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LI Locksmith & Alarm Co Inc

0903-15079760

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

Summary of Changes

Attached is an updated Fee Disclosure Statement for Participants. The following section(s) have been updated:

Description of change	Section(s)
Change to Disbursement Check Fee	Part Three: Individual Expenses
Change to Overnight Check Fee	Part Three: Individual Expenses
Change to Terminated Account Admin Fee	Part Three: Individual Expenses

Note: Please visit the Retirement Services web application to view the most recent and previous disclosure.

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 can enroll and make investment changes at any time once eligible to participate in the plan. They can enroll via the internet or by completing an Enrollment/Change Form and either faxing or mailing it to Paychex.

- <http://www.paychexflex.com>
- **Fax: 585-389-7252**
- **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.

Asset Management

Your employer has selected the following financial professional to assist with the management of plan assets: CFM Advisors, 818-276-4657.

Part Two: Administrative Expenses

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 as a plan administration expense.

Paychex charges administrative fees for the services provided to the plan which may be paid either by your employer or by plan assets. In the event your employer elects to have fees paid by plan assets the fees will be deducted pro-rata based on the account balances and will be specified on your quarterly participant benefit statement as Plan Administration Fee. Paychex administrative expenses include monthly fees, per participant fees, setup fees, and, when an employer selects specific service offerings or other features, an annual account fee which is charged against plan assets.

Certain Paychex administrative fees may be paid from plan assets if elected by the plan administrator. Certain restrictions may apply. You may contact your plan administrator to determine whether administrative fees are paid from plan assets. If this applies, the fees are charged against participant accounts pro-rata based on account balance. Over the previous 12 months, Paychex administrative fees paid from assets totaled \$2,303.77.

Paychex returns any payments which Paychex would have received from the investments in the Plan's lineup pro-rata to the Plan and assesses an annual account fee against the Plan assets. The annual account fee is currently 39.12 bps. Basis points (bps) are a unit of measurement equal to 1/100th of 1% (e.g., 40 bps = .40% = .004).

Quarterly Plan Document Maintenance Fee of \$15 will be paid by the employer or the plan. Quarterly Plan Document Maintenance 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 plan assets attributable to its eligible employees to a new service provider, there may be a plan transfer fee charged for services associated with the transfer process. The employer could determine to pay the expense with plan assets. If the expense is paid by plan assets, 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.

A registered investment advisor, CFM Advisors, 818-276-4657, manages the assets of the plan based on direction from the plan administrator. The annual fee is 25.000000000000008 basis points based on the plan's assets including loan balances paid on a Monthly basis and charged against participant accounts pro-rata based on account balance.

Your employer has elected to use the 3(16) services of ERISA Fiduciary Services Inc. An annual account fee against the Plan assets will be charged. The annual account fee is based on the formula below:

Tier	Plan Assets as of the last business day of the prior plan year. For initial year of service billing will be calculated based on assets as of the first billing date.	Partner 3(16) Referred Client Service Fee	Partner Receives	Paychex Revenue Share of Service Fee
1	\$0.00 - \$99,999.99	\$600.00	\$450.00	\$150.00
2	\$100,000.00 - \$199,999.99	\$800.00	\$600.00	\$200.00
3	\$200,000.00 - \$299,999.99	\$1,000.00	\$750.00	\$250.00
4	\$300,000.00 - \$499,999.99	\$1,200.00	\$900.00	\$300.00
5	\$500,000.00 - \$999,999.99	\$1,500.00	\$1,125.00	\$375.00
6	\$1,000,000.00 - \$1,499,999.99	\$1,800.00	\$1,350.00	\$450.00
7	\$1,500,000.00 - \$1,999,999.99	\$2,000.00	\$1,500.00	\$500.00
8	\$2,000,000.00 - \$2,499,999.99	\$2,400.00	\$1,800.00	\$600.00

Tier	Plan Assets as of the last business day of the prior plan year. For initial year of service billing will be calculated based on assets as of the first billing date.	Partner 3(16) Referred Client Service Fee	Partner Receives	Paychex Revenue Share of Service Fee
9	\$2,500,000.00 - \$2,999,999.99	\$2,600.00	\$1,950.00	\$650.00
10	\$3,000,000.00 - \$3,499,999.99	\$3,000.00	\$2,250.00	\$750.00
11	\$3,500,000.00 - \$3,999,999.99	\$3,500.00	\$2,625.00	\$875.00
12	\$4,000,000.00 - \$4,999,999.99	\$4,000.00	\$3,000.00	\$1,000.00
13	\$5,000,000.00 - \$5,999,999.99	\$5,000.00	\$3,750.00	\$1,250.00
14	\$6,000,000.00 - \$6,999,999.99	\$5,600.00	\$4,200.00	\$1,400.00
15	\$7,000,000.00 - \$9,999,999.99	\$6,300.00	\$4,725.00	\$1,575.00
16	Above \$10,000,000.00	*Custom Pricing	*Custom Pricing	*Custom Pricing

*See your Plan Administrator for specific fee

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 as set forth below. The actual fee(s) for any individual expenses assessed will be listed on your quarterly participant benefit statement.

Type of Fee	Description	Amount
Loan Origination Fee	Fee charged for the initial processing of a loan request including preparation of amortization schedule.	\$175 general purpose loan \$325 primary residence loan
Loan Maintenance Fee	Fee charged annually to the Participant's Account for the maintenance of a Loan, which continues until the Loan is paid in full or defaults.	\$100 annually
Distribution Fee	Fee charged for processing a distribution of plan assets.	\$100
Residual Distribution Fee	Fee charged for processing of residual distributions initiated by Paychex. Residual distributions pay out any remaining money added to the account after a full distribution.	\$25
Wire Fee	Fee charged for sending loans and distributions via wire transfer.	\$18
Stale Check Fee	Fees charged by third party Stale Check Vendor (American Trust Custody) to participants who fail to cash their distribution check or for Distributions otherwise returned if made by EFT, wire or such other means of transfer, 180 days after the distribution was made.	Assessed by third party Stale Check Vendor.

Type of Fee	Description	Amount
Participant Search Fee	Fee charged in event participant fails to request distribution during a plan termination and search is performed to determine current address.	\$65
Check Reissue Fee	Fee charged for requiring a change in the method of distribution from cash to rollover or vice versa.	\$75
Managed Account Fee	Fee for using GuidedChoice® managed account services. GuidedChoice® 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. Paychex does not deliver the GuidedChoice® managed account services or make recommendations as to the selection of an advice provider or investments.	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.
Front/Back-End Load Fee	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 investment option for the investor.	None/waived
Redemption Fee	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 investments' assets, not to the investment company. They are quoted as a percentage of sale proceeds sold within a specified period of time.	Refer to Section II, Fee and Expense Information of the Investment Chart.
Qualified Domestic Relations Order (QDRO) Processing Fee	Fee charged to the Participant for calculation and division of individual Participants Plan assets pursuant to a QDRO.	\$500 or as set forth on the QDRO determination of status paperwork.
Disbursement Check Fee	Fee charged in the event that a distribution or loan is requested to be paid via physical check.	\$25
Overnight Check Fee	Fee charged in the event a distribution or loan check is requested to be sent via overnight delivery.	\$50
Terminated Account Administration Fee	A monthly fee charged to the Participant upon termination of employment for maintenance of their account.	\$5

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 investment option's Web site(s) listed in the chart or by contacting Joseph Carracino at 26 W Old Country Rd, Hicksville, NY 11801-4002, 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 Section 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.

