

Teamsters Local 346 Savings & 401(k) 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 the Teamsters Local 346 Savings & 401(k) Plan at 2002 London Road, Suite 300, Duluth, MN 55812 or by calling 218-728-4231.

Plan Information

The Plan is intended to be an ERISA Section 404(c) plan. This simply means that you "exercise control" over some or all of the investments in your Plan account. The fiduciaries of the Plan may be relieved of liability, or responsibility, for any losses that you may experience as a direct result of your investment decisions.

As a Plan participant, you may request certain information from Plan Administrator's Representative Alerus Retirement Solutions, PO Box 64535, St. Paul, MN 55164, Phone: 800-433-1685. This information includes: annual operating expenses of the Plan investments; copies of prospectuses, financial statements, reports, or other materials relating to Plan investments provided to the Plan; a list of assets contained in each Plan investment portfolio; the value of those assets and fund units or shares; and the past and current performance of each Plan investment.

You may direct the investment of your account by logging in to your account at www.alerusrb.com or using the plan's Voice Response Unit by calling 1-800-795-2697. You must have a user identification number and password to access these systems. Generally, investment directions submitted by 3:00 p.m. Central Time on days when the major stock exchanges are open for business will be reflected in your account based upon the value of the investment as of market close. Generally, investment directions submitted after 3:00 p.m. Central Time, on weekends or holidays will be reflected based upon the next business day's value.

Other Plan Information

Alerus shall execute and deliver to the Plan Sponsor, any vote or proxy relating to securities held by the Plan's trust. Alerus shall vote such securities only to the extent and as directed by the Plan Sponsor or, if applicable by an appointed investment manager.

Other Plan-Related Expenses

Retirement plans have different types of expenses.

Administration expenses – These are charges for services such as legal, accounting, investment consulting and recordkeeping services and other administrative services necessary to operate the Plan. These charges to the Plan include an annual administration fee of \$4,607 plus a participant recordkeeping fee of \$48 per year per participant paid to the Plan's recordkeeper Alerus. RBC Wealth Management is paid \$45,000 per year to provide investment services to the Fund. These expenses and other administrative fees are charged against individual participant account balances on both a pro-rata and per capita basis. A portion of the Plan expenses are raised by charging a pro-rata share of the expenses based upon the amount that each account bears to the total of all participant account balances, this fee is estimated at 0.29% per year. A portion of the Plan expenses are raised by charging each account on a per capita basis, where each account is charged the same monthly amount, this fee is estimated at \$138.00 per year. Terminated participants with balances smaller than the current distribution fee may be charged a small account balance fee equal to the current distribution fee listed in this disclosure.

Individual expenses – These are expenses you may incur if you take advantage of certain Plan features.

Qualified Domestic Relations Order (QDRO) – The following QDRO-related expenses will be charged to your account:

- A \$250 processing fee for each domestic relations order

Distributions – The following distribution-related expenses will be charged to your account:

- A \$50 processing fee for each type of distribution requested

Other Expenses – You may incur certain charges for:

- Additional overnight charge: \$35
- Wire transfer fee: \$20

Teamsters Local 346 Savings & 401(k) Plan

Investment Options - 09/30/2024

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 your Plan Administrator. A free paper copy of the information available on the Web site[s] can be obtained by contacting Plan Administrator, Teamsters Local 346 2002 London Road, Suite 300, Duluth, MN 55812.

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. 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].

Each investment in the table also has a "benchmark". 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.

Table 1 – Variable Return Investments							
Name	Average Annual Total Return as of 09/30/2024				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
STOCK							
Am. Funds Wash. Mutual Investors Fund (R6)/Large Blend	32.77%	14.06%	12.06%	07/31/1952	36.35%	15.98%	13.38%
						S&P 500 Index	
					36.35%	15.98%	13.38%
						S&P 500 Index	
Additional information may be found at: www.dolfeedisclosure.com?c=alerus&f=X3185							
American Funds EuroPacific Growth Fund (R6)/Foreign Large Growth	24.71%	7.52%	6.26%	04/16/1984	25.35%	7.59%	5.22%
						MSCI All Country World ex-US NR Index	
					25.35%	7.59%	5.22%
						MSCI All Country World ex-US NR Index	
Additional information may be found at: www.dolfeedisclosure.com?c=alerus&f=X3181							
American Funds New Perspective Fund (R6)/Global Large-Stock Growth	31.71%	13.85%	11.77%	03/13/1973	31.76%	12.19%	9.39%
						MSCI All Country World NR Index	
					25.35%	7.59%	5.22%
						MSCI All Country World ex-US NR Index	
Additional information may be found at: www.dolfeedisclosure.com?c=alerus&f=X3232							
Artisan Mid Cap Value Fund (I)/Mid-Cap Value	20.90%	9.62%	7.37%	03/28/2001	24.99%	11.45%	9.69%
						S&P MidCap 400 Value Index	
					26.79%	11.78%	10.32%
						S&P MidCap 400 Index	
Additional information may be found at: www.dolfeedisclosure.com?c=alerus&f=X9565							
Fidelity 500 Index Fund/Large Blend	36.33%	15.96%	13.37%	05/04/2011	36.35%	15.98%	13.38%
						S&P 500 Index	
					36.35%	15.98%	13.38%
						S&P 500 Index	
Additional information may be found at: www.dolfeedisclosure.com?c=alerus&f=X7700							

