internet, using a voice response system, or by completing an Enrollment/Change Form and either faxing or mailing it to Paychex.

•https://benefits.paychex.com
•Paychex Employee Services: 1-877-244-1771
•Fax: 585-389-7349
•Mail correspondence: Attn: 401(k) Participant Support 1175 John St., West Henrietta, NY 14586

Plan Investment Changes

There are no limitations on the frequency of when investment changes may be made; however, there may be fees associated with such changes. Review the attached Investment Chart or the fund's prospectus for additional information.

Voting of Proxy

The plan administrator shall have responsibility for instructing the trustee as to voting and the tendering of shares relating to assets held by the trust, by proxy or in person, except to the extent such responsibility is delegated to another person, under the terms of the plan or under an agreement between the adopting employer and an investment manager, in which case such persons shall have such responsibility.

Part Two: Administrative Expenses

Annual administrative expenses for such duties as recordkeeping, accounting, tax form preparation, and legal fees may be paid by the employer or by the plan. Your employer also has the option to be reimbursed by the plan for expenses they have paid. Fees paid with plan assets will be deducted pro-rata based on account balances and specified on your quarterly participant benefit statement.

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In the event that the employer decides to transfer the plan's recordkeeping services to a new service provider, there may be a plan transfer fee charged for services associated with the transfer process. The employer has the option to pay the expense with plan assets. If the expense is paid by the plan, it will be deducted on a pro-rata basis from all account balances, and the portion applied to your account will be reflected on your quarterly participant benefit statement.

The actual fee(s) for administrative expenses assessed against your account will be specified on your quarterly participant benefit statement.

Part Three: Individual Expenses

The following expenses may be charged against your account pursuant to your election of the specified service. The actual fee(s) for any individual expenses assessed will be listed on your quarterly participant benefit statement.

Type of Fee	Description	Amount
Loan Fee	Fee charged for the initial processing of a loan request	\$150 general purpose
	including preparation of amortization schedule.	loan
		\$300 primary residence
		loan
Distribution Fee	Fee charged for processing a distribution of plan assets.	\$65
Wire/ACH Fee	Fee charged for sending distributions as an automated	\$18
	clearing house (ACH) transaction or via wire transfer.	
Stale Check Fee	Fees charged to participants who fail to cash their	\$65 Stale Check
	distribution check by Paychex and third party vendor. The	Processing to remit to
	amount of the fee depends on the services that are necessary	Third-party vendor.
	to locate the participant.	
		Third Party Vendor Fees
		\$5 mailing fee to
		participant
		\$60 distribution of
		Stale Check Assets to
		participant or rollover
		of Stale Check Assets to
		IRA fee
		\$125 missing participant
		search fee
Participant Search Fee	Fee charged in event participant fails to request	\$65
-	distribution during a plan termination and search is	
	performed to determine current address.	
Check Reissue Fee	Fee charged for requiring a change in the method of	\$75
	distribution from cash to rollover or vice versa.	

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Type of Fee	Description	Amount
Managed Account Fee	Fee for using GuidedChoice? managed account services. (GCAM)	45 bps or .45% of the
	provides investment advisory services to retirement	first \$100,000 in assets
	Participants. Services are delivered through online-based	with an annual maximum
	software, telephone, paper application and face-to-face	of \$450 regardless of
	meetings. Individuals may receive projections of potential	asset level. These fees
	income at retirement, based upon the current value of	are prorated and charged
	retirement assets, expected future contributions, earnings	on a quarterly basis.
	and social security. Based upon specific information,	
	income, asset level, risk tolerance and the retirement goal	
	established, recommended changes to saving rate, investment	
	allocation, risk level and retirement age may be provided.	
Front/Back-End Load Fee	Sales charge or commission to compensate a sales	None/waived
	intermediary, such as a broker or financial advisor, for	
	their time and expertise in selecting an appropriate fund	
	for the investor.	
Redemption Fee	A fee assessed by an investment company to discourage	Refer to Part II, Fee
	short-term in and out trading of mutual fund shares.	and Expense Information
	Redemption fees are credited directly to the funds' assets,	of the Investment Chart.
	not to the investment company. They are quoted as a	
	percentage of sale proceeds sold within a specified period	
	of time.	

