

What fees do I pay when participating in the KBA, Inc. 401(k) and Profit Sharing Plan? For many participants, that question may come as a surprise. There's an assumption that the answer is, "None".

In fact, there are costs associated with your participation in the plan. While administration expenses are shared by the plan sponsor and plan participants, there are other costs that plan participants pay. And those expenses have an impact on the size of your account balance at retirement.

The information that follows is intended to provide you with a better understanding of expenses associated with your participation in the plan. You'll learn:

- How administration expenses are handled.
- What costs are associated with elective plan features (e.g., taking out a loan).
- What fees are associated with our plan's investment options.

In addition, you'll learn about rights you may have with respect to the plan's operation, how the plan's investments' performance compares to broad-based benchmarks, and where to go for additional information concerning the plan's investments.

The fees and expenses associated with our plan are not unusual. Almost all 401(k) plans have such costs. And the fees and expenses associated with our plan are reviewed regularly to make sure that they are competitive and reasonable. The objective of this communication is simply to provide you with more and better information for making investment and other plan-related decisions.

Remember, too, that investment-related fees should be placed in context. A somewhat higher fee may be perfectly appropriate if an investment better suits your needs and goals.

If you have any questions concerning the information that follows, contact Julie Campbell at 425-455-9720.

KBA, Inc. 401(k) and Profit Sharing Plan

This document contains important information concerning our retirement plan. The first section provides you with information about the plan in general, including any expenses you might incur through participation in the plan or through taking advantage of different plan features. The second section provides information about the plan's investment alternatives, including any fees or expenses associated with those investments.

If you have questions concerning any of this information, contact Julie Campbell at 425-455-9720.

Plan Information

You give investment directions for your Plan account, selecting from investment choices provided under the Plan, as determined by KBA, Inc.

You may change your investment choices daily by using the Plan's internet website at www.newportgroup.com.

Other Plan-related Expenses

Retirement plans have different types of expenses.

Administration expenses – These are charges for services such as legal, accounting, recordkeeping and administration expenses.

In our Plan, these expenses are paid partly by the Plan sponsor and partly by participants. A participant's share of these expenses is allocated on both a pro rata and a per capita basis. Certain fees may be applied pro rata (i.e., your share of these expenses is based on the value of your account balance over the total value of all participants' accounts in the Plan) while others, may be applied per capita (i.e., your share of these expenses is determined by dividing the total expense by the number of participants in the Plan).

The plan incurs annual recordkeeping expenses based on a tiered schedule of up to \$70 per participant or a minimum of \$3,250, whichever is greater on a per-capita basis. Annual custody expenses are 0.05% of plan assets or a minimum of \$750, whichever is greater on a pro-rata basis.

In addition to the standard administration expenses described above, the Plan may incur other administrative expenses for services such as consulting, audit assistance, custom reports or notices and other special or extraordinary services. Expenses not paid by the plan sponsor will be paid in the same manner as the standard administration expenses.

Investment Advisor expenses – These are charges for advice the Plan receives related to the investment options offered under the Plan. The plan has entered into an agreement with your plan's investment advisor to provide advisory services for an asset based fee. The annual fee for these services is 0.35% of plan assets. These fees are allocated to participants on a pro-rata basis.

The Advisor will be paid pro rata.

The Custodian will be paid pro rata.

Individual expenses – These fees are for services to execute specific transactions under the Plan. The amounts below will be deducted from your account in the event that you execute one of the specific transactions.

Loans – A \$150 processing fee for each new participant loan.

Distributions – The following distribution-related expenses will be deducted from your account:

- Processing fee for each type of distribution requested: \$75
- Fee for each check issued: \$5
- Fee for each hardship withdrawal requested: \$125

Other Expenses – You may incur certain charges for:

- Check reissuance: \$25
- Additional overnight charge: \$20
- Wire transfer fee: \$20
- Annual terminated account holder fee: \$100

KBA, Inc. 401(k) and Profit Sharing Plan

Investment Options - 10/31/2017

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 go to the specific Internet Web site address shown below or you can contact Julie Campbell at 425-455-9720. A free paper copy of the information available on the Web site[s] can be obtained by contacting Julie Campbell at 425-455-9720.

