

Investment Options - May 31, 2023

This document includes important information to help you compare the investment options under your retirement plan. If you want additional information about your investment options, you can contact **Sharon Jeromin at (973) 427-7272, 607 N. Easton Rd., Bldg E, Willow Grove, PA 19090.**

Document Summary

This document has 2 parts. Part I consists of performance information for plan investment options. This part shows you how well the investments have performed in the past. Part II shows you the fees and expenses you will pay if you invest in an option.

Part I Performance Information

The Variable Return Investments Table focuses on the performance of investment options that do not have a fixed or stated rate of return. Table 1 shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an option's principal risks is available on the website[s].

Variable Return Investments										
	Name/Type of Option	Average Quarterly Total Return as of 05/31/2023					Benchmark			
		1 yr	5 yr	10 yr	Since Inception	Inception Date	1 yr	5 yr	10 yr	Since Inception
	DFA Intermediate Govt Fixed-Income I (DFIGX)	-2.28 %	0.78 %	0.99 %	5.13 %	10/19/1990	-2.14 %	0.81 %	1.39 %	5.07 %
							Bloomberg US Agg Bond TR USD			
	PIMCO Total Return ESG Institutional (PTSAX)	-3.79 %	0.50 %	1.12 %	5.59 %	5/1/1991	-2.14 %	0.81 %	1.39 %	4.90 %
							Bloomberg US Agg Bond TR USD			
	Vanguard Developed Markets Index Admiral(VTMGX)	0.86 %	3.17 %	4.90 %	4.14 %	8/17/1999	-1.41 %	2.22 %	3.83 %	4.08 %
							MSCI ACWI Ex USA NR USD			
	Vanguard Small Cap Index Adm (VSMAX)	-4.25 %	4.97 %	8.44 %	8.48 %	11/13/2000	2.92 %	11.01 %	11.99 %	6.88 %
							S&P 500 TR USD			
	Vanguard Interm-Term Bond Index Adm(VBILX)	-1.48 %	1.54 %	1.74 %	4.05 %	11/12/2001	-2.14 %	0.81 %	1.39 %	3.31 %
							Bloomberg US Agg Bond TR USD			
	Vanguard Real Estate Index Admiral (VGSLX)	-15.83 %	4.10 %	5.35 %	8.73 %	11/12/2001	0.85 %	6.77 %	7.82 %	6.67 %
							MSCI ACWI NR USD			
	Vanguard Mid Cap Index Admiral (VIMAX)	-4.98 %	7.05 %	9.41 %	9.38 %	11/12/2001	2.92 %	11.01 %	11.99 %	8.11 %
							S&P 500 TR USD			

Variable Return Investments

	Name/Type of Option	Average Quarterly Total Return as of 05/31/2023					Benchmark			
		1 yr	5 yr	10 yr	Since Inception	Inception Date	1 yr	5 yr	10 yr	Since Inception
	Vanguard Emerging Mkts Stock Idx Adm(VEMAX)	-7.30 %	0.30 %	2.11 %	4.26 %	6/23/2006	-1.41 %	2.22 %	3.83 %	3.52 %
							MSCI ACWI Ex USA NR USD			
	DFA Inflation-Protected Securities I (DIPSX)	-3.88 %	2.78 %	1.70 %	3.65 %	9/18/2006	-2.14 %	0.81 %	1.39 %	3.01 %
							Bloomberg US Agg Bond TR USD			
	DFA Emerging Markets Social Core Port(DFESX)	-5.36 %	0.63 %	2.63 %	4.63 %	8/31/2006	-1.41 %	2.22 %	3.83 %	3.02 %
							MSCI ACWI Ex USA NR USD			
	DFA US Social Core Equity 2 Portfolio (DFUEX)	0.91 %	8.22 %	9.86 %	7.52 %	10/1/2007	2.92 %	11.01 %	11.99 %	8.32 %
							S&P 500 TR USD			
	iShares S&P 500 Index K(WFSPX)	2.89 %	11.00 %	11.95 %	9.72 %	7/30/1993	2.92 %	11.01 %	11.99 %	9.68 %
							S&P 500 TR USD			
	DFA International Social Cor Eq Instl (DSCLX)	-0.17 %	1.62 %	4.58 %	5.35 %	11/1/2012	-1.41 %	2.22 %	3.83 %	4.22 %
							MSCI ACWI Ex USA NR USD			
	Vanguard FTSE All-Wld ex-US SmCp Idx Adm(VFSAX)	-5.35 %	0.38 %	3.99 %	3.71 %	2/7/2019	-1.41 %	2.22 %	3.83 %	3.37 %
							MSCI ACWI Ex USA NR USD			
	Fidelity® Large Cap Value Index (FLCOX)	-4.50 %	6.78 %	NA %	7.94 %	6/7/2016	2.92 %	11.01 %	11.99 %	11.56 %
							S&P 500 TR USD			
	Fidelity® Large Cap Growth Idx (FSPGX)	9.55 %	13.80 %	NA %	15.64 %	6/7/2016	2.92 %	11.01 %	11.99 %	11.56 %
							S&P 500 TR USD			
	Fidelity® Small Cap Growth Index (FECGX)	2.91 %	NA %	NA %	3.57 %	7/11/2019	2.92 %	11.01 %	11.99 %	9.17 %
							S&P 500 TR USD			
	Fidelity® Small Cap Value Index (FISVX)	-11.42 %	NA %	NA %	4.43 %	7/11/2019	2.92 %	11.01 %	11.99 %	9.17 %
							S&P 500 TR USD			
	Fidelity® Mid Cap Growth Index (FMDGX)	5.72 %	NA %	NA %	6.10 %	7/11/2019	2.92 %	11.01 %	11.99 %	9.17 %
							S&P 500 TR USD			
	Fidelity® Mid Cap Value Index(FIMVX)	-9.46 %	NA %	NA %	5.27 %	7/11/2019	2.92 %	11.01 %	11.99 %	9.17 %
							S&P 500 TR USD			
	Vanguard Federal Money Market Investor(VMFXX)	3.43 %	1.45 %	0.90 %	3.88 %	7/13/1981	4.03 %	1.62 %	1.02 %	N/A %
							USTREAS T-Bill Auction Ave 3 Mon			