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Investment Chart

This chart includes important information to help you compare the investment options under your retirement plan. Additional information about your investment options and hardcopies can be obtained via the fund(s) Web site(s) listed in the chart or by contacting Joesph Carracino at 84 King Fischer Road, Levittown, NY 11756, 516-931-2273. The investment options available within the plan may include certain trading guidelines, imposed by the Investment Company, that restrict or limit the frequency in which purchase, transfer or withdrawals may be made. Any restrictions or limitations are identified in Part II of the Investment Chart under the Shareholder-Type Fees section. This information may also be found in each investment option's prospectus, where applicable, or on the investment option's website.

Part I. Performance Information

The Variable Return Investments table focuses on the performance of investment options that do not have a fixed or stated rate of return. This table 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 Web site(s).

	Variable Return Investments								
Name/	Ticker	Average Annual Total Return	Benchmark						
Type of Option	Symbol	as of 06/30/14	1yr. 5yr. 10yr. Since						
		1yr. 5yr. 10yr. Since	Inception						
		Inception							
Bond Funds									
BLACKROCK HIGH	BHYAX	13.21% 15.19% 8.76% 7.86%	11.84% 13.94% 8.91% 7.46%						
YIELD BOND		www.blackrock.com	BofAML US HY Master II TR USD						
PORTFOLIO A/									
High Yield									
Bond									
LOOMIS SAYLES	NEFRX	9.26% 8.76% 6.95% 7.67%	4.37% 4.85% 4.93% N/A						
CORE PLUS BOND		www.loomissayles.com	Barclays US Agg Bond TR USD						
A/									
Intermediate -									
Term Bond									
PIMCO INCOME	PONDX	9.72% 14.38% N/A 10.25%	5.20% 5.58% 5.27% 5.31%						
D/		www.allianzinvestors.com	Barclays US Universal TR USD						
Multisector									
Bond									
Equity Funds									
AMERICAN FUNDS	RLBEX	16.89% 14.75% 7.14% 7.58%	19.67% 14.51% 8.20% 8.78%						
BALANCED R4/		www.americanfunds.com	Morningstar Moderately Aggr						
Moderate			Target Risk						
Allocation									
AMERICAN FUNDS	RNGEX	30.25% 19.28% 10.03% 12.18%	26.92% 19.24% 8.20% 9.85%						
NEW ECONOMY		www.americanfunds.com	Russell 1000 Growth TR USD						
R4/									
Large Growth									
BARON REAL	BREFX	27.11% N/A N/A 22.88%	13.18% 23.80% 9.58% 16.42%						
ESTATE RET/		www.baronfunds.com	S&P United States REIT TR USD						
Real Estate									

Variable Return Investments

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Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 06/30/14	Benchmark 1yr. 5yr. 10yr. Since
		1yr. 5yr. 10yr. Since Inception	Inception
DELAWARE SMALL CAP CORE A/ Small Blend	DCCAX	29.16% 21.69% 9.43% 11.31% www.delawareinvestments.com	23.64% 20.21% 8.70% 8.55% Russell 2000 TR USD
DELAWARE VALUE A/ Large Value	DDVAX	23.86% 19.85% 8.54% 7.64% www.delawareinvestments.com	23.81% 19.23% 8.03% 7.44% Russell 1000 Value TR USD
FIDELITY ADVISOR DIVERSIFIED STOCK A/ Large Blend	FDTOX	26.87% 20.87% 8.03% 2.20% www.fidelity.com	25.35% 19.25% 8.19% 4.94% Russell 1000 TR USD
FIDELITY ADVISOR MID CAP VALUE A/ Mid - Cap Value	FMPAX	26.69% 22.94% 10.02% 7.04% www.fidelity.com	27.76% 22.97% 10.66% 7.23% Russell Mid Cap Value TR USD
GOLDMAN SACHS INCOME BUILDER A/ Conservative Allocation	GSBFX	14.92% 14.48% 7.19% 7.51% www.gs.com	11.53% 9.35% 6.49% N/A Morningstar Moderately Cons Target Risk
INVESCO EQUALLY-WEIGHT ED S&P 500 A/ Large Blend	VADAX	26.50% 21.62% 9.36% 8.82% www.aiminvestments.com	25.35% 19.25% 8.19% 6.76% Russell 1000 TR USD
IVY INTERNATIONAL CORE EQUITY Y/ Foreign Large Blend	IVVYX	28.65% 12.97% 10.40% 11.56% www.ivyfunds.com	21.75% 11.11% 7.75% 9.50% MSCI ACWI Ex USA NR USD
JANUS TRITON A/ Small Growth	JGMAX	24.49% 21.56% N/A 22.45% www.janus.com	24.73% 20.50% 9.04% 21.35% Russell 2000 Growth TR USD
JP MORGAN DIVERSIFIED MID CAP GROWTH A/ Mid - Cap Growth	OSGIX	33.79% 21.32% 9.88% 10.82% www.jpmorganfunds.com	26.04% 21.16% 9.83% 9.72% Russell Mid Cap Growth TR USD
NUVEEN GLOBAL INFRASTRUCTURE A/ World Stock	FGIAX	27.06% 16.39% N/A 6.45% www.firstamericanfunds.com	22.95% 14.28% 7.46% 3.64% MSCI ACWI NR USD
PUTNAM CAPITAL SPECTRUM A/ Mid - Cap Blend	PVSAX	28.40% 24.25% N/A 23.78% www.putnam.com	26.85% 22.07% 10.43% 22.08% Russell Mid Cap TR USD