Document Summary

This section has two 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

Table 1 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. The benchmark allows you to compare an investment's performance to the performance of a widely used collection of investments. While you cannot invest in a benchmark, the performance of the benchmark will give you an idea of how well the investment did in the same time period.

The benchmark information shown in the chart below includes both a broad benchmark as required by the Department of Labor and a more specific benchmark based on the mutual fund's objectives. Additional information about your plan investments may be found at www.newportgroup.com. 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].

Table 1 – Variable Return Investments								
Name	Average Annual Total Return as of 10/31/2017				Benchmarks			
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*	
STOCK								
Artisan International Value Fund	24.90%	11.98%	6.92%	09/23/2002	23.64%	7.29%	0.92%	MSCI All Country World ex-US NR Index 23.64% 7.29% 0.92% MSCI All Country World ex-US NR Index
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=20861								
Columbia Mid Cap Index Fund (I)	23.21%	14.89%	8.78%	03/31/2000	23.48%	15.13%	8.96%	S&P MidCap 400 Index 23.48% 15.13% 8.96% S&P MidCap 400 Index
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=15968								
Federated Prudent Bear Fund (A)	-18.21%	-15.49%	-10.48%	12/28/1995	23.76%	15.22%	7.69%	S&P 1500 Composite Index 23.76% 15.22% 7.69% S&P 1500 Composite Index
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=05997								
Fidelity Select Materials Portfolio	31.87%	9.92%	7.06%	09/29/1986	23.20%	10.80%	3.70%	MSCI All Country World NR Index 23.20% 10.80% 3.70% MSCI All Country World NR Index
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=02070								

Table 1 – Variable Return Investments

Name	Average Annual Total Return as of 10/31/2017				Benchmarks		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
Fidelity Select Software & IT Svcs Portfolio	32.47%	22.67%	13.26%	07/29/1985	38.73%	20.78%	10.93%
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=20850					S&P 1500 Information Technology Index 23.20% 10.80% 3.70% MSCI All Country World NR Index		
Franklin Utilities Fund (Adv)	14.10%	11.65%	7.55%	09/30/1948	15.99%	12.95%	7.53%
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=10933					S&P 1500 Utilities Index 23.20% 10.80% 3.70% MSCI All Country World NR Index		
Invesco Gold & Precious Metals Fund (Y)	-10.30%	-11.80%	-4.01%	01/19/1984	23.09%	-4.13%	-6.11%
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=X2148					MSCI World Metals & Mining NR Index 23.20% 10.80% 3.70% MSCI All Country World NR Index		
Oppenheimer Developing Markets Fund (Y)	24.91%	5.55%	3.66%	11/18/1996	26.45%	4.83%	0.60%
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=26956					MSCI Emerging Markets NR Index 26.45% 4.83% 0.60% MSCI Emerging Markets NR Index		
T. Rowe Price Health Sciences Fund	28.94%	21.18%	14.96%	12/29/1995	23.33%	17.61%	10.90%
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=03037					S&P 1500 Health Care Index 23.20% 10.80% 3.70% MSCI All Country World NR Index		
Vanguard 500 Index Fund (Adm)	23.59%	15.14%	7.51%	08/31/1976	23.63%	15.18%	7.51%
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=05004					S&P 500 Index 23.63% 15.18% 7.51% S&P 500 Index		
Vanguard Equity Income Fund (Adm)	20.94%	13.95%	7.91%	03/21/1988	19.62%	13.62%	5.58%
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=17712					S&P 500 Value Index 23.63% 15.18% 7.51% S&P 500 Index		
Vanguard Growth Index Fund (Adm)	26.58%	15.80%	8.81%	11/02/1992	26.51%	16.40%	9.25%
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=06700					S&P 500 Growth Index 23.63% 15.18% 7.51% S&P 500 Index		
Vanguard REIT Index Fund (Adm)	5.43%	9.44%	5.79%	05/13/1996	7.90%	10.05%	6.05%
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=17979					S&P 1500 REIT Industry Index 23.20% 10.80% 3.70% MSCI All Country World NR Index		

