



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	%
<b>Totals</b>		<b>100%</b>

### 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.

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.

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

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

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

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

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



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

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.

### Fees and Expenses

Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses As a %*	Per \$1000	Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
<b>Bond Funds</b>							
<b>BLACKROCK HIGH YIELD BOND PORTFOLIO A/ High Yield Bond</b>	BHYAX	0.92%	\$ 9.20	N/A	N/A	N/A	N/A
Additional Description: The Fund believes, in its sole discretion, that your short-term trading is excessive or that you are engaging in market timing activity, it reserves the right to reject any specific purchase or exchange order. If the Fund rejects your purchase or exchange order, you will not be able to execute that transaction, and the Fund will not be responsible for any losses you therefore may suffer.							
<b>LOOMIS SAYLES CORE PLUS BOND A/ Intermediate - Term Bond</b>	NEFRX	0.79%	\$ 7.90	N/A	N/A	3 in 90 Days or 1 in 90 Days	90 Days
Additional Description: First violation: The Fund or the Distributor will issue the shareholder and his or her financial intermediary, if any, a written warning. Second violation: The Fund or the Distributor will restrict the account from making subsequent purchases (including purchases by exchange) for 90 days. Third violation: The Fund or the Distributor will permanently restrict the account and any other accounts under the shareholder's control in any Fund from making subsequent purchases or exchanges.							
<b>PIMCO INCOME D/ Multisector Bond</b>	PONDY	0.79%	\$ 7.90	N/A	N/A	N/A	N/A
Additional Description: The Trust and PIMCO each reserves the right to restrict or refuse any purchase or exchange transaction if, in the judgment of the Trust or of PIMCO, the transaction may adversely affect the interests of a Fund or its shareholders. Among other things, the Trust may monitor for any patterns of frequent purchases and sales that appear to be made in response to short-term fluctuations in share price and may also monitor for any attempts to improperly avoid the imposition of a redemption fee.							
<b>Equity Funds</b>							
<b>AMERICAN FUNDS BALANCED R4/ Moderate Allocation</b>	RLBEX	0.65%	\$ 6.50	N/A	N/A	N/A	N/A
Additional Description: Any shareholder redeeming shares (including part of an exchange transaction) having a value of \$5,000 or more from a fund will be precluded from investing in the fund (including part of an exchange transaction) for 30 calendar days after the redemption. This prohibition will not apply to redemptions by shareholders whose shares are held on the books of third-party intermediaries that have not adopted procedures to implement this policy.							

Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses As a %*	Per \$1000	Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
<b>AMERICAN FUNDS NEW ECONOMY R4/ Large Growth</b>	RNGEX	0.83%	\$ 8.30	N/A	N/A	N/A	N/A
Additional Description: Any shareholder redeeming shares (including part of an exchange transaction) having a value of \$5,000 or more from a fund will be precluded from investing in the fund (including part of an exchange transaction) for 30 calendar days after the redemption. This prohibition will not apply to redemptions by shareholders whose shares are held on the books of third-party intermediaries that have not adopted procedures to implement this policy.							
<b>BARON REAL ESTATE RET/ Real Estate</b>	BREFX	1.35%	\$ 13.50	N/A	N/A	N/A	N/A
Additional Description: If the Adviser believes that an investor is a frequent trader, the Adviser, in its sole discretion, may temporarily or permanently bar that investor from trading in the Fund or any Baron Funds'. Exchanges between the Funds within 90 days or less will generally not be considered frequent trading, unless the Adviser, in its sole discretion, determines that such exchanges are excessive.							
<b>DELAWARE SMALL CAP CORE A/ Small Blend</b>	DCCAX	1.31%	\$ 13.10	N/A	20 Days	1 in 90 Days	N/A
Additional Description: Your ability to use the Fund's exchange privilege may be limited if you are identified as a market timer. If you are identified as a market timer, we will execute the redemption side of your exchange order but may refuse the purchase side of your exchange order. The Fund reserves the right to restrict or reject, without prior notice, any purchase order or exchange order for any reason, including any purchase order or exchange order accepted by any shareholder's financial intermediary or in any omnibus-type account.							
<b>DELAWARE VALUE A/ Large Value</b>	DDVAX	1.02%	\$ 10.20	N/A	20 Days	1 in 90 Days	N/A
Additional Description: Your ability to use the Fund's exchange privilege may be limited if you are identified as a market timer. If you are identified as a market timer, we will execute the redemption side of your exchange order but may refuse the purchase side of your exchange order. The Fund reserves the right to restrict or reject, without prior notice, any purchase order or exchange order for any reason, including any purchase order or exchange order accepted by any shareholder's financial intermediary or in any omnibus-type account.							
<b>FIDELITY ADVISOR DIVERSIFIED STOCK A/ Large Blend</b>	FDTX	0.82%	\$ 8.20	N/A	30 Days	1 in 3 Months or 3 in 12 Months	85 Days
Additional Description: Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time.							
<b>FIDELITY ADVISOR MID CAP VALUE A/ Mid - Cap Value</b>	FMPAX	1.15%	\$ 11.50	0.75% if redeemed within 30 days	30 Days	1 in 3 Months or 3 in 12 Months	85 Days
Additional Description: Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time.							

Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses As a %*	Per \$1000	Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
<b>GOLDMAN SACHS INCOME BUILDER A/ Conservative Allocation</b>	GSBFX	0.95%	\$ 9.50	N/A	N/A	1 in 90 Days	N/A
Additional Description: To deter excessive shareholder trading, certain Goldman Sachs Funds offered in other prospectuses impose a redemption fee on redemptions made within 30 or 60 days of purchase, subject to certain exceptions as described in those Goldman Sachs Funds' prospectuses.							
<b>INVESCO EQUALLY-WEIGHT ED S&amp;P 500 A/ Large Blend</b>	VADAX	0.57%	\$ 5.70	N/A	N/A	4 in 1 Years	N/A
Additional Description: The Board has adopted policies and procedures designed to discourage excessive or short-term trading of Fund shares for all Funds except the money market funds and the Invesco Limited Maturity Treasury Fund. You may be charged a 2% redemption fee if you redeem shares of certain Funds within 31 days of purchase.							
<b>IVY INTERNATIONAL CORE EQUITY Y/ Foreign Large Blend</b>	IVVYX	1.29%	\$ 12.90	N/A	N/A	N/A	N/A
Additional Description: WISC will monitor the number of roundtrip transactions in Fund shares. Any shareholder that has more than two transactions that are considered a change in direction relative to the Fund within a time period determined by WISC may be restricted from making additional purchases of Fund shares. A change in direction is defined as any exchange or sale out of the Fund and a second change in direction is an exchange or purchase back into that Fund. Shareholders who reach this limit may be blocked from making additional purchases for 60 days. A second violation can result in a permanent block.							
<b>JANUS TRITON A/ Small Growth</b>	JGMAX	1.11%	\$ 11.10	N/A	90 Days	1 in 90 Days	N/A
Additional Description: The Fund's Trustees may approve from time to time a redemption fee to be imposed by any Janus fund, subject to 60 days' notice to shareholders of that fund.							
<b>JP MORGAN DIVERSIFIED MID CAP GROWTH A/ Mid - Cap Growth</b>	OSGIX	1.24%	\$ 12.40	N/A	N/A	1 in 2 Months	90 Days
Additional Description: Certain of the JPMorgan Funds do not monitor for market timers. Those Funds are the JPMorgan Enhanced Income 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.							

<b>Name/ Type of Option</b>	<b>Ticker Symbol</b>	<b>Total Annual Operating Expenses As a %*      Per \$1000</b>	<b>Shareholder- Type Fees</b>	<b>Round Trip Period **</b>	<b>Restriction Frequency ***</b>	<b>Restricted Trading Period ****</b>
<b>NUVEEN GLOBAL INFRASTRUCTURE A/ World Stock</b>	FGIAX	1.23%      \$ 12.30	N/A	N/A	2 in 60 Days	N/A
Additional Description: The Funds primarily receive share purchase and redemption orders through third-party financial intermediaries, some of whom rely on the use of omnibus accounts. An omnibus account typically includes multiple investors and provides the Funds only with a net purchase or redemption amount on any given day where multiple purchases, redemptions and exchanges of shares occur in the account. The identity of individual purchasers, redeemers and exchangers whose orders are aggregated in omnibus accounts, and the size of their orders, will generally not be known by the Funds.						
<b>PUTNAM CAPITAL SPECTRUM A/ Mid - Cap Blend</b>	PVSAX	1.27%      \$ 12.70	N/A	N/A	1 in 90 Days	N/A
Additional Description: None						
<b>PUTNAM DYNAMIC ASSET ALLOCATION: GROWTH A/ Aggressive Allocation</b>	PAEAX	1.10%      \$ 11.00	N/A	N/A	1 in 90 Days	N/A
Additional Description: None						
<b>T. ROWE PRICE GROWTH STOCK ADV/ Large Growth</b>	TRSAX	0.93%      \$ 9.30	N/A	N/A	N/A	30 Days
Additional Description: In addition to restricting transactions in accordance with the 30-Day Purchase Block, T. Rowe Price may, in its discretion, reject any purchase or exchange into a fund from a person whose trading activity could disrupt the management of the fund or dilute the value of the fund's shares, including trading by persons acting collectively. Such persons may be barred from further purchases of T. Rowe Price funds for a period longer than 30 calendar days or permanently.						
<b>T. ROWE PRICE RETIREMENT 2010 ADV/ Target Date 2000 - 2010</b>	PARAX	0.85%      \$ 8.50	N/A	N/A	N/A	30 Days
Additional Description: In addition to restricting transactions in accordance with the 30-Day Purchase Block, T. Rowe Price may, in its discretion, reject any purchase or exchange into a fund from a person whose trading activity could disrupt the management of the fund or dilute the value of the fund's shares, including trading by persons acting collectively. Such persons may be barred from further purchases of T. Rowe Price funds for a period longer than 30 calendar days or permanently.						