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Name/	Ticker	Average Annual Total Return	Benchmark
Type of Option	Symbol	as of 06/30/14	1yr. 5yr. 10yr. Since
		1yr. 5yr. 10yr. Since	Inception
		Inception	
PUTNAM DYNAMIC	PAEAX	22.07% 15.98% 7.75% 8.00%	22.79% 16.37% 8.58% N/A
ASSET		www.putnam.com	Morningstar Aggressive Target
ALLOCATION:			Risk
GROWTH A/			
Aggressive			
Allocation	TDCAN	20.220/ 10.250/ 0.650/ 5.140/	
T. ROWE PRICE	TRSAX	28.33% 19.35% 8.67% 7.14%	26.92% 19.24% 8.20% 6.17%
GROWTH STOCK		www.troweprice.com	Russell 1000 Growth TR USD
ADV/			
Large Growth	PARAX	14.05% 11.62% 6.61% 6.97%	12.69% 10.84% 7.42% 7.79%
T. ROWE PRICE	PARAA		
RETIREMENT 2010 ADV/		www.troweprice.com	Morningstar Lifetime Moderate 2010
			2010
Target Date 2000 - 2010			
T. ROWE PRICE	PARBX	18.26% 14.13% 7.33% 7.78%	15.68% 12.95% 8.09% 8.61%
RETIREMENT	TAKDA	www.troweprice.com	Morningstar Lifetime Moderate
2020 ADV/		www.uowepiice.com	2020
Target Date			2020
2016 - 2020			
T. ROWE PRICE	PARCX	21.57% 15.84% 7.82% 8.36%	19.87% 15.25% 8.63% 9.24%
RETIREMENT	17iiten	www.troweprice.com	Morningstar Lifetime Moderate
2030 ADV/			2030
Target Date			2000
2026 - 2030			
T. ROWE PRICE	PARDX	23.33% 16.55% 7.99% 8.52%	22.15% 16.12% 8.96% 9.57%
RETIREMENT		www.troweprice.com	Morningstar Lifetime Moderate
2040 ADV/		r	2040
Target Date			
2036 - 2040			
T. ROWE PRICE	PARFX	23.37% 16.55% N/A 6.22%	22.31% 16.05% 9.05% 6.44%
RETIREMENT		www.troweprice.com	Morningstar Lifetime Moderate
2050 ADV/			2050
Target Date			
2046 - 2050			
T. ROWE PRICE	PAVLX	27.16% 20.27% 8.83% 8.24%	23.81% 19.23% 8.03% 6.60%
VALUE ADV/		www.troweprice.com	Russell 1000 Value TR USD
Large Value			
UNDISCOVERED	UBVAX	23.92% 24.01% 9.66% 10.08%	22.54% 19.88% 8.24% 8.71%
MANAGERS		www.jpmorganfunds.com	Russell 2000 Value TR USD
BEHAVIOR VALUE			
A/			
Small Value			