Table 1 – Variable Return Investments

Name	Average Annual Total Return as of 10/31/2017				Benchmarks		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
Vanguard Small-Cap Growth Index Fund (Adm)	26.54%	13.83%	8.19%	05/21/1998	29.44%	16.61%	9.58%
						S&P 600 Growth Index	
					27.92%	16.29%	9.17%
						S&P SmallCap 600 Index	
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=X8420							
Note on Performance: Performance for this investment for the period prior to 09/27/2011 is based on a different share class for the investment.							
Vanguard Small-Cap Index Fund (Adm)	24.26%	14.62%	8.47%	10/03/1960	27.92%	16.29%	9.17%
						S&P SmallCap 600 Index	
					27.92%	16.29%	9.17%
						S&P SmallCap 600 Index	
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=06770							
Vanguard Small-Cap Value Index Fund (Inv)	22.13%	14.94%	8.32%	05/21/1998	26.16%	15.91%	8.71%
						S&P 600 Value Index	
					27.92%	16.29%	9.17%
						S&P SmallCap 600 Index	
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=15102							
BOND							
American Century Zero Coupon 2020 Fund (Inv)	-0.53%	0.94%	7.18%	12/29/1989	-0.31%	1.02%	3.01%
						Bloomberg Barclays U.S. Government Intermediate Index	
					-0.62%	1.26%	3.52%
						Bloomberg Barclays U.S. Government Index	
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=X0017							
Federated Inst. High Yield Bond Fund (I)	8.38%	6.36%	7.70%	11/01/2002	8.92%	6.27%	7.82%
						Bloomberg Barclays U.S. Corporate High Yield Index	
					0.90%	2.04%	4.19%
						Bloomberg Barclays U.S. Aggregate Bond Index	
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=19921							
PIMCO Global Bond Fund (Unhedged) (I)	3.45%	0.90%	4.84%	11/23/1993	1.18%	0.43%	3.11%
						Bloomberg Barclays Global Aggregate Index	
					1.18%	0.43%	3.11%
						Bloomberg Barclays Global Aggregate Index	
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=06162							
PIMCO Real Return Fund (I)	0.76%	-0.21%	4.14%	01/29/1997	-0.11%	-0.11%	3.81%
						Bloomberg Barclays U.S. Treasury TIPS Index	
					-0.11%	-0.11%	3.81%
						Bloomberg Barclays U.S. Treasury TIPS Index	
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=07202							
Vanguard Intermed.-Term Bond Index Fund (Adm)	0.51%	2.29%	5.26%	03/01/1994	0.90%	2.04%	4.19%
						Bloomberg Barclays U.S. Aggregate Bond Index	
					1.05%	2.05%	4.26%
						Bloomberg Barclays U.S. Government/Credit Index	
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=17969							