Section 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 12/31/25				Benchmark				
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception	
Bond Funds										
BLACKROCK HIGH YIELD PORTFOLIO K/ High Yield Bond	BRHYX	9.44%	5.13%	6.56%	6.97%	8.50%	4.50%	6.45%	6.35%	www.blackrock.com ICE BofA US High Yield TR USD
LORD ABBETT BOND-DEBENTURE R6/ Multisector Bond	LBNVX	8.88%	2.50%	5.14%	4.41%	7.58%	0.06%	2.44%	2.33%	www.lordabbett.com Bloomberg US Universal TR USD
VANGUARD HIGH-YIELD CORPORATE ADM/ High Yield Bond	VWEAX	9.46%	4.21%	5.69%	6.16%	8.50%	4.50%	6.45%	7.11%	www.vanguard.com ICE BofA US High Yield TR USD
VANGUARD INTERM TERM BOND ADML/ Intermediate Core Bond	VBILX	8.56%	(0.21%)	2.47%	4.14%	7.30%	(0.36%)	2.01%	3.47%	www.vanguard.com Bloomberg US Agg Bond TR USD
Equity Funds										
AMERICAN FUNDS AMERICAN BALANCED R6/ Allocation 50 - 70% Equity	RLBGX	18.85%	9.92%	10.14%	11.21%	15.95%	5.95%	7.83%	8.39%	www.americanfunds.com Morningstar Mod Tgt Risk TR USD

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 12/31/25				Benchmark			
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
DFA GLOBAL EQUITY I/ World Stock	DGEIX	20.17%	11.94%	11.93%	9.40%	22.34%	11.19%	11.72%	8.70%
		www.dfaus.com				MSCI ACWI NR USD			
FIDELITY MID CAP INDEX/ Mid - Cap Blend	FSMDX	10.57%	8.67%	11.01%	12.17%	10.12%	8.91%	11.54%	12.63%
		www.fidelity.com				Morningstar US Mid TR USD			
FIDELITY MULTI-ASSET INDEX/ Allocation 70 - 85% Equity	FFNOX	20.15%	9.23%	10.56%	6.85%	18.44%	7.94%	9.59%	7.19%
		www.fidelity.com				Morningstar Mod Agg Tgt Risk TR USD			
FIDELITY NASDAQ COMPOSITE INDEX/ Large Growth	FNCMX	21.11%	13.46%	17.59%	13.02%	18.56%	15.32%	18.13%	12.83%
		www.fidelity.com				Russell 1000 Growth TR USD			
HARTFORD CORE EQUITY R6/ Large Growth	HAITX	14.75%	12.23%	13.64%	12.97%	17.37%	13.59%	14.59%	N/A
		www.hartfordinvestor.com				Russell 1000 TR USD			
JPMORGAN MID CAP GROWTH R6/ Mid - Cap Growth	JMGMX	8.78%	4.50%	12.35%	13.56%	8.66%	6.65%	12.49%	13.13%
		www.jpmorganfunds.com				Russell Mid Cap Growth TR USD			
NOMURA SMALL CAP CORE R6/ Small Blend	DCZRX	4.73%	6.50%	9.41%	9.70%	12.20%	7.29%	9.74%	9.66%
		www.delawareinvestments.com				Morningstar US Small TR USD			
NUVEEN LARGE CAP GROWTH INDEX R6/ Large Growth	TILIX	18.50%	15.26%	18.06%	13.14%	18.56%	15.32%	18.13%	13.23%
		www.nuveen.com				Russell 1000 Growth TR USD			
NUVEEN LIFECYCLE INDEX 2010 R6/ Target Date 2000 - 2010	TLTIX	12.08%	4.47%	6.28%	6.56%	11.95%	4.25%	6.08%	6.24%
		www.nuveen.com				Morningstar Lifetime Mod 2010 TR USD			
NUVEEN LIFECYCLE INDEX 2015 R6/ Target Date 2015	TLFIX	12.91%	4.95%	6.78%	7.05%	12.34%	4.07%	6.29%	6.57%
		www.nuveen.com				Morningstar Lifetime Mod 2015 TR USD			
NUVEEN LIFECYCLE INDEX 2020 R6/ Target Date 2020	TLWIX	13.73%	5.42%	7.31%	7.59%	12.93%	4.16%	6.65%	7.03%
		www.nuveen.com				Morningstar Lifetime Mod 2020 TR USD			

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 12/31/25				Benchmark			
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
NUVEEN LIFECYCLE INDEX 2025 R6/ Target Date 2025	TLQIX	14.49%	6.02%	8.01%	8.22%	13.72%	4.56%	7.19%	7.61%
		www.nuveen.com				Morningstar Lifetime Mod 2025 TR USD			
NUVEEN LIFECYCLE INDEX 2030 R6/ Target Date 2030	TLHIX	15.74%	6.84%	8.80%	8.92%	14.79%	5.35%	7.93%	8.28%
		www.nuveen.com				Morningstar Lifetime Mod 2030 TR USD			
NUVEEN LIFECYCLE INDEX 2035 R6/ Target Date 2035	TLYIX	17.00%	7.77%	9.63%	9.62%	16.27%	6.57%	8.83%	8.95%
		www.nuveen.com				Morningstar Lifetime Mod 2035 TR USD			
NUVEEN LIFECYCLE INDEX 2040 R6/ Target Date 2040	TLZIX	18.83%	8.97%	10.58%	10.30%	18.00%	7.89%	9.67%	9.48%
		www.nuveen.com				Morningstar Lifetime Mod 2040 TR USD			
NUVEEN LIFECYCLE INDEX 2045 R6/ Target Date 2045	TLXIX	20.11%	9.80%	11.22%	10.69%	19.53%	8.85%	10.22%	9.77%
		www.nuveen.com				Morningstar Lifetime Mod 2045 TR USD			
NUVEEN LIFECYCLE INDEX 2050 R6/ Target Date 2050	TLLIX	20.72%	10.13%	11.46%	10.84%	20.52%	9.30%	10.45%	9.86%
		www.nuveen.com				Morningstar Lifetime Mod 2050 TR USD			
NUVEEN LIFECYCLE INDEX 2055 R6/ Target - Date 2055	TTHIX	20.93%	10.27%	11.59%	10.21%	20.96%	9.36%	10.48%	8.76%
		www.nuveen.com				Morningstar Lifetime Mod 2055 TR USD			
NUVEEN LIFECYCLE INDEX 2060 R6/ Target Date 2060	TVIIX	21.08%	10.41%	11.72%	10.42%	21.15%	9.31%	10.43%	8.88%
		www.nuveen.com				Morningstar Lifetime Mod 2060 TR USD			
NUVEEN LIFECYCLE INDEX RETIREMENT INCOME R6/ Target Date Retirement	TRILX	12.93%	4.79%	6.37%	6.40%	12.87%	4.06%	6.09%	5.94%
		www.nuveen.com				Morningstar Mod Con Tgt Risk TR USD			