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Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 06/30/14 1yr. 5yr. 10yr. Since Inception	Benchmark 1yr. 5yr. 10yr. Since Inception
Money Market			
Funds			
INVESCO CASH	AIMXX	0.04% 0.04% 1.35% 2.44%	0.26% 0.36% 2.08% N/A
RESERVE A/		www.aiminvestments.com	BofAML USD LIBOR 3 Mon CM
Money Market			

N/A- Please refer to the fund fact sheets on https://benefits.paychex.com by selecting Research Funds from your Home Page and clicking on the name of the fund.

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Part II. Fee and Expense Information

The Fees and Expenses table shows fee and expense information for the investment options listed in the Variable Return Investments table. It lists the Total Annual Operating Expenses of the options in the Variable Return Investments table. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option. This table also shows Shareholder-Type Fees. These fees are in addition to Total Annual Operating Expenses.

Name/	Ticker	Total Annu	sesal Operating Expenses	Shareholder-	Round Trip	Restriction	Restricted
Type of Option	Symbol	As a %*	Per \$1000	Type Fees	Period **	Frequency ***	Trading Period ****
ond Funds							1 0110 0
BLACKROCK HIGH	BHYAX	0.92%	\$ 9.20	N/A	N/A	N/A	N/A
YIELD BOND							
PORTFOLIO A/							
High Yield							
Bond							
Additional Description: T	he Fund belie	ves, in its sole	discretion, that your short-t	erm trading is excess	sive or that you are	e engaging in mark	et
iming activity, it reserves	s the right to re	eject any specif	ic purchase or exchange or	der. If the Fund rejection	ts your purchase	or exchange order,	
you will not be able to exe	ecute that tran	saction, and the	e Fund will not be responsi	ble for any losses yo	u therefore may su	ıffer.	
LOOMIS SAYLES	NEFRX	0.79%	\$ 7.90	N/A	N/A	3 in 90 Days	90 Days
CORE PLUS BOND						or 1 in 90	
A/						Days	
Intermediate -							
Ferm Bond							
Additional Description: F	irst violation:	The Fund or th	e Distributor will issue the	shareholder and his	or her financial in	tormodiary if any	0
additional 2 courphon 1	mot violation.	The Fund of th	e Distributor will issue the	shareholder and ms		termeulary, ir ally,	a
			stributor will restrict the ac			• •	
written warning. Second v	violation: The	Fund or the Di		count from making s	ubsequent purcha	ses (including purc	chases by
written warning. Second v exchange) for 90 days. Th	violation: The nird violation:	Fund or the Di The Fund or th	stributor will restrict the ac	count from making s ntly restrict the account	ubsequent purcha	ses (including purc	chases by
written warning. Second v exchange) for 90 days. Th shareholder's control in ar	violation: The nird violation:	Fund or the Di The Fund or th	stributor will restrict the ac e Distributor will permane	count from making s ntly restrict the account	ubsequent purcha	ses (including purc	chases by
written warning. Second v exchange) for 90 days. Th shareholder's control in ar PIMCO INCOME	violation: The hird violation: hy Fund from 1	Fund or the Di The Fund or th making subseq	stributor will restrict the ac le Distributor will permane uent purchases or exchang	count from making s ntly restrict the accores.	ubsequent purcha ant and any other a	ses (including purc accounts under the	chases by
written warning. Second v exchange) for 90 days. Th shareholder's control in ar PIMCO INCOME D/	violation: The hird violation: hy Fund from 1	Fund or the Di The Fund or th making subseq	stributor will restrict the ac le Distributor will permane uent purchases or exchang	count from making s ntly restrict the accores.	ubsequent purcha ant and any other a	ses (including purc accounts under the	chases by
written warning. Second v exchange) for 90 days. Th shareholder's control in ar PIMCO INCOME D/ Multisector	violation: The hird violation: hy Fund from 1	Fund or the Di The Fund or th making subseq	stributor will restrict the ac le Distributor will permane uent purchases or exchang	count from making s ntly restrict the accores.	ubsequent purcha ant and any other a	ses (including purc accounts under the	chases by
written warning. Second v exchange) for 90 days. Th shareholder's control in an PIMCO INCOME D/ Multisector Bond	violation: The nird violation: ny Fund from r PONDX	Fund or the Di The Fund or th making subseq 0.79%	stributor will restrict the ac le Distributor will permane uent purchases or exchang	count from making s ntly restrict the accor es.	N/A	ses (including purc accounts under the N/A	chases by