Table 1 – Variable Return Investments

Name	Average Annual Total Return as of 10/31/2017				Benchmarks		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
Vanguard Long-Term Invest. Grade Fund (Adm)	4.72%	4.92%	7.73%	07/09/1973	3.18%	3.07%	5.45%
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=14404					Bloomberg Barclays U.S. Credit Index 0.90% 2.04% 4.19%		
Vanguard Short-Term Bond Index Fund (Adm)	0.59%	1.10%	2.63%	03/01/1994	0.67%	0.90%	2.05%
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=17971					Bloomberg Barclays U.S. Government/Credit 1-3 Year Index 1.05% 2.05% 4.26%		
BLENDED							
J Hancock Multimgr Lifestyle Cnsrv Fund (R6)	6.45%	4.27%	4.75%	10/14/2005	8.15%	4.89%	4.02%
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=X8193					S&P Target Risk Conservative Index 23.20% 10.80% 3.70%		
Note on Performance: Performance for this investment for the period prior to 09/01/2011 is based on a different share class for the investment.					MSCI All Country World NR Index		
J Hancock Multimgr Lifestyle Growth Fund (R6)	19.55%	10.31%	5.07%	10/14/2005	19.46%	10.86%	5.23%
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=X8204					S&P Target Risk Aggressive Index 23.20% 10.80% 3.70%		
Note on Performance: Performance for this investment for the period prior to 09/01/2011 is based on a different share class for the investment.					MSCI All Country World NR Index		
J Hancock Multimgr Lifestyle Mod Fund (R6)	10.45%	6.27%	5.03%	10/14/2005	10.41%	6.26%	3.91%
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=X8230					S&P Target Risk Moderate Index 23.20% 10.80% 3.70%		
Note on Performance: Performance for this investment for the period prior to 09/01/2011 is based on a different share class for the investment.					MSCI All Country World NR Index		
T. Rowe Price Retirement 2015 Fund	12.80%	8.10%	5.14%	02/27/2004	10.93%	7.04%	4.45%
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=05431					S&P Target Date 2015 Index 23.20% 10.80% 3.70%		
Note on Performance: Performance for this investment for the period prior to 09/01/2011 is based on a different share class for the investment.					MSCI All Country World NR Index		
T. Rowe Price Retirement 2020 Fund	15.30%	9.24%	5.42%	09/30/2002	12.69%	8.00%	4.67%
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=18944					S&P Target Date 2020 Index 23.20% 10.80% 3.70%		
Note on Performance: Performance for this investment for the period prior to 09/01/2011 is based on a different share class for the investment.					MSCI All Country World NR Index		
T. Rowe Price Retirement 2025 Fund	17.30%	10.26%	5.66%	02/27/2004	14.63%	8.84%	4.83%
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=05435					S&P Target Date 2025 Index 23.20% 10.80% 3.70%		
Note on Performance: Performance for this investment for the period prior to 09/01/2011 is based on a different share class for the investment.					MSCI All Country World NR Index		

Table 1 – Variable Return Investments								
Name	Average Annual Total Return as of 10/31/2017				Benchmarks			
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*	
T. Rowe Price Retirement 2030 Fund	19.22%	11.11%	5.89%	09/30/2002	16.41%	9.65%	4.93%	S&P Target Date 2030 Index 23.20% 10.80% 3.70% MSCI All Country World NR Index
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=18945								
T. Rowe Price Retirement 2035 Fund	20.77%	11.75%	6.06%	02/27/2004	18.18%	10.35%	5.05%	S&P Target Date 2035 Index 23.20% 10.80% 3.70% MSCI All Country World NR Index
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=05437								
T. Rowe Price Retirement 2040 Fund	22.04%	12.18%	6.27%	09/30/2002	19.39%	10.84%	5.15%	S&P Target Date 2040 Index 23.20% 10.80% 3.70% MSCI All Country World NR Index
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=18946								
T. Rowe Price Retirement 2045 Fund	22.47%	12.27%	6.32%	05/31/2005	20.28%	11.21%	5.15%	S&P Target Date 2045 Index 23.20% 10.80% 3.70% MSCI All Country World NR Index
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=26953								
T. Rowe Price Retirement 2050 Fund	22.43%	12.26%	6.30%	12/29/2006	21.09%	11.56%	5.30%	S&P Target Date 2050 Index 23.20% 10.80% 3.70% MSCI All Country World NR Index
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=33699								
T. Rowe Price Retirement 2055 Fund	22.39%	12.24%	6.29%	12/29/2006	21.57%	11.80%	5.43%	S&P Target Date 2055 Index 23.20% 10.80% 3.70% MSCI All Country World NR Index
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=33703								
CASH/STABLE VALUE								
Standard Stable Asset II	2.31%	2.34%	2.81%	04/01/2011	0.69%	0.20%	0.39%	Bloomberg Barclays U.S. Treasury Bill 1-3 Month Index 0.69% 0.20% 0.39% Bloomberg Barclays U.S. Treasury Bill 1-3 Month Index
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=F3691								

*Fund and benchmark returns are from the fund's inception for funds less than 10 years old.