<b>Name/ Type of Option</b>	<b>Ticker Symbol</b>	<b>Total Annual Operating Expenses As a %*      Per \$1000</b>	<b>Shareholder- Type Fees</b>	<b>Round Trip Period **</b>	<b>Restriction Frequency ***</b>	<b>Restricted Trading Period ****</b>
<b>T. ROWE PRICE RETIREMENT 2020 ADV/ Target Date 2016 - 2020</b>	PARBX	0.94%      \$ 9.40	N/A	N/A	N/A	30 Days
Additional Description: In addition to restricting transactions in accordance with the 30-Day Purchase Block, T. Rowe Price may, in its discretion, reject any purchase or exchange into a fund from a person whose trading activity could disrupt the management of the fund or dilute the value of the fund's shares, including trading by persons acting collectively. Such persons may be barred from further purchases of T. Rowe Price funds for a period longer than 30 calendar days or permanently.						
<b>T. ROWE PRICE RETIREMENT 2030 ADV/ Target Date 2026 - 2030</b>	PARCX	1.00%      \$ 10.00	N/A	N/A	N/A	30 Days
Additional Description: In addition to restricting transactions in accordance with the 30-Day Purchase Block, T. Rowe Price may, in its discretion, reject any purchase or exchange into a fund from a person whose trading activity could disrupt the management of the fund or dilute the value of the fund's shares, including trading by persons acting collectively. Such persons may be barred from further purchases of T. Rowe Price funds for a period longer than 30 calendar days or permanently.						
<b>T. ROWE PRICE RETIREMENT 2040 ADV/ Target Date 2036 - 2040</b>	PARDX	1.03%      \$ 10.30	N/A	N/A	N/A	30 Days
Additional Description: In addition to restricting transactions in accordance with the 30-Day Purchase Block, T. Rowe Price may, in its discretion, reject any purchase or exchange into a fund from a person whose trading activity could disrupt the management of the fund or dilute the value of the fund's shares, including trading by persons acting collectively. Such persons may be barred from further purchases of T. Rowe Price funds for a period longer than 30 calendar days or permanently.						
<b>T. ROWE PRICE RETIREMENT 2050 ADV/ Target Date 2046 - 2050</b>	PARFX	1.03%      \$ 10.30	N/A	N/A	N/A	30 Days
Additional Description: In addition to restricting transactions in accordance with the 30-Day Purchase Block, T. Rowe Price may, in its discretion, reject any purchase or exchange into a fund from a person whose trading activity could disrupt the management of the fund or dilute the value of the fund's shares, including trading by persons acting collectively. Such persons may be barred from further purchases of T. Rowe Price funds for a period longer than 30 calendar days or permanently.						
<b>T. ROWE PRICE VALUE ADV/ Large Value</b>	PAVLX	1.04%      \$ 10.40	N/A	N/A	N/A	30 Days
Additional Description: In addition to restricting transactions in accordance with the 30-Day Purchase Block, T. Rowe Price may, in its discretion, reject any purchase or exchange into a fund from a person whose trading activity could disrupt the management of the fund or dilute the value of the fund's shares, including trading by persons acting collectively. Such persons may be barred from further purchases of T. Rowe Price funds for a period longer than 30 calendar days or permanently.						

Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses As a %* Per \$1000	Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
<b>UNDISCOVERED MANAGERS BEHAVIOR VALUE A/ Small Value</b>	UBVAX	1.44% \$ 14.40	N/A	N/A	1 in 2 Months	90 Days
Additional Description: Certain of the JPMorgan Funds do not monitor for market timers. Those Funds are the JPMorgan Enhanced Income 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.						
<b>Money Market Funds</b>						
<b>INVESCO CASH RESERVE A/ Money Market</b>	AIMXX	0.82% \$ 8.20	N/A	N/A	N/A	N/A
Additional Description: 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/undrstndgrtrmmt.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 <http://www.morningstar.com/InvGlossary/?CustId=&CLogin=&CType=&CName=>. 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.