written warning. Second v exchange) for 90 days. Th shareholder's control in at PIMCO INCOME D/ Multisector Bond Additional Description: T	violation: The nird violation: ny Fund from r PONDX he Trust and F	Fund or the Di The Fund or th making subseq 0.79% PIMCO each re	stributor will restrict the ac le Distributor will permane <u>uent purchases or exchange</u> \$ 7.90	count from making s ntly restrict the accores. N/A	N/A N/A	ses (including purc accounts under the N/A	hases by
written warning. Second v exchange) for 90 days. Th shareholder's control in ar PIMCO INCOME D/ Multisector Bond Additional Description: T judgment of the Trust or o	violation: The nird violation: ny Fund from p PONDX PONDX The Trust and F of PIMCO, the	Fund or the Di The Fund or th making subseq 0.79% PIMCO each re transaction ma	stributor will restrict the ac the Distributor will permane <u>uent purchases or exchange</u> \$ 7.90 serves the right to restrict of	count from making s ntly restrict the accordes. N/A or refuse any purchas rests of a Fund or its	N/A N/A e or exchange trar shareholders. Am	ses (including purc accounts under the N/A nsaction if, in the ong other things, th	hases by N/A
written warning. Second v exchange) for 90 days. Th shareholder's control in ar PIMCO INCOME D/ Multisector Bond Additional Description: T judgment of the Trust or of Trust may monitor for an	violation: The nird violation: ny Fund from PONDX PONDX The Trust and For of PIMCO, the y patterns of fi	Fund or the Di The Fund or th making subseq 0.79% PIMCO each re transaction marequent purchas	stributor will restrict the ac the Distributor will permane <u>uent purchases or exchange</u> \$ 7.90 serves the right to restrict of ay adversely affect the inte	N/A N/A	N/A N/A e or exchange trar shareholders. Am	ses (including purc accounts under the N/A nsaction if, in the ong other things, th	hases by N/A
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Type of Option	Ticker Symbol	Total Annu As a %*	al Operating Expenses Per \$1000	Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
AMERICAN FUNDS NEW ECONOMY R4/ Large Growth	RNGEX	0.83%	\$ 8.30	N/A	N/A	N/A	N/A
Additional Description: A	-	-	ares (including part of an og part of an og part of an exchange trans	-	-		rom a fund
	to redemption		ers whose shares are held				lopted
BARON REAL	BREFX	1.35%	\$ 13.50	N/A	N/A	N/A	N/A
ESTATE RET/		10070	\$ 10100		1011	1.011	1011
Real Estate							
	f the Adviser b	believes that an	investor is a frequent trade	er, the Adviser, in its	sole discretion, m	ay temporarily or	
-			or any Baron Funds'. Excl				erally not
be considered frequent tra	ding, unless t	he Adviser, in i	ts sole discretion, determin	nes that such exchange	ges are excessive.		-
DELAWARE SMALL	DCCAX	1.31%	\$ 13.10	N/A	20 Days	1 in 90 Days	N/A
CAP CORE A/							
Small Blend							
-	-		exchange privilege may be	-		-	
			ption side of your exchang				ge order.
-		-	t prior notice, any purchas	-	-	on, including any	
purchase order or exchang	ge order accep	ted by any shar	reholder's financial interme	ediary or in any omni	bus-type account.		
DELAWARE VALUE	DDVAX	1.02%	\$ 10.20	N/A	20 Days	1 in 90 Days	N/A
A/						1 III > 0 D u j 0	1N/A
					5	1 m >0 D u j 0	IN/A
Large Value							
Large Value Additional Description: Y			exchange privilege may be		entified as a mark	et timer. If you are	
Large Value Additional Description: Y identified as a market tim	er, we will exe	ecute the redem	ption side of your exchange	ge order but may refu	entified as a mark	et timer. If you are de of your exchang	
Large Value Additional Description: Y identified as a market tim The Fund reserves the rig	er, we will exe ht to restrict o	ecute the redem r reject, withou	ption side of your exchang t prior notice, any purchas	ge order but may refu e order or exchange o	entified as a mark se the purchase si order for any reaso	et timer. If you are de of your exchang	