Part II. Fee and Expense Information

Table 2 shows fee and expense information for the investment options listed in Table 1. Table 2 shows the Total Annual Operating Expenses of the options in Table 1. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option. Table 2 may also show Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

Table 2 – Fees and Expenses

Name / Type of Option	Total Annual Gross Operating Expense As a % Per \$1000	Shareholder-Type Fees
STOCK		
Artisan International Value Fund	1.23% \$12.30	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Columbia Mid Cap Index Fund (I)	0.31% \$3.10	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Federated Prudent Bear Fund (A)	3.28% \$32.80	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Fidelity Select Materials Portfolio	0.81% \$8.10	Redemption fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 90-day period may result in restricted trading for 85 days.
Fidelity Select Software & IT Svcs Portfolio	0.76% \$7.60	Redemption fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 90-day period may result in restricted trading for 85 days.
Franklin Utilities Fund (Adv)	0.58% \$5.80	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Invesco Gold & Precious Metals Fund (Y)	1.20% \$12.00	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Oppenheimer Developing Markets Fund (Y)	1.07% \$10.70	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
T. Rowe Price Health Sciences Fund	0.77% \$7.70	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Vanguard 500 Index Fund (Adm)	0.04% \$0.40	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Vanguard Equity Income Fund (Adm)	0.17% \$1.70	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Vanguard Growth Index Fund (Adm)	0.06% \$0.60	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.

Table 2 – Fees and Expenses

Name / Type of Option	Total Annual Gross Operating Expense As a % Per \$1000	Shareholder-Type Fees
Vanguard REIT Index Fund (Adm)	0.12% \$1.20	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Vanguard Small-Cap Growth Index Fund (Adm)	0.07% \$0.70	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Vanguard Small-Cap Index Fund (Adm)	0.06% \$0.60	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Vanguard Small-Cap Value Index Fund (Inv)	0.19% \$1.90	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
BOND		
American Century Zero Coupon 2020 Fund (Inv)	0.56% \$5.60	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Federated Inst. High Yield Bond Fund (I)	0.58% \$5.80	Redemption fee: 2.00% (for sales within 90 day(s) of purchase) Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
PIMCO Global Bond Fund (Unhedged) (I)	0.61% \$6.10	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
PIMCO Real Return Fund (I)	0.64% \$6.40	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Vanguard Intermed.-Term Bond Index Fund (Adm)	0.07% \$0.70	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Vanguard Long-Term Invest. Grade Fund (Adm)	0.11% \$1.10	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Vanguard Short-Term Bond Index Fund (Adm)	0.07% \$0.70	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
BLENDED		
J Hancock Multimgr Lifestyle Cnsrv Fund (R6)	0.86% \$8.60	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.

Table 2 – Fees and Expenses

Name / Type of Option	Total Annual Gross Operating Expense As a % Per \$1000	Shareholder-Type Fees
J Hancock Multimgr Lifestyle Growth Fund (R6)	0.97% \$9.70	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
J Hancock Multimgr Lifestyle Mod Fund (R6)	0.89% \$8.90	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
T. Rowe Price Retirement 2015 Fund	0.59% \$5.90	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
T. Rowe Price Retirement 2020 Fund	0.63% \$6.30	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
T. Rowe Price Retirement 2025 Fund	0.67% \$6.70	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
T. Rowe Price Retirement 2030 Fund	0.69% \$6.90	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
T. Rowe Price Retirement 2035 Fund	0.72% \$7.20	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
T. Rowe Price Retirement 2040 Fund	0.74% \$7.40	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
T. Rowe Price Retirement 2045 Fund	0.74% \$7.40	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
T. Rowe Price Retirement 2050 Fund	0.74% \$7.40	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
T. Rowe Price Retirement 2055 Fund	0.74% \$7.40	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
CASH/STABLE VALUE		
Standard Stable Asset II	N/A N/A	Redemption fee: 0%

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site for an example showing the long-term effect of fees and expenses at http://www.dol.gov/ebsa/publications/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.

Please visit <http://www.investmentterms.com/> for a glossary of investment terms relevant to the investment options under this plan. This glossary is intended to help you better understand your options.