

Supplement to the Annual Participant Fee Disclosure

The plan sponsor has engaged FuturePlan to assist in the administration of the retirement plan (the “Plan”). As such, there are certain fees associated with these services. This notice will act as the disclosure of the fees paid from the plan accounts of participants, not otherwise disclosed in the 404(a)(5) fee disclosure notice. You are encouraged to review these disclosures in order to make the best possible decisions regarding the management of your retirement account.

Administrative Plan Expenses: The Plan pays for plan administrative services, such as legal, accounting, and recordkeeping services, unless the plan sponsor elects at its own discretion to pay some or all of the plan administrative expenses. The plan sponsor may also elect to offset the fees by third-party payments. Based on a variety of factors, the costs may change each year for these services.

Individual Plan Expenses: The plan may charge certain fees to individual participants’ accounts when individual participants incur the charges. These charges may arise based on your use of a feature available under the Plan (e.g., a distribution), or based on the application of applicable law (e.g., processing a domestic relations order due to divorce). The following individual expenses, if applicable, may be charged to your account:

Description/Reason Amount:

1. Distributions (including but not limited to distributions due to termination or death, in-service and hardship distributions, and required minimum distributions): generally \$150 per occurrence, but may charge up to \$500
2. Corrective Distributions: \$200 per hour, generally \$350 per occurrence
3. Loan set-up and/or annual maintenance: generally \$150 per occurrence, but may charge up to \$300 per occurrence / per year
4. Missing participant search: \$30 per occurrence
5. Qualified domestic relation order (QDRO) review: may charge up to \$750 per occurrence

Investment-Related Expenses: Review the 404(a)(5) fee disclosure or related investment-related material for learn more about the investment options available to you and related expenses. Additionally, to help with understanding investments, you may go to http://www.ici.org/pdf/pub_401k_glossary.pdf for a glossary of investment terms.