Large Value Additional Description: Y identified as a market tim The Fund reserves the rig purchase order or exchange	er, we will exe ht to restrict o ge order accep	ecute the redem r reject, withou ted by any shar	ption side of your exchang t prior notice, any purchas reholder's financial interme	ge order but may refu e order or exchange o ediary or in any omni	entified as a mark se the purchase si- order for any reaso bus-type account.	et timer. If you are de of your exchang on, including any	ge order.
Large Value Additional Description: Y identified as a market tim The Fund reserves the rig purchase order or exchan; FIDELITY	er, we will exe ht to restrict o	ecute the redem r reject, withou	ption side of your exchang t prior notice, any purchas	ge order but may refu e order or exchange o	entified as a mark se the purchase si order for any reaso	et timer. If you are de of your exchang on, including any 1 in 3 Months	
Large Value Additional Description: Y identified as a market tim The Fund reserves the rig <u>purchase order or exchan</u> FIDELITY ADVISOR	er, we will exe ht to restrict o ge order accep	ecute the redem r reject, withou ted by any shar	ption side of your exchang t prior notice, any purchas reholder's financial interme	ge order but may refu e order or exchange o ediary or in any omni	entified as a mark se the purchase si- order for any reaso bus-type account.	et timer. If you are de of your exchang on, including any 1 in 3 Months or 3 in 12	ge order.
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Large Value Additional Description: Y identified as a market tim The Fund reserves the rig purchase order or exchang FIDELITY ADVISOR DIVERSIFIED STOCK A/ Large Blend	er, we will exe ht to restrict o ge order accep FDTOX	ecute the redem r reject, withou ted by any shar 0.82%	nption side of your exchang t prior notice, any purchas reholder's financial interme \$ 8.20	ge order but may refu e order or exchange o ediary or in any omni N/A	entified as a mark se the purchase sign order for any reaso bus-type account. 30 Days	et timer. If you are de of your exchang on, including any 1 in 3 Months or 3 in 12 Months	ge order. 85 Days
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Name/ Type of Option	Ticker Symbol	Total Annua As a %*	ll Operating Expenses Per \$1000	Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
GOLDMAN SACHS	GSBFX	0.95%	\$ 9.50	N/A	N/A	1 in 90 Days	N/A
INCOME BUILDER			·			5	
A/							
Conservative							
Allocation							
Additional Description: T	o deter excess	sive shareholder	trading, certain Goldman	Sachs Funds offered	l in other prospectu	ises impose a rede	mption fee
on redemptions made with	hin 30 or 60 d	ays of purchase.	, subject to certain excepti	ons as described in t	hose Goldman Sac	hs Funds' prospect	tuses.
INVESCO	VADAX	0.57%	\$ 5.70	N/A	N/A	4 in 1 Years	N/A
EQUALLY-WEIGHT							
ED S&P 500 A/							
Large Blend							
	he Board has	adopted policies	s and procedures designed	to discourage exces	sive or short-term	trading of Fund sh	ares for
-			co Limited Maturity Treas	-		-	
shares of certain Funds wi	ithin 31 days	of purchase.	-		-		
IVY	IVVYX	1.29%	\$ 12.90	N/A	N/A	N/A	N/A
INTERNATIONAL							
CORE EQUITY Y/							
Foreign Large							
Blend							
Additional Description: W	VISC will more	nitor the number	r of roundtrip transactions	in Fund shares. Any	shareholder that h	as more than two	
transactions that are consi	idered a chang	ge in direction re	elative to the Fund within	a time period determ	ined by WISC may	y be restricted from	n making
additional purchases of Fi	und shares. A	change in direct	tion is defined as any exch	ange or sale out of the	he Fund and a seco	ond change in direc	ction is
an exchange or purchase l	back into that	Fund. Sharehold	ders who reach this limit r	nay be blocked from	making additional	purchases for 60	days. A
second violation can resul				-	-	-	-
JANUS TRITON	JGMAX	1.11%	\$ 11.10	N/A	90 Days	1 in 90 Days	N/A
A/						-	
Small Growth							
Additional Description: T	he Fund's Tru	stees may appro	ove from time to time a rec	demption fee to be ir	nposed by any Jan	us fund, subject to	60 days'
notice to shareholders of t		5 11		1	1 5 5		2
JP MORGAN	OSGIX	1.24%	\$ 12.40	N/A	N/A	1 in 2 Months	90 Days
							2
DIVERSIFIED							
DIVERSIFIED							
DIVERSIFIED MID CAP GROWTH A/							
DIVERSIFIED MID CAP GROWTH A/ Mid - Cap							
DIVERSIFIED MID CAP GROWTH A/ Mid - Cap Growth	ertain of the l	PMorgan Fund	s do not monitor for marke	et timers. Those Fun	ds are the IPMorga	n Enhanced Incon	ne Fund