Table 1 – Variable Return Investments

Name	Average Annual Total Return as of 09/30/2024				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
Fidelity International Index Fund/Foreign Large Blend	25.36%	8.37%	5.87%	09/08/2011	25.35%	7.59%	5.22%
					MSCI All Country World ex-US NR Index		
					25.35%	7.59%	5.22%
					MSCI All Country World ex-US NR Index		
Additional information may be found at: www.dolfeedisclosure.com?c=alerus&f=X8477							
Fidelity Mid Cap Index Fund/Mid-Cap Blend	29.29%	11.30%	10.19%	09/08/2011	26.79%	11.78%	10.32%
					S&P MidCap 400 Index		
					26.79%	11.78%	10.32%
					S&P MidCap 400 Index		
Additional information may be found at: www.dolfeedisclosure.com?c=alerus&f=X8479							
Fidelity Small Cap Index Fund/Small Blend	26.84%	9.48%	8.93%	09/08/2011	25.86%	10.21%	10.05%
					S&P SmallCap 600 Index		
					25.86%	10.21%	10.05%
					S&P SmallCap 600 Index		
Additional information may be found at: www.dolfeedisclosure.com?c=alerus&f=X8483							
Franklin Small Cap Value Fund (R6)/Small Value	24.89%	10.42%	9.18%	03/11/1996	22.85%	9.42%	9.10%
					S&P SmallCap 600 Value Index		
					25.86%	10.21%	10.05%
					S&P SmallCap 600 Index		
Additional information may be found at: www.dolfeedisclosure.com?c=alerus&f=XC306							
Goldman Sachs Mid Cap Growth Fund (R6)/Mid-Cap Growth	27.02%	11.11%	10.03%	05/24/1999	28.49%	11.63%	10.58%
					S&P MidCap 400 Growth Index		
					26.79%	11.78%	10.32%
					S&P MidCap 400 Index		
Additional information may be found at: www.dolfeedisclosure.com?c=alerus&f=XK773							
Note on Performance: Performance for this investment for the period prior to 07/31/2015 is based on a different share class for the investment.							
MFS Growth Fund (R6)/Large Growth	42.00%	15.90%	15.25%	12/29/1986	41.10%	17.56%	15.17%
					S&P 500 Growth Index		
					36.35%	15.98%	13.38%
					S&P 500 Index		
Additional information may be found at: www.dolfeedisclosure.com?c=alerus&f=X8250							
TRP Integrated US Small-Cap Gr Eq I/Small Growth	30.66%	10.42%	10.80%	06/30/1997	28.65%	10.64%	10.81%
					S&P SmallCap 600 Growth Index		
					25.86%	10.21%	10.05%
					S&P SmallCap 600 Index		
Additional information may be found at: www.dolfeedisclosure.com?c=alerus&f=XM475							
Note on Performance: Performance for this investment for the period prior to 03/23/2016 is based on a different share class for the investment.							
BOND							
Fidelity US Bond Index Fund/Intermediate Core Bond	11.52%	0.34%	1.82%	05/04/2011	11.57%	0.33%	1.84%
					Bloomberg U.S. Aggregate Bond Index		
					11.31%	0.41%	2.00%
					Bloomberg U.S. Government/Credit Index		
Additional information may be found at: www.dolfeedisclosure.com?c=alerus&f=X7821							
JPMorgan Core Bond Fund (R6)/Intermediate Core Bond	12.09%	0.96%	2.26%	05/31/1991	11.57%	0.33%	1.84%
					Bloomberg U.S. Aggregate Bond Index		
					11.31%	0.41%	2.00%
					Bloomberg U.S. Government/Credit Index		
Additional information may be found at: www.dolfeedisclosure.com?c=alerus&f=32127							
BLENDED							

