

You may select any combination in 1% increments totaling 100% (non-whole numbers will be rounded down to the nearest percent). These investment selections are for future allocations only and will not impact funds currently invested.

MATC		Investment Selection
6358	AMERICAN FUNDS NEW WORLD R5	%
6389	DODGE & COX INTERNATIONAL STOCK	%
6692	T. ROWE PRICE RETIREMENT 2020	%
6693	T. ROWE PRICE RETIREMENT 2030	%
6694	T. ROWE PRICE RETIREMENT 2040	%
6696	T. ROWE PRICE RETIREMENT 2045	%
6850	T. ROWE PRICE RETIREMENT 2025	%
6852	T. ROWE PRICE RETIREMENT 2035	%
6853	T. ROWE PRICE RETIREMENT 2015	%
7252	VANGUARD MID-CAP VALUE INDEX INV	%
10460	VANGUARD REIT INDEX INV	%
10461	VANGUARD TOTAL INTERNATIONAL STOCK INDEX INV	%
10659	FIRST EAGLE GLOBAL A	%
12043	AMERICAN FUNDS BALANCED R6	%
12162	T. ROWE PRICE RETIREMENT 2050	%
12418	VANGUARD INTERNATIONAL VALUE INV	%
12774	FRANKLIN SMALL CAP GROWTH ADV	%
13097	PIMCO INVESTMENT GRADE CORPORATE BOND P	%
13946	DFA US TARGETED VALUE I	%
13949	DFA US CORE EQUITY 1 I	%
13950	DFA US CORE EQUITY 2 I	%
13957	DFA GLOBAL EQUITY I	%
14354	PRINCIPAL MID CAP I	%
14765	JOHN HANCOCK II LIFESTYLE AGGRESSIVE R6	%
14766	JOHN HANCOCK II LIFESTYLE BALANCED R6	%
14768	JOHN HANCOCK II LIFESTYLE GROWTH R6	%
15527	VANGUARD ENERGY ADMN	%
15714	OPPENHEIMER INTERNATIONAL DIVERSIFIED I	%
16379	VANGUARD EMERGING MARKETS STOCK INDEX SIGNAL	%
6576	T. ROWE PRICE CAPITAL APPRECIATION*	%
Totals		100%

Authorization and Signature

As a participant in this plan, your employer may provide your investment and plan eligibility information to third parties necessary to administer the