JPMorgan Short Duration Bond Fund, JPMorgan Short Term Bond Fund, JPMorgan Short Term Bond Fund II, JPMorgan Short Term Municipal Bond Fund, JPMorgan Tax Aware Enhanced Income Fund, JPMorgan Tax Aware Short-Intermediate Income Fund, JPMorgan Treasury & Agency Fund, JPMorgan Ultra Short Duration Bond Fund and the JPMorgan money market funds.

Name/ Type of Option	Ticker Symbol	Total Annua As a %*	l Operating Expenses Per \$1000	Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
NUVEEN GLOBAL INFRASTRUCTURE	FGIAX	1.23%	\$ 12.30	N/A	N/A	2 in 60 Days	N/A
A/ World Stock							
	he Funds prir	narily receive sh	are purchase and redempt	tion orders through the	hird-party financial	intermediaries, so	me of
-	-	-	s account typically includ	-			
			e multiple purchases, rede				
	•	•	ose orders are aggregated		0		•
not be known by the Fund		6	66 6		,	8	j,
PUTNAM CAPITAL	PVSAX	1.27%	\$ 12.70	N/A	N/A	1 in 90 Days	N/A
SPECTRUM A/						, and the second s	
Mid - Cap							
Blend							
Additional Description: N	lone	1		1	I		
PUTNAM DYNAMIC	PAEAX	1.10%	\$ 11.00	N/A	N/A	1 in 90 Days	N/A
ASSET			1			, and the second s	
ALLOCATION:							
GROWTH A/							
Aggressive							
Allocation							
Additional Description: N	lone				•		
T. ROWE PRICE	TRSAX	0.93%	\$ 9.30	N/A	N/A	N/A	30 Days
GROWTH STOCK							2
ADV/							
Large Growth							
Additional Description: In	n addition to r	estricting transa	ctions in accordance with	the 30-Day Purchase	e Block, T. Rowe I	Price may, in its	
discretion, reject any purc	chase or excha	ange into a fund	from a person whose trad	ing activity could dis	rupt the manageme	ent of the fund or c	lilute
the value of the fund's sha	ares, including	g trading by pers	ons acting collectively. Su	uch persons may be b	parred from further	purchases of T. R	owe
Price funds for a period lo	onger than 30	calendar days of	r permanently.				
T. ROWE PRICE	PARAX	0.85%	\$ 8.50	N/A	N/A	N/A	30 Days
RETIREMENT							
2010 ADV/							
Target Date							
2000 - 2010							
Additional Description: In	n addition to r	restricting transa	ctions in accordance with	the 30-Day Purchase	e Block, T. Rowe I	Price may, in its	
		•	from a person whose trad	•			
the value of the fund's sha	ares, including	g trading by pers	ons acting collectively. Su	uch persons may be b	parred from further	purchases of T. R	owe
Price funds for a period lo	onger than 30	calendar days of	r permanently.				