Table 1 – Variable Return Investments

Name	Average Annual Total Return as of 09/30/2024				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
Am. Funds 2010 Target Date Retire. Fund (R6)/Target-Date 2000-2010	18.61%	6.16%	5.60%	02/01/2007	17.12%	5.31%	5.06%
Additional information may be found at: www.dolfeedisclosure.com?c=alerus&f=X3186					S&P Target Date 2010 Index 11.57% 0.33% 1.84% Bloomberg U.S. Aggregate Bond Index		
Am. Funds 2015 Target Date Retire. Fund (R6)/Target-Date 2015	19.37%	6.55%	5.94%	02/01/2007	17.79%	5.75%	5.51%
Additional information may be found at: www.dolfeedisclosure.com?c=alerus&f=X3241					S&P Target Date 2015 Index 31.76% 12.19% 9.39% MSCI All Country World NR Index		
Am. Funds 2020 Target Date Retire. Fund (R6)/Target-Date 2020	20.50%	6.98%	6.39%	02/01/2007	19.05%	6.15%	5.93%
Additional information may be found at: www.dolfeedisclosure.com?c=alerus&f=X3245					S&P Target Date 2020 Index 31.76% 12.19% 9.39% MSCI All Country World NR Index		
Am. Funds 2025 Target Date Retire. Fund (R6)/Target-Date 2025	21.39%	7.81%	7.07%	02/01/2007	19.81%	7.01%	6.55%
Additional information may be found at: www.dolfeedisclosure.com?c=alerus&f=X3202					S&P Target Date 2025 Index 31.76% 12.19% 9.39% MSCI All Country World NR Index		
Am. Funds 2030 Target Date Retire. Fund (R6)/Target-Date 2030	23.58%	8.87%	8.01%	02/01/2007	22.17%	8.10%	7.28%
Additional information may be found at: www.dolfeedisclosure.com?c=alerus&f=X3203					S&P Target Date 2030 Index 31.76% 12.19% 9.39% MSCI All Country World NR Index		
Am. Funds 2035 Target Date Retire. Fund (R6)/Target-Date 2035	26.15%	10.39%	9.06%	02/01/2007	24.56%	9.25%	8.03%
Additional information may be found at: www.dolfeedisclosure.com?c=alerus&f=X3242					S&P Target Date 2035 Index 31.76% 12.19% 9.39% MSCI All Country World NR Index		
Am. Funds 2040 Target Date Retire. Fund (R6)/Target-Date 2040	28.87%	11.41%	9.67%	02/01/2007	26.62%	10.17%	8.61%
Additional information may be found at: www.dolfeedisclosure.com?c=alerus&f=X3244					S&P Target Date 2040 Index 31.76% 12.19% 9.39% MSCI All Country World NR Index		
Am. Funds 2045 Target Date Retire. Fund (R6)/Target-Date 2045	29.73%	11.66%	9.86%	02/01/2007	27.95%	10.75%	8.97%
Additional information may be found at: www.dolfeedisclosure.com?c=alerus&f=X3212					S&P Target Date 2045 Index 31.76% 12.19% 9.39% MSCI All Country World NR Index		
Am. Funds 2050 Target Date Retire. Fund (R6)/Target-Date 2050	30.07%	11.71%	9.91%	02/01/2007	28.68%	11.06%	9.18%
Additional information may be found at: www.dolfeedisclosure.com?c=alerus&f=X3243					S&P Target Date 2050 Index 31.76% 12.19% 9.39% MSCI All Country World NR Index		
Am. Funds 2055 Target Date Retire. Fund (R6)/Target-Date 2055	30.36%	11.67%	9.89%	02/01/2010	28.82%	11.14%	9.26%
Additional information may be found at: www.dolfeedisclosure.com?c=alerus&f=X4802					S&P Target Date 2055 Index 31.76% 12.19% 9.39% MSCI All Country World NR Index		

Table 1 – Variable Return Investments									
Name	Average Annual Total Return as of 09/30/2024				Benchmark				
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*		
Am. Funds 2060 Target Date Retire. Fund (R6)/Target-Date 2060	30.49%	11.65%	9.91%	03/27/2015	28.82%	11.14%	9.20%	S&P Target Date 2055 Index	
					31.76%	12.19%	9.60%	MSCI All Country World NR Index	
Additional information may be found at: www.dolfeedisclosure.com?c=alerus&f=XJ349									
American Funds 2065 Tgt Dt Retire Fund (R6)/Target-Date 2065+	30.43%	N/A	16.15%	03/27/2020	28.82%	11.14%	16.50%	S&P Target Date 2055 Index	
					31.76%	12.19%	17.60%	MSCI All Country World NR Index	
Additional information may be found at: www.dolfeedisclosure.com?c=alerus&f=XT922									
American Funds 2070 Trgt Date Retire (R6)/Target-Date 2065+	N/A	N/A	10.60%	05/03/2024	28.82%	11.14%	8.34%	S&P Target Date 2055 Index	
					31.76%	12.19%	8.99%	MSCI All Country World NR Index	
Additional information may be found at: www.dolfeedisclosure.com?c=alerus&f=Y0268									
American Funds American Balanced Fund (R6)/Moderate Allocation	26.27%	9.65%	8.77%	07/25/1975	23.31%	7.65%	6.86%	S&P Target Risk Growth Index	
					31.76%	12.19%	9.39%	MSCI All Country World NR Index	
Additional information may be found at: www.dolfeedisclosure.com?c=alerus&f=X3201									
CASH/STABLE VALUE									
Vanguard Federal Money Market Fund (Inv)/Money Market Taxable	5.41%	2.29%	1.61%	07/13/1981	5.52%	2.33%	1.63%	Bloomberg U.S. Treasury Bill 1-3 Month Index	
					5.52%	2.33%	1.63%	Bloomberg U.S. Treasury Bill 1-3 Month Index	
Additional information may be found at: www.dolfeedisclosure.com?c=alerus&f=07350									