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 12/31/25				Benchmark			
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
NUVEEN SMALL CAP BLEND INDEX R6/ Small Blend	TISBX	12.79%	6.17%	9.74%	10.09%	12.20%	7.29%	9.74%	10.64%
		www.nuveen.com				Morningstar US Small TR USD			
PUTNAM DYNAMIC ASSET ALLOCATION GROWTH R6/ Allocation 70 - 85% Equity	PAEEX	18.82%	10.91%	10.67%	11.01%	18.44%	7.94%	9.59%	9.26%
		www.franklintempleton.com				Morningstar Mod Agg Tgt Risk TR USD			
SCHWAB INTERNATIONAL INDEX/ Foreign Large Blend	SWISX	31.56%	8.96%	8.31%	5.43%	32.39%	7.91%	8.41%	0.00%
		www.schwab.com				MSCI ACWI Ex USA NR USD			
SCHWAB S&P 500 INDEX/ Large Blend	SWPPX	17.88%	14.40%	14.78%	9.52%	17.37%	13.59%	14.59%	N/A
		www.schwab.com				Russell 1000 TR USD			
VANGUARD BALANCED INDEX ADML/ Allocation 50 - 70% Equity	VBIAX	13.61%	7.76%	9.50%	7.15%	15.95%	5.95%	7.83%	6.58%
		www.vanguard.com				Morningstar Mod Tgt Risk TR USD			
VANGUARD EQUITY INCOME ADML/ Large Value	VEIRX	17.22%	12.82%	11.73%	9.01%	15.91%	11.33%	10.53%	8.01%
		www.vanguard.com				Russell 1000 Value TR USD			
VANGUARD MID CAP GROWTH INDEX ADML/ Mid - Cap Growth	VMGMX	10.69%	6.35%	11.63%	12.46%	8.66%	6.65%	12.49%	13.32%
		www.vanguard.com				Russell Mid Cap Growth TR USD			
VANGUARD MID CAP VALUE INDEX ADML/ Mid - Cap Value	VMVAX	12.05%	10.71%	9.94%	12.01%	11.05%	9.83%	9.78%	11.60%
		www.vanguard.com				Russell Mid Cap Value TR USD			
VANGUARD REAL ESTATE INDEX ADML/ Real Estate	VGSLX	3.19%	4.64%	5.14%	8.70%	4.14%	4.70%	5.40%	8.43%
		www.vanguard.com				Morningstar US Real Est TR USD			
VANGUARD SMALL CAP VALUE INDEX ADMIRAL/ Small Value	VSIAX	9.09%	10.56%	10.15%	11.86%	12.59%	8.88%	9.27%	10.43%
		www.vanguard.com				Russell 2000 Value TR USD			

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 12/31/25				Benchmark			
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
VANGUARD VALUE INDEX ADML/ Large Value	VVIAX	15.26%	12.59%	11.66%	7.83%	15.91%	11.33%	10.53%	7.83%
		www.vanguard.com				Russell 1000 Value TR USD			
VANGUARD WELLESLEY INCOME ADML/ Allocation 30 - 50% Equity	VWIAX	11.09%	4.49%	6.24%	6.59%	12.87%	4.06%	6.09%	5.72%
		www.vanguard.com				Morningstar Mod Con Tgt Risk TR USD			
Money Market Funds									
METLIFE GAC SERIES 25053 0/ Stable Value	N/A	2.87%	2.63%	2.62%	3.95%	5.89%	1.17%	1.67%	2.69%
		www.relico.com				USTREAS T-Bill Cnst Mat Rate 3 Yr			

N/A- Please refer to the fact sheets on <http://www.paychexflex.com> by selecting Research Funds from your Home Page and clicking on the name of the investment option.

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Section 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. A portion of the expense ratio may be returned to Paychex or its subsidiaries in the form of revenue sharing. If an employer has elected the return of concessions feature for its plan the revenue share that would be returned to Paychex or its subsidiaries is returned directly to the participant who incurred the fee charged by the investment and an annual account fee is charged against plan assets. Administrative fees including annual account fees, may be paid directly by your employer or by the Plan as described in Part Two.

Fees and Expenses

Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses		Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
		As a %*	Per \$1000				
Bond Funds							
BLACKROCK HIGH YIELD PORTFOLIO K/ High Yield Bond	BRHYX	0.48%	\$ 4.80	N/A	N/A	N/A	N/A
Additional Description: If as a result of its own investigation, information provided by a Financial Intermediary or other third-party, or otherwise, 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. For transactions placed directly with the Fund, the Fund may consider the trading history of accounts under common ownership or control for the purpose of enforcing these policies. Transactions placed through the same Financial Intermediary on an omnibus basis may be deemed part of a group for the purpose of this policy and may be rejected in whole or in part by the Fund. Certain accounts, such as omnibus accounts and accounts at Financial Intermediaries, however, include multiple investors and such accounts typically provide the Fund with net purchase or redemption and exchange requests on any given day where purchases, redemptions and exchanges of shares are netted against one another and the identity of individual purchasers, redeemers and exchangers whose orders are aggregated may not be known by the Fund.							
LORD ABBETT BOND-DEBENTURE R6/ Multisector Bond	LBNVX	0.62%	\$ 6.20	N/A	N/A	N/A	N/A
Additional Description: We have procedures in place designed to enable us to monitor the purchase, sale and exchange activity in Fund shares by investors and financial intermediaries that place orders on behalf of their clients in order to attempt to identify activity that is potentially harmful to the Fund. If, based on these monitoring procedures, we believe that an investor is engaging in, or has engaged in, frequent trading that may be harmful to the Fund, normally, we will notify the investor (and/or the investor's financial professional) to cease all such activity in the account. If the activity occurs again, we will place a block on all further purchases or exchanges of the Fund's shares in the investor's account and inform the investor (and/or the investor's financial professional) to cease all such activity in the account. The investor then has the option of maintaining any existing investment in the Fund, exchanging Fund shares for shares of Money Market Fund, or redeeming the account. Investors electing to exchange or redeem Fund shares under these circumstances should consider that the transaction may be subject to a CDSC or result in tax consequences. As stated above, although we generally notify the investor (and/or the investor's financial professional) to cease all activity indicative of frequent trading prior to placing a block on further purchases or exchanges, we reserve the right to immediately place a block on an account or take other action without prior notification when we deem such action appropriate in our sole discretion. While we attempt to apply the policy and procedures uniformly to detect frequent trading practices, there can be no assurance that we will succeed in identifying all such practices or that some investors will not employ tactics that evade our detection. Money Market Fund and Lord Abbett Ultra Short Bond Fund are not subject to the frequent trading policy and procedures.							

Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses		Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
		As a %*	Per \$1000				
VANGUARD HIGH-YIELD CORPORATE ADM/ High Yield Bond	VWEAX	0.12%	\$ 1.20	1.00% if redeemed within 364 days	30 Days	1 in 30 Days	30 Days
Additional Description: Because excessive transactions can disrupt management of a fund and increase the fund's costs for all shareholders, the board of trustees of each Vanguard fund places certain limits on frequent trading in the funds. Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 30 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits.							
VANGUARD INTERM TERM BOND ADML/ Intermediate Core Bond	VBILX	0.06%	\$ 0.60	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: Because excessive transactions can disrupt management of a fund and increase the fund's costs for all shareholders, the board of trustees of each Vanguard fund places certain limits on frequent trading in the funds. Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 30 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits.							
Equity Funds							
AMERICAN FUNDS AMERICAN BALANCED R6/ Allocation 50 - 70% Equity	RLBGX	0.25%	\$ 2.50	N/A	N/A	N/A	N/A
Additional Description: The fund's board of directors has adopted policies and procedures designed to detect and prevent frequent trading in fund shares. Under these procedures, the fund maintains surveillance procedures that are designed to detect frequent trading in fund shares and evaluates trading activity that may be indicative of frequent trading. For example, transactions in fund shares that exceed certain monetary thresholds may be scrutinized. The fund also may review transactions that occur close in time to other transactions in the same account or in multiple accounts under common ownership or influence. Trading activity that is identified through these procedures or as a result of any other information available to the fund will be evaluated to determine whether such activity might constitute frequent trading. These procedures may be modified from time to time as appropriate to improve the detection of frequent trading, to facilitate monitoring for frequent trading in particular retirement plans or other accounts and to comply with applicable laws.							
DFA GLOBAL EQUITY I/ World Stock	DGEIX	0.26%	\$ 2.60	N/A	N/A	1 in 30 Days	90 Days
Additional Description: The Board of Directors of the Fund (the "Board") has adopted a policy (the "Trading Policy") and the Advisor and DFA Securities LLC (collectively, "Dimensional") and Dimensional's agents have implemented the following procedures, which are designed to discourage and prevent market timing or excessive short-term trading in the Fund: (i) trade activity monitoring and purchase blocking procedures; and (ii) use of fair value pricing. Under the Fund's purchase blocking procedures, where an investor has engaged in any two purchases and two redemptions (including redemptions that are part of an exchange transaction) in a Portfolio in any rolling 30 calendar day monitoring period (i.e., two "round trips"), the Fund and Dimensional intend to block the investor from making any additional purchases in that Portfolio for 90 calendar days (a "purchase block"). If implemented, a purchase block will begin at some point after the transaction that caused the investor to have engaged in the prohibited two round-trips is detected by the Fund, Dimensional, or their agents. The Fund and Dimensional are permitted to implement a longer purchase block, or permanently bar future purchases by an investor, if they determine that it is appropriate.							

Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses		Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
		As a %*	Per \$1000				
FIDELITY MID CAP INDEX/ Mid - Cap Blend	FSMDX	0.03%	\$ 0.30	N/A	30 Days	3 in 12 Months	85 Days
Additional Description: The Board of Trustees has adopted policies designed to discourage excessive trading of fund shares. Excessive trading activity in a fund is measured by the number of roundtrip transactions in a shareholder's account and each class of a multiple class fund is treated separately. A roundtrip transaction occurs when a shareholder sells fund shares (including exchanges) within 30 days of the purchase date. Shareholders with two or more roundtrip transactions in a single fund within a rolling 90-day period will be blocked from making additional purchases or exchange purchases of the fund for 85 days. Shareholders with four or more roundtrip transactions across all Fidelity® funds within any rolling 12-month period will be blocked for at least 85 days from additional purchases or exchange purchases across all Fidelity® funds. 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. In addition to enforcing these roundtrip limitations, the fund may in its discretion restrict, reject, or cancel any purchases or exchanges that, in the Adviser's opinion, may be disruptive to the management of the fund or otherwise not be in the fund's interests.							
FIDELITY MULTI-ASSET INDEX/ Allocation 70 - 85% Equity	FFNOX	0.11%	\$ 1.10	N/A	30 Days	3 in 12 Months	85 Days
Additional Description: The Board of Trustees has adopted policies designed to discourage excessive trading of fund shares. Excessive trading activity in a fund is measured by the number of roundtrip transactions in a shareholder's account and each class of a multiple class fund is treated separately. A roundtrip transaction occurs when a shareholder sells fund shares (including exchanges) within 30 days of the purchase date. Shareholders with two or more roundtrip transactions in a single fund within a rolling 90-day period will be blocked from making additional purchases or exchange purchases of the fund for 85 days. Shareholders with four or more roundtrip transactions across all Fidelity® funds within any rolling 12-month period will be blocked for at least 85 days from additional purchases or exchange purchases across all Fidelity® funds. 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. In addition to enforcing these roundtrip limitations, the fund may in its discretion restrict, reject, or cancel any purchases or exchanges that, in the Adviser's opinion, may be disruptive to the management of the fund or otherwise not be in the fund's interests.							
FIDELITY NASDAQ COMPOSITE INDEX/ Large Growth	FNCMX	0.29%	\$ 2.90	0.75% if redeemed within 90 days	30 Days	3 in 12 Months	85 Days
Additional Description: The Board of Trustees has adopted policies designed to discourage excessive trading of fund shares. Excessive trading activity in a fund is measured by the number of roundtrip transactions in a shareholder's account and each class of a multiple class fund is treated separately. A roundtrip transaction occurs when a shareholder sells fund shares (including exchanges) within 30 days of the purchase date. Shareholders with two or more roundtrip transactions in a single fund within a rolling 90-day period will be blocked from making additional purchases or exchange purchases of the fund for 85 days. Shareholders with four or more roundtrip transactions across all Fidelity® funds within any rolling 12-month period will be blocked for at least 85 days from additional purchases or exchange purchases across all Fidelity® funds. 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. In addition to enforcing these roundtrip limitations, the fund may in its discretion restrict, reject, or cancel any purchases or exchanges that, in the Adviser's opinion, may be disruptive to the management of the fund or otherwise not be in the fund's interests.							

Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses		Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
		As a %*	Per \$1000				
HARTFORD CORE EQUITY R6/ Large Growth	HAITX	0.36%	\$ 3.60	N/A	N/A	2 in 90 Days	90 Days
<p>Additional Description: The Boards of Directors of the Funds have adopted policies and procedures with respect to frequent purchases and redemptions of Fund shares by Fund shareholders. It is the Funds' policy to discourage investors from trading in a Fund's shares in an excessive manner that would be harmful to long-term investors. Each Fund reserves the right to reject any purchase order at any time and for any reason, without prior written notice. Each Fund also reserves the right to revoke the exchange privileges of any person at any time and for any reason. In making such determinations, the Fund may consider an investor's trading history in any of the Funds, including the person's trading history in any accounts under a person's common ownership or control. No system for prevention and detection of market timing and other abusive trading activities can be expected to identify, address or eliminate all such activities in Fund shares. Certain qualified plans participate directly in the Funds through omnibus accounts ("Qualified Plan Omnibus Accounts") and, as described above, separate accounts maintained by Hartford Life and the Insurance Companies often establish omnibus accounts in the Funds for their contract or policy holders through which transactions are placed ("Insurance Company Omnibus Accounts" and, together with Qualified Plan Omnibus Accounts, "Omnibus Accounts"). The Boards of Directors of the Funds have adopted policies and procedures relating to excessive trading in shares of the Funds through Omnibus Accounts (the "Policy"). Except as otherwise noted, with respect to investors investing through Omnibus Accounts, it is the Policy of the Funds to permit only two "substantive round trips" by an investor within any single Fund within a 90-day period. A substantive round trip is a purchase of or an exchange into a Fund and a redemption of or an exchange out of the same Fund in a dollar amount set by the Funds' transfer agent, in the reasonable exercise of its discretion. When an additional purchase or exchange order request for the Fund is received within the 90-day period, the requested transaction shall be rejected (unless such transaction was a transaction in an Omnibus Account that was identified, in accordance with the procedures described below, after it had already occurred). In addition, the person requesting such transaction shall be deemed an "Excessive Trader." All exchange and purchase privileges of an Excessive Trader shall be suspended within such Fund for the first violation of the policy for a period of 90 days. For a second violation of the policy, the exchange and purchase privileges of the Excessive Trader shall be suspended indefinitely.</p>							
JPMORGAN MID CAP GROWTH R6/ Mid - Cap Growth	JMGMX	0.65%	\$ 6.50	N/A	N/A	1 in 60 Days	90 Days
<p>Additional Description: The Boards of J.P. Morgan Funds have adopted various policies and procedures to identify market timers, including reviewing "round trips" in and out of J.P. Morgan Funds by investors. A "round trip" includes a purchase or exchange into a Fund followed or preceded by a redemption or exchange out of the same Fund. If the Distributor detects that you have completed two round trips within 60 days in the same Fund, the Distributor will reject your purchase and exchange orders for a period of at least 90 days. For subsequent violations, the Distributor may, in its sole discretion, reject your purchase and exchange orders temporarily or permanently. In identifying market timers, the Distributor may also consider activity of accounts that it believes to be under common ownership or control.</p>							
NOMURA SMALL CAP CORE R6/ Small Blend	DCZRX	0.68%	\$ 6.80	N/A	20 Days	N/A	N/A

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 ****
<p>Additional Description: The Fund discourages purchases by market timers and purchase orders (including the purchase side of exchange orders) by shareholders identified as market timers may be rejected. The Board has adopted policies and procedures designed to detect, deter, and prevent trading activity detrimental to the Fund and its shareholders, such as market timing and disruptive trading. The Fund will consider anyone who follows a pattern of market timing in any Delaware Fund or the Optimum Fund Trust to be a market timer and may consider anyone who has followed a similar pattern of market timing at an unaffiliated fund family to be a market timer. Market timing of a fund occurs when investors make consecutive, rapid, short-term "round trips" – that is, purchases into a fund followed quickly by redemptions out of that fund. A short-term round trip is considered any redemption of fund shares within 20 Business Days of a purchase of that fund's shares. If you make a second such short-term round trip in a fund within 90 rolling calendar days of a previous short-term round trip in that fund, you may be considered a market timer. In determining whether market timing has occurred, the Fund will consider short-term round trips to include rapid purchases and sales of Fund shares through the exchange privilege. The Fund reserves the right to consider other trading patterns to be market timing. 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. Transactions placed in violation of the Fund's market timing policy are not necessarily deemed accepted by the Fund and may be rejected by the Fund on the next Business Day following receipt by the Fund. Redemptions will continue to be permitted in accordance with the Fund's then-current Prospectus. A redemption of shares under these circumstances could be costly to a shareholder if, for example, the shares have declined in value, the shareholder recently paid a front-end sales charge, the shares are subject to a CDSC, or the sale results in adverse tax consequences. To avoid this risk, a shareholder should carefully monitor the purchases, sales, and exchanges of Fund shares and avoid frequent trading in Fund shares. The Fund reserves the right to modify this policy at any time without notice, including modifications to the Fund's monitoring procedures and the procedures to close accounts to new purchases. Although the implementation of this policy involves certain judgments that are inherently subjective and may be selectively applied, we seek to make judgments and applications that are consistent with the interests of the Fund's shareholders. While we will take actions designed to detect and prevent market timing, there can be no assurance that such trading activity will be completely eliminated. Moreover, the Fund's market timing policy does not require the Fund to take action in response to frequent trading activity. If the Fund elects not to take any action in response to frequent trading, such frequent trading activity could continue.</p>							
NUVEEN LARGE CAP GROWTH INDEX R6/ Large Growth	TILIX	0.05%	\$ 0.50	N/A	N/A	2 in 60 Days	N/A
<p>Additional Description: The Funds Frequent Trading Policy generally limits an investor to two round trip trades in a 60-day period. A round trip is the purchase and subsequent redemption of Fund shares, including by exchange. Each side of a round trip may be comprised of either a single transaction or a series of closely-spaced transactions. The Funds reserve the right to impose restrictions on purchases or exchanges that are more restrictive than those stated above if they determine, in their sole discretion, that a transaction or a series of transactions involves market timing or excessive trading that may be detrimental to Fund shareholders. The Funds also reserve the right to reject any purchase order, including exchange purchases, for any reason. For example, a Fund may refuse purchase orders if the Fund would be unable to invest the proceeds from the purchase order in accordance with the Funds investment policies and or objective, or if the Fund would be adversely affected by the size of the transaction, the frequency of trading in the account or various other factors. For more information about the Funds Frequent Trading Policy and its enforcement, see Purchase and Redemption of Fund Shares Frequent Trading Policy in the statement of additional information.</p>							
NUVEEN LIFECYCLE INDEX 2010 R6/ Target Date 2000 - 2010	TLTIX	0.10%	\$ 1.00	N/A	N/A	2 in 60 Days	N/A

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 ****
<p>Additional Description: The Funds Frequent Trading Policy generally limits an investor to two round trip trades in a 60-day period. A round trip is the purchase and subsequent redemption of Fund shares, including by exchange. Each side of a round trip may be comprised of either a single transaction or a series of closely-spaced transactions. The Funds reserve the right to impose restrictions on purchases or exchanges that are more restrictive than those stated above if they determine, in their sole discretion, that a transaction or a series of transactions involves market timing or excessive trading that may be detrimental to Fund shareholders. The Funds also reserve the right to reject any purchase order, including exchange purchases, for any reason. For example, a Fund may refuse purchase orders if the Fund would be unable to invest the proceeds from the purchase order in accordance with the Funds investment policies and or objective, or if the Fund would be adversely affected by the size of the transaction, the frequency of trading in the account or various other factors. For more information about the Funds Frequent Trading Policy and its enforcement, see Purchase and Redemption of Fund Shares Frequent Trading Policy in the statement of additional information.</p>							
NUVEEN LIFECYCLE INDEX 2015 R6/ Target Date 2015	TLFIX	0.10%	\$ 1.00	N/A	N/A	2 in 60 Days	N/A
<p>Additional Description: The Funds Frequent Trading Policy generally limits an investor to two round trip trades in a 60-day period. A round trip is the purchase and subsequent redemption of Fund shares, including by exchange. Each side of a round trip may be comprised of either a single transaction or a series of closely-spaced transactions. The Funds reserve the right to impose restrictions on purchases or exchanges that are more restrictive than those stated above if they determine, in their sole discretion, that a transaction or a series of transactions involves market timing or excessive trading that may be detrimental to Fund shareholders. The Funds also reserve the right to reject any purchase order, including exchange purchases, for any reason. For example, a Fund may refuse purchase orders if the Fund would be unable to invest the proceeds from the purchase order in accordance with the Funds investment policies and or objective, or if the Fund would be adversely affected by the size of the transaction, the frequency of trading in the account or various other factors. For more information about the Funds Frequent Trading Policy and its enforcement, see Purchase and Redemption of Fund Shares Frequent Trading Policy in the statement of additional information.</p>							
NUVEEN LIFECYCLE INDEX 2020 R6/ Target Date 2020	TLWIX	0.10%	\$ 1.00	N/A	N/A	2 in 60 Days	N/A
<p>Additional Description: The Funds Frequent Trading Policy generally limits an investor to two round trip trades in a 60-day period. A round trip is the purchase and subsequent redemption of Fund shares, including by exchange. Each side of a round trip may be comprised of either a single transaction or a series of closely-spaced transactions. The Funds reserve the right to impose restrictions on purchases or exchanges that are more restrictive than those stated above if they determine, in their sole discretion, that a transaction or a series of transactions involves market timing or excessive trading that may be detrimental to Fund shareholders. The Funds also reserve the right to reject any purchase order, including exchange purchases, for any reason. For example, a Fund may refuse purchase orders if the Fund would be unable to invest the proceeds from the purchase order in accordance with the Funds investment policies and or objective, or if the Fund would be adversely affected by the size of the transaction, the frequency of trading in the account or various other factors. For more information about the Funds Frequent Trading Policy and its enforcement, see Purchase and Redemption of Fund Shares Frequent Trading Policy in the statement of additional information.</p>							
NUVEEN LIFECYCLE INDEX 2025 R6/ Target Date 2025	TLQIX	0.10%	\$ 1.00	N/A	N/A	2 in 60 Days	N/A