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Name/ Type of Option	Ticker Symbol	Total Annua As a %*	l Operating Expenses Per \$1000	Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
T. ROWE PRICE RETIREMENT 2020 ADV/	PARBX	0.94%	\$ 9.40	N/A	N/A	N/A	30 Days
Target Date							
2016 - 2020							
Additional Description:	In addition to r	estricting transa	ctions in accordance with	the 30-Day Purchase	e Block, T. Rowe H	Price may, in its	
			from a person whose trad				
			ons acting collectively. Su	uch persons may be b	parred from further	purchases of T. R	owe
Price funds for a period		calendar days or	permanently.				
Г. ROWE PRICE	PARCX	1.00%	\$ 10.00	N/A	N/A	N/A	30 Days
RETIREMENT							
2030 ADV/							
Farget Date 2026 - 2030							
Additional Description:			ctions in accordance with				
		U U	from a person whose trad	•			
he value of the fund's sl	hares, including	g trading by pers	ons acting collectively. Su	uch persons may be b	parred from further	purchases of T. R	owe
Price funds for a period	longer than 30	calendar days or	permanently.	1	-		
T. ROWE PRICE	PARDX	1.03%	\$ 10.30	N/A	N/A	N/A	30 Days
RETIREMENT							
2040 ADV/							
Farget Date							
2036 - 2040							
-		-	ctions in accordance with	•		•	
			from a person whose trad				
	-		ons acting collectively. Su	ich persons may be t	barred from further	purchases of 1. R	owe
Price funds for a period F. ROWE PRICE	PARFX	1.03%	\$ 10.30	N/A	N/A	N/A	20 Davia
RETIREMENT	РАКГА	1.05%	\$ 10.50	IN/A	IN/A	IN/A	30 Days
2050 ADV/							
Farget Date							
2046 - 2050							
	In addition to r	estricting transa	ctions in accordance with	the 30-Day Purchase	Block T Rowe F	Price may in its	
•		Ũ	from a person whose trad	•		•	lilute
			ons acting collectively. Su				
Price funds for a period			• •	F		F	
F. ROWE PRICE	PAVLX	1.04%	\$ 10.40	N/A	N/A	N/A	30 Days
VALUE ADV/							· • •
Large Value							
	In addition to r	estricting transa	ctions in accordance with	the 30-Day Purchase	e Block, T. Rowe I	Price may, in its	
			from a person whose trad				lilute
			ons acting collectively. Su				
he value of the fund's si	nures, meruame	s trading by pers	ons acting concentrery. St	ach persons may be t		purchases of 1. K	owe

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Name/ Type of Option	Ticker Symbol	Total Annua As a %*	ll Operating Expenses Per \$1000	Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading
			·			1 1	Period ****
UNDISCOVERED	UBVAX	1.44%	\$ 14.40	N/A	N/A	1 in 2 Months	90 Days
MANAGERS							
BEHAVIOR VALUE							
A/							
Small Value							
Additional Description: O	Certain of the J	PMorgan Fund	s do not monitor for marke	et timers. Those Fund	s are the JPMorga	in Enhanced Incon	ne Fund,
JPMorgan Short Duration	n Bond Fund, J	PMorgan Short	Term Bond Fund, JPMor	gan Short Term Bond	l Fund II, JPMorg	an Short Term Mu	nicipal Bond Fund
JPMorgan Tax Aware En	hanced Incom	e Fund, JPMorg	gan Tax Aware Short-Inte	rmediate Income Fund	d, JPMorgan Trea	sury & Agency Fu	nd, JPMorgan Ultr
Duration Bond Fund and	the JPMorgan	money market	funds.				
Ioney Market							
unds							
INVESCO CASH	AIMXX	0.82%	\$ 8.20	N/A	N/A	N/A	N/A
RESERVE A/							
Money Market							
Additional Description: N	None						

* = Total Operating Expense before waivers/reimbursements as taken from the Operating Fees & Expenses table of the prospectus

** = period of time between purchase and redemption of shares of the same fund that qualifies it as a round trip transaction

*** = number of round trips permitted

**** = amount of time blocked from trading if policy is violated

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/undrstndgrtrmnt.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.

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To assist you in understanding your designated investment alternatives, a general glossary of terms can be found at <u>http://www.morningstar.com/InvGlossary/?CustId=&CLogin=&CType=&CName=</u>. In addition, the website provided with each investment alternative may contain its own glossary of terms relevant to that specific alternative, or a link to such a glossary.

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