*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		
Am. Funds Wash. Mutual Investors Fund (R6)	0.26% \$2.60	Redemption fee: 0% Purchase 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.
American Funds EuroPacific Growth Fund (R6)	0.47% \$4.70	Redemption fee: 0% Purchase 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.
American Funds New Perspective Fund (R6)	0.42% \$4.20	Redemption fee: 0% Purchase 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.
Artisan Mid Cap Value Fund (I)	0.93% \$9.30	Redemption fee: 0% Purchase 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 500 Index Fund	0.02% \$0.15	Redemption fee: 0% Purchase 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 International Index Fund	0.04% \$0.35	Redemption fee: 0% Purchase 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 Mid Cap Index Fund	0.03% \$0.25	Redemption fee: 0% Purchase 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 Small Cap Index Fund	0.03% \$0.25	Redemption fee: 0% Purchase 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.
Franklin Small Cap Value Fund (R6)	0.62% \$6.20	Redemption fee: 0% Purchase 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.
Goldman Sachs Mid Cap Growth Fund (R6)	1.01% \$10.10	Redemption fee: 0% Purchase fee: 0% Excessive trading policy: Cannot exceed 1 round trip(s) (redeem shares in the fund following the purchase of shares) in a rolling 90-day period.
MFS Growth Fund (R6)	0.52% \$5.20	Redemption fee: 0% Purchase 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.
TRP Integrated US Small-Cap Gr Eq I	0.66% \$6.60	Redemption fee: 0% Purchase 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
BOND		
Fidelity US Bond Index Fund	0.03% \$0.25	Redemption fee: 0% Purchase 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.
JPMorgan Core Bond Fund (R6)	0.35% \$3.50	Redemption fee: 0% Purchase fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (purchase and redeem shares within the fund's short-term trading period) in a rolling 60-day period may result in restricted trading for 90 days.
BLENDED		
Am. Funds 2010 Target Date Retire. Fund (R6)	0.29% \$2.90	Redemption fee: 0% Purchase 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.
Am. Funds 2015 Target Date Retire. Fund (R6)	0.30% \$3.00	Redemption fee: 0% Purchase 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.
Am. Funds 2020 Target Date Retire. Fund (R6)	0.31% \$3.10	Redemption fee: 0% Purchase 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.
Am. Funds 2025 Target Date Retire. Fund (R6)	0.32% \$3.20	Redemption fee: 0% Purchase 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.
Am. Funds 2030 Target Date Retire. Fund (R6)	0.33% \$3.30	Redemption fee: 0% Purchase 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.
Am. Funds 2035 Target Date Retire. Fund (R6)	0.35% \$3.50	Redemption fee: 0% Purchase 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.
Am. Funds 2040 Target Date Retire. Fund (R6)	0.37% \$3.70	Redemption fee: 0% Purchase 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.
Am. Funds 2045 Target Date Retire. Fund (R6)	0.37% \$3.70	Redemption fee: 0% Purchase 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.
Am. Funds 2050 Target Date Retire. Fund (R6)	0.38% \$3.80	Redemption fee: 0% Purchase 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.
Am. Funds 2055 Target Date Retire. Fund (R6)	0.38% \$3.80	Redemption fee: 0% Purchase 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
Am. Funds 2060 Target Date Retire. Fund (R6)	0.39% \$3.90	Redemption fee: 0% Purchase 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.
American Funds 2065 Tgt Dt Retire Fund (R6)	0.39% \$3.90	Redemption fee: 0% Purchase 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.
American Funds 2070 Trgt Date Retire (R6)	0.39% \$3.90	Redemption fee: 0% Purchase 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.
American Funds American Balanced Fund (R6)	0.25% \$2.50	Redemption fee: 0% Purchase 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		
Vanguard Federal Money Market Fund (Inv)	0.11% \$1.10	Redemption fee: 0% Purchase fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days.

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/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf>

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.