Part II Fee and Expense Information

Investment Fees and Expenses Table shows fee and expense information for the investment options listed in the prior table(s). This table shows the Total Annual Operating Expenses of the options in the table(s). 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.

Investments Fees and Expenses

Name/Type of Option	Total Annual Operating Expenses		Shareholder-Type Fees and Restrictions
	As a %	Per \$1,000	
DFA Intermediate Govt Fixed-Income I (DFIGX)	0.110 %	\$ 1.1	Excessive Trading Policy : 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.
PIMCO Total Return ESG Institutional (PTSAX)	0.510 %	\$ 5.1	Excessive Trading Policy : The Board of Trustees of the Trust has adopted policies and procedures reasonably designed to detect and prevent short-term trading activity that may be harmful to a Fund and its shareholders. Such activities may have a detrimental effect on a Fund and its shareholders. For example, depending upon various factors such as the size of a Fund and the amount of its assets maintained in cash, short-term or excessive trading by Fund shareholders may interfere with the efficient management of the Fund's investments, increase transaction costs and taxes, and may harm the performance of the Fund and its shareholders. The Trust seeks to deter and prevent abusive trading practices, and to reduce these risks, through several methods. First, the PIMCO Senior Floating Rate Fund has elected not to impose redemption fees. Second, to the extent that there is a delay between a change in the value of a Fund's portfolio holdings and the time when that change is reflected in the NAV of the Fund's shares, the Fund is exposed to the risk that investors may seek to exploit this delay by purchasing or redeeming shares at NAVs that do not reflect appropriate fair value prices. The Trust seeks to deter and prevent this activity, sometimes referred to as "stale price arbitrage," by the appropriate use of "fair value" pricing of a Fund's portfolio securities. Third, the Trust and PIMCO seek to monitor shareholder account activities in order to detect and prevent excessive and disruptive trading practices. The Trust and PIMCO each reserves the right to restrict or refuse any purchase or exchange transactions 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. Notice of such restrictions, if any, will vary according to the particular circumstances.

Investments Fees and Expenses

Name/Type of Option	Total Annual Operating Expenses		Shareholder-Type Fees and Restrictions
	As a %	Per \$1,000	
Vanguard Developed Markets Index Admiral(VTMGX)	0.070 %	\$ 0.7	Excessive Trading Policy : 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 Index Adm(VSMAX)	0.050 %	\$ 0.5	Excessive Trading Policy : 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 Index Adm (VBILX)	0.070 %	\$ 0.7	Excessive Trading Policy : 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 Admiral (VGSLX)	0.120 %	\$ 1.2	Excessive Trading Policy : 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 Mid Cap Index Admiral(VIMAX)	0.050 %	\$ 0.5	Excessive Trading Policy : 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.

Investments Fees and Expenses

Name/Type of Option	Total Annual Operating Expenses		Shareholder-Type Fees and Restrictions
	As a %	Per \$1,000	
Vanguard Emerging Mkts Stock Idx Adm (VEMAX)	0.140 %	\$ 1.4	Excessive Trading Policy : 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.
DFA Inflation-Protected Securities I (DIPSX)	0.110 %	\$ 1.1	Excessive Trading Policy : 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.
DFA Emerging Markets Social Core Port (DFESX)	0.440 %	\$ 4.4	Excessive Trading Policy : 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.

Investments Fees and Expenses

Name/Type of Option	Total Annual Operating Expenses		Shareholder-Type Fees and Restrictions
	As a %	Per \$1,000	
DFA US Social Core Equity 2 Portfolio (DFUEX)	0.210 %	\$ 2.1	Excessive Trading Policy : 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.
iShares S&P 500 Index K(WFSPX)	0.030 %	\$ 0.3	Excessive Trading Policy : 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.