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 ****
<p>Additional Description: The Funds Frequent Trading Policy generally limits an investor to two round trip trades in a 60-day period. A round trip is the purchase and subsequent redemption of Fund shares, including by exchange. Each side of a round trip may be comprised of either a single transaction or a series of closely-spaced transactions. The Funds reserve the right to impose restrictions on purchases or exchanges that are more restrictive than those stated above if they determine, in their sole discretion, that a transaction or a series of transactions involves market timing or excessive trading that may be detrimental to Fund shareholders. The Funds also reserve the right to reject any purchase order, including exchange purchases, for any reason. For example, a Fund may refuse purchase orders if the Fund would be unable to invest the proceeds from the purchase order in accordance with the Funds investment policies and or objective, or if the Fund would be adversely affected by the size of the transaction, the frequency of trading in the account or various other factors. For more information about the Funds Frequent Trading Policy and its enforcement, see Purchase and Redemption of Fund Shares Frequent Trading Policy in the statement of additional information.</p>							
NUVEEN LIFECYCLE INDEX 2030 R6/ Target Date 2030	TLHIX	0.10%	\$ 1.00	N/A	N/A	2 in 60 Days	N/A
<p>Additional Description: The Funds Frequent Trading Policy generally limits an investor to two round trip trades in a 60-day period. A round trip is the purchase and subsequent redemption of Fund shares, including by exchange. Each side of a round trip may be comprised of either a single transaction or a series of closely-spaced transactions. The Funds reserve the right to impose restrictions on purchases or exchanges that are more restrictive than those stated above if they determine, in their sole discretion, that a transaction or a series of transactions involves market timing or excessive trading that may be detrimental to Fund shareholders. The Funds also reserve the right to reject any purchase order, including exchange purchases, for any reason. For example, a Fund may refuse purchase orders if the Fund would be unable to invest the proceeds from the purchase order in accordance with the Funds investment policies and or objective, or if the Fund would be adversely affected by the size of the transaction, the frequency of trading in the account or various other factors. For more information about the Funds Frequent Trading Policy and its enforcement, see Purchase and Redemption of Fund Shares Frequent Trading Policy in the statement of additional information.</p>							
NUVEEN LIFECYCLE INDEX 2035 R6/ Target Date 2035	TLYIX	0.10%	\$ 1.00	N/A	N/A	2 in 60 Days	N/A
<p>Additional Description: The Funds Frequent Trading Policy generally limits an investor to two round trip trades in a 60-day period. A round trip is the purchase and subsequent redemption of Fund shares, including by exchange. Each side of a round trip may be comprised of either a single transaction or a series of closely-spaced transactions. The Funds reserve the right to impose restrictions on purchases or exchanges that are more restrictive than those stated above if they determine, in their sole discretion, that a transaction or a series of transactions involves market timing or excessive trading that may be detrimental to Fund shareholders. The Funds also reserve the right to reject any purchase order, including exchange purchases, for any reason. For example, a Fund may refuse purchase orders if the Fund would be unable to invest the proceeds from the purchase order in accordance with the Funds investment policies and or objective, or if the Fund would be adversely affected by the size of the transaction, the frequency of trading in the account or various other factors. For more information about the Funds Frequent Trading Policy and its enforcement, see Purchase and Redemption of Fund Shares Frequent Trading Policy in the statement of additional information.</p>							
NUVEEN LIFECYCLE INDEX 2040 R6/ Target Date 2040	TLZIX	0.10%	\$ 1.00	N/A	N/A	2 in 60 Days	N/A

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 ****
<p>Additional Description: The Funds Frequent Trading Policy generally limits an investor to two round trip trades in a 60-day period. A round trip is the purchase and subsequent redemption of Fund shares, including by exchange. Each side of a round trip may be comprised of either a single transaction or a series of closely-spaced transactions. The Funds reserve the right to impose restrictions on purchases or exchanges that are more restrictive than those stated above if they determine, in their sole discretion, that a transaction or a series of transactions involves market timing or excessive trading that may be detrimental to Fund shareholders. The Funds also reserve the right to reject any purchase order, including exchange purchases, for any reason. For example, a Fund may refuse purchase orders if the Fund would be unable to invest the proceeds from the purchase order in accordance with the Funds investment policies and or objective, or if the Fund would be adversely affected by the size of the transaction, the frequency of trading in the account or various other factors. For more information about the Funds Frequent Trading Policy and its enforcement, see Purchase and Redemption of Fund Shares Frequent Trading Policy in the statement of additional information.</p>							
NUVEEN LIFECYCLE INDEX 2045 R6/ Target Date 2045	TLXIX	0.10%	\$ 1.00	N/A	N/A	2 in 60 Days	N/A
<p>Additional Description: The Funds Frequent Trading Policy generally limits an investor to two round trip trades in a 60-day period. A round trip is the purchase and subsequent redemption of Fund shares, including by exchange. Each side of a round trip may be comprised of either a single transaction or a series of closely-spaced transactions. The Funds reserve the right to impose restrictions on purchases or exchanges that are more restrictive than those stated above if they determine, in their sole discretion, that a transaction or a series of transactions involves market timing or excessive trading that may be detrimental to Fund shareholders. The Funds also reserve the right to reject any purchase order, including exchange purchases, for any reason. For example, a Fund may refuse purchase orders if the Fund would be unable to invest the proceeds from the purchase order in accordance with the Funds investment policies and or objective, or if the Fund would be adversely affected by the size of the transaction, the frequency of trading in the account or various other factors. For more information about the Funds Frequent Trading Policy and its enforcement, see Purchase and Redemption of Fund Shares Frequent Trading Policy in the statement of additional information.</p>							
NUVEEN LIFECYCLE INDEX 2050 R6/ Target Date 2050	TLLIX	0.10%	\$ 1.00	N/A	N/A	2 in 60 Days	N/A
<p>Additional Description: The Funds Frequent Trading Policy generally limits an investor to two round trip trades in a 60-day period. A round trip is the purchase and subsequent redemption of Fund shares, including by exchange. Each side of a round trip may be comprised of either a single transaction or a series of closely-spaced transactions. The Funds reserve the right to impose restrictions on purchases or exchanges that are more restrictive than those stated above if they determine, in their sole discretion, that a transaction or a series of transactions involves market timing or excessive trading that may be detrimental to Fund shareholders. The Funds also reserve the right to reject any purchase order, including exchange purchases, for any reason. For example, a Fund may refuse purchase orders if the Fund would be unable to invest the proceeds from the purchase order in accordance with the Funds investment policies and or objective, or if the Fund would be adversely affected by the size of the transaction, the frequency of trading in the account or various other factors. For more information about the Funds Frequent Trading Policy and its enforcement, see Purchase and Redemption of Fund Shares Frequent Trading Policy in the statement of additional information.</p>							
NUVEEN LIFECYCLE INDEX 2055 R6/ Target - Date 2055	TTIIX	0.10%	\$ 1.00	N/A	N/A	2 in 60 Days	N/A

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 ****
<p>Additional Description: The Funds Frequent Trading Policy generally limits an investor to two round trip trades in a 60-day period. A round trip is the purchase and subsequent redemption of Fund shares, including by exchange. Each side of a round trip may be comprised of either a single transaction or a series of closely-spaced transactions. The Funds reserve the right to impose restrictions on purchases or exchanges that are more restrictive than those stated above if they determine, in their sole discretion, that a transaction or a series of transactions involves market timing or excessive trading that may be detrimental to Fund shareholders. The Funds also reserve the right to reject any purchase order, including exchange purchases, for any reason. For example, a Fund may refuse purchase orders if the Fund would be unable to invest the proceeds from the purchase order in accordance with the Funds investment policies and or objective, or if the Fund would be adversely affected by the size of the transaction, the frequency of trading in the account or various other factors. For more information about the Funds Frequent Trading Policy and its enforcement, see Purchase and Redemption of Fund Shares Frequent Trading Policy in the statement of additional information.</p>							
NUVEEN LIFECYCLE INDEX 2060 R6/ Target Date 2060	TVIIX	0.10%	\$ 1.00	N/A	N/A	2 in 60 Days	N/A
<p>Additional Description: The Funds Frequent Trading Policy generally limits an investor to two round trip trades in a 60-day period. A round trip is the purchase and subsequent redemption of Fund shares, including by exchange. Each side of a round trip may be comprised of either a single transaction or a series of closely-spaced transactions. The Funds reserve the right to impose restrictions on purchases or exchanges that are more restrictive than those stated above if they determine, in their sole discretion, that a transaction or a series of transactions involves market timing or excessive trading that may be detrimental to Fund shareholders. The Funds also reserve the right to reject any purchase order, including exchange purchases, for any reason. For example, a Fund may refuse purchase orders if the Fund would be unable to invest the proceeds from the purchase order in accordance with the Funds investment policies and or objective, or if the Fund would be adversely affected by the size of the transaction, the frequency of trading in the account or various other factors. For more information about the Funds Frequent Trading Policy and its enforcement, see Purchase and Redemption of Fund Shares Frequent Trading Policy in the statement of additional information.</p>							
NUVEEN LIFECYCLE INDEX RETIREMENT INCOME R6/ Target Date Retirement	TRILX	0.10%	\$ 1.00	N/A	N/A	2 in 60 Days	N/A
<p>Additional Description: The Funds Frequent Trading Policy generally limits an investor to two round trip trades in a 60-day period. A round trip is the purchase and subsequent redemption of Fund shares, including by exchange. Each side of a round trip may be comprised of either a single transaction or a series of closely-spaced transactions. The Funds reserve the right to impose restrictions on purchases or exchanges that are more restrictive than those stated above if they determine, in their sole discretion, that a transaction or a series of transactions involves market timing or excessive trading that may be detrimental to Fund shareholders. The Funds also reserve the right to reject any purchase order, including exchange purchases, for any reason. For example, a Fund may refuse purchase orders if the Fund would be unable to invest the proceeds from the purchase order in accordance with the Funds investment policies and or objective, or if the Fund would be adversely affected by the size of the transaction, the frequency of trading in the account or various other factors. For more information about the Funds Frequent Trading Policy and its enforcement, see Purchase and Redemption of Fund Shares Frequent Trading Policy in the statement of additional information.</p>							
NUVEEN SMALL CAP BLEND INDEX R6/ Small Blend	TISBX	0.06%	\$ 0.60	N/A	N/A	2 in 60 Days	N/A

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 ****
<p>Additional Description: The Funds Frequent Trading Policy generally limits an investor to two round trip trades in a 60-day period. A round trip is the purchase and subsequent redemption of Fund shares, including by exchange. Each side of a round trip may be comprised of either a single transaction or a series of closely-spaced transactions. The Funds reserve the right to impose restrictions on purchases or exchanges that are more restrictive than those stated above if they determine, in their sole discretion, that a transaction or a series of transactions involves market timing or excessive trading that may be detrimental to Fund shareholders. The Funds also reserve the right to reject any purchase order, including exchange purchases, for any reason. For example, a Fund may refuse purchase orders if the Fund would be unable to invest the proceeds from the purchase order in accordance with the Funds investment policies and or objective, or if the Fund would be adversely affected by the size of the transaction, the frequency of trading in the account or various other factors. For more information about the Funds Frequent Trading Policy and its enforcement, see Purchase and Redemption of Fund Shares Frequent Trading Policy in the statement of additional information.</p>							
PUTNAM DYNAMIC ASSET ALLOCATION GROWTH R6/ Allocation 70 - 85% Equity	PAEEX	0.67%	\$ 6.70	N/A	N/A	N/A	N/A
<p>Additional Description: The Fund's board of trustees has adopted the following policies and procedures with respect to frequent trading in Fund shares (Frequent Trading Policy). The Fund does not intend to accommodate short-term or frequent purchases and redemptions of Fund shares that may be detrimental to the Fund. For example, this type of trading activity could interfere with the efficient management of the Fund's portfolio or materially increase the Fund's transaction costs, administrative costs or taxes. Through its transfer agent, the Fund performs ongoing monitoring of shareholder trading in shares of the Fund and other Franklin Templeton funds in order to try and identify shareholder trading patterns that suggest an ongoing short-term trading strategy. If shareholder trading patterns identified by the transfer agent through monitoring or from other information regarding the shareholder's trading activity in non-Franklin Templeton funds leads the transfer agent to reasonably conclude that such trading may be detrimental to the Fund as described in this Frequent Trading Policy, the transfer agent, on behalf of the Fund, may temporarily or permanently bar future purchases into the Fund or, alternatively, may limit the amount, number or frequency of any future purchases and/or the method by which you may request future purchases and redemptions (including purchases and/or redemptions by an exchange or transfer between the Fund and any other mutual fund). In considering an investor's trading patterns, the Fund may consider, among other factors, the investor's trading history both directly and, if known, through financial intermediaries, in the Fund, in other Franklin Templeton funds, in non-Franklin Templeton mutual funds, or in accounts under common control or ownership (see, for example, "Buying and Selling Shares - Investment by asset allocators and large shareholders" in the SAI). The transfer agent may also reject any purchase or redemption request, whether or not it represents part of any ongoing trading pattern, if the Fund's investment manager or transfer agent reasonably concludes that the amount of the requested transaction may disrupt or otherwise interfere with the efficient management of the Fund's portfolio. In determining what actions should be taken, the Fund's transfer agent may consider a variety of factors, including the potential impact of such remedial actions on the Fund and its shareholders. If the Fund is a "fund of funds," the Fund's transfer agent may take into account the impact of the trading activity and of any proposed remedial action on both the Fund and the underlying funds in which the Fund invests.</p>							
SCHWAB INTERNATIONAL INDEX/ Foreign Large Blend	SWISX	0.06%	\$ 0.60	N/A	N/A	N/A	N/A
<p>Additional Description: To discourage market timing, each fund's Board of Trustees has adopted policies and procedures that are reasonably designed to reduce the risk of market timing by fund shareholders. Each fund seeks to deter market timing through several methods. These methods may include: fair value pricing and trade activity monitoring. Fair value pricing is discussed more thoroughly in the subsequent pages of this prospectus and is considered an element of the funds' policy regarding short term or excessive trading. Trade activity monitoring is risk based and seeks to identify patterns of activity in amounts that might be detrimental to a fund. The funds and their service providers maintain risk-based surveillance procedures designed to detect market timing in fund shares in amounts that might be detrimental to the funds. Under these procedures, the funds have requested that service providers to the funds monitor transactional activity in amounts and frequency determined by each fund to be significant to the fund and in a pattern of activity that potentially could be detrimental to the fund. Generally, excessive trading activity in a fund is measured by the number of roundtrip transactions in a shareholder's account. A roundtrip transaction occurs when a shareholder completes a purchase of shares and then sells the same fund's shares (including exchanges). If an investor engages in multiple roundtrips in a fund within a 60 day period or the fund, in its sole discretion based on these or other factors, determines that a shareholder has engaged in market timing, it may refuse to process future purchases or exchanges into such fund by that shareholder for a period of 90 days. Subsequent violations within a 12 month period will be evaluated to determine whether a permanent block is appropriate. These procedures may be modified from time to time as appropriate to improve the detection of market timing and to comply with applicable laws.</p>							

Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses		Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
		As a %*	Per \$1000				
SCHWAB S&P 500 INDEX/ Large Blend	SWPPX	0.02%	\$ 0.20	N/A	N/A	N/A	N/A
<p>Additional Description: To discourage market timing, each fund's Board of Trustees has adopted policies and procedures that are reasonably designed to reduce the risk of market timing by fund shareholders. Each fund seeks to deter market timing through several methods. These methods may include: fair value pricing and trade activity monitoring. Fair value pricing is discussed more thoroughly in the subsequent pages of this prospectus and is considered an element of the funds' policy regarding short term or excessive trading. Trade activity monitoring is risk based and seeks to identify patterns of activity in amounts that might be detrimental to a fund. The funds and their service providers maintain risk-based surveillance procedures designed to detect market timing in fund shares in amounts that might be detrimental to the funds. Under these procedures, the funds have requested that service providers to the funds monitor transactional activity in amounts and frequency determined by each fund to be significant to the fund and in a pattern of activity that potentially could be detrimental to the fund. Generally, excessive trading activity in a fund is measured by the number of roundtrip transactions in a shareholder's account. A roundtrip transaction occurs when a shareholder completes a purchase of shares and then sells the same fund's shares (including exchanges). If an investor engages in multiple roundtrips in a fund within a 60 day period or the fund, in its sole discretion based on these or other factors, determines that a shareholder has engaged in market timing, it may refuse to process future purchases or exchanges into such fund by that shareholder for a period of 90 days. Subsequent violations within a 12 month period will be evaluated to determine whether a permanent block is appropriate. These procedures may be modified from time to time as appropriate to improve the detection of market timing and to comply with applicable laws.</p>							
VANGUARD BALANCED INDEX ADML/ Allocation 50 - 70% Equity	VBIAX	0.07%	\$ 0.70	N/A	30 Days	1 in 30 Days	30 Days
<p>Additional Description: Because excessive transactions can disrupt management of a fund and increase the fund's costs for all shareholders, the board of trustees of each Vanguard fund places certain limits on frequent trading in the funds. Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 30 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits.</p>							
VANGUARD EQUITY INCOME ADML/ Large Value	VEIRX	0.17%	\$ 1.70	N/A	30 Days	1 in 30 Days	30 Days
<p>Additional Description: Because excessive transactions can disrupt management of a fund and increase the fund's costs for all shareholders, the board of trustees of each Vanguard fund places certain limits on frequent trading in the funds. Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 30 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits.</p>							
VANGUARD MID CAP GROWTH INDEX ADML/ Mid - Cap Growth	VMGMX	0.07%	\$ 0.70	N/A	30 Days	1 in 30 Days	30 Days
<p>Additional Description: Because excessive transactions can disrupt management of a fund and increase the fund's costs for all shareholders, the board of trustees of each Vanguard fund places certain limits on frequent trading in the funds. Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 30 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits.</p>							

Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses		Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
		As a %*	Per \$1000				
VANGUARD MID CAP VALUE INDEX ADML/ Mid - Cap Value	VMVAX	0.07%	\$ 0.70	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: Because excessive transactions can disrupt management of a fund and increase the fund's costs for all shareholders, the board of trustees of each Vanguard fund places certain limits on frequent trading in the funds. Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 30 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits.							
VANGUARD REAL ESTATE INDEX ADML/ Real Estate	VGSLX	0.13%	\$ 1.30	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: Because excessive transactions can disrupt management of a fund and increase the fund's costs for all shareholders, the board of trustees of each Vanguard fund places certain limits on frequent trading in the funds. Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 30 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits.							
VANGUARD SMALL CAP VALUE INDEX ADMIRAL/ Small Value	VSIAX	0.07%	\$ 0.70	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: Because excessive transactions can disrupt management of a fund and increase the fund's costs for all shareholders, the board of trustees of each Vanguard fund places certain limits on frequent trading in the funds. Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 30 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits.							
VANGUARD VALUE INDEX ADML/ Large Value	VVIAX	0.05%	\$ 0.50	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: Because excessive transactions can disrupt management of a fund and increase the fund's costs for all shareholders, the board of trustees of each Vanguard fund places certain limits on frequent trading in the funds. Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 30 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits.							
VANGUARD WELLESLEY INCOME ADML/ Allocation 30 - 50% Equity	VWIAX	0.15%	\$ 1.50	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: Because excessive transactions can disrupt management of a fund and increase the fund's costs for all shareholders, the board of trustees of each Vanguard fund places certain limits on frequent trading in the funds. Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 30 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits.							

Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses		Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
		As a %*	Per \$1000				
Money Market Funds							
METLIFE GAC SERIES 25053 0/ Stable Value	N/A	0.52%	\$ 5.20	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 investment 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 <https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/understanding-your-retirement-plan-fees>. 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.

The information set forth in this document is based upon information that Paychex has received from unaffiliated third parties. Paychex has not verified the accuracy or completeness of the information and cannot be responsible for any inaccuracies in the information from third party sources. You must independently determine how to use and interpret the information set forth in this document, including whether you need the assistance of any professionals to assist you in your interpretation of that information and if so, the nature of professional assistance that you may need. Paychex is not responsible for the manner in which you interpret the information in this document.

Note: When using this document, be aware that some, and perhaps all, of the information may be time-sensitive.

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.