Investments Fees and Expenses

Name/Type of Option	Total Annual Operating Expenses		Shareholder-Type Fees and Restrictions
	As a %	Per \$1,000	
DFA International Social Cor Eq Instl (DSCLX)	0.270 %	\$ 2.7	Excessive Trading Policy : 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.
Vanguard FTSE All-Wld ex-US SmCp Idx Adm(VFSAX)	0.160 %	\$ 1.6	Excessive Trading Policy : 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.
Fidelity® Large Cap Value Index(FLCOX)	0.035 %	\$ 0.35	Excessive Trading Policy : 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.

Investments Fees and Expenses

Name/Type of Option	Total Annual Operating Expenses		Shareholder-Type Fees and Restrictions
	As a %	Per \$1,000	
Fidelity® Large Cap Growth Idx(FSPGX)	0.035 %	\$ 0.35	<p>Excessive Trading Policy : 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.</p> <p>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.</p> <p>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.</p>
Fidelity® Small Cap Growth Index(FECGX)	0.050 %	\$ 0.5	<p>Excessive Trading Policy : 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.</p> <p>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.</p> <p>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.</p>

Investments Fees and Expenses

Name/Type of Option	Total Annual Operating Expenses		Shareholder-Type Fees and Restrictions
	As a %	Per \$1,000	
Fidelity® Small Cap Value Index(FISVX)	0.050 %	\$ 0.5	<p>Excessive Trading Policy : 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.</p> <p>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.</p> <p>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.</p>
Fidelity® Mid Cap Growth Index(FMDGX)	0.050 %	\$ 0.5	<p>Excessive Trading Policy : 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.</p> <p>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.</p> <p>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.</p>

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Name/Type of Option	Total Annual Operating Expenses		Shareholder-Type Fees and Restrictions
	As a %	Per \$1,000	
Fidelity® Mid Cap Value Index(FIMVX)	0.050 %	\$ 0.5	Excessive Trading Policy : 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.
Vanguard Federal Money Market Investor (VMFXX)	0.110 %	\$ 1.1	N/A

You should consider the investment objectives, risks, charges and expenses of the Fund carefully before investing. This and other information is contained in the Fund's Prospectus, which is available upon request. You should read the Prospectus carefully before choosing a Fund. Investment returns will fluctuate, cannot be guaranteed and do not predict the future performance of any investment.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at http://www.dol.gov/ebsa/publications/401k_employee.html. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

This table shows Other Fees and Expenses for plan services.

Administrative/Individual Fees and Expenses

Investment Advice

Advisor Fees

In addition to the Fees and Expenses information identified in the Investment Information Notice, fees for services provided by Creative Planning also apply as follows. Services may include items such as: Investment option selection, monitoring, and replacement. Creative Planning offers additional services for employee education, investment consulting and participant services. Creative Planning offers additional services for employee education, investment consulting and participant services. The annualized advisory fee is based on the total value of the assets held in the plan. Please refer to the table in the "Additional Plan Information" for a breakdown of the asset fees at various levels. The fee is deducted on a quarterly basis from the Plan and each participant pays a proportion of the fee. The amount deducted from each participant's account is determined by prorating the total amount to be deducted based on the participant's account balance. The dollar amount of the expense will be added to the dollar amount of any other plan administrative charges identified in the ERISA 404 Retirement Plan and Investment Information Notice

Other

In-Plan Roth Conversion

\$100

Administrative Fee

The Plan pays outside service providers for Plan administrative services, such as legal, audit, asset management, accounting and recordkeeping services, unless the plan sponsor elects, at its own discretion, to pay some or all of the Plan administrative expenses. The cost for these services fluctuates each year based on a variety of factors. To the extent these expenses are not charged against forfeitures or paid by the employer, or reimbursed by a third party (revenue sharing), the Plan may charge these expenses against your account on a pro-rata basis (based on the relative size of your account to the total accounts in the plan) or a set fee amount. If charged to your account, these expenses will be deducted directly from your account on a quarterly basis and will appear on your quarterly benefit statement.

Qualified Domestic Relations Order (QDRO)

\$250 or actual cost

Withdrawals/Distributions

Termination and In-Service Distributions

\$100

Installment Distributions

\$100 for the first installment, then \$0 thereafter. There is a \$100 fee on the first installment distribution after a change in the amount of the distribution.

Additional Plan Information

Advisor Services and Asset Fees

Asset Range	Fee	Assets
1 to 500,000	0.7500%	\$ 500,000
500,001 to 2,000,000	0.5000%	\$ 1,500,000
2,000,001 to 5,000,000	0.4000%	\$ 3,000,000
5,000,001 to 10,000,000	0.2500%	\$ 5,000,000
10,000,000 to 15,000,000	0.2000%	\$ 5,000,000
15,000,001 and above	0.1000%	\$ 24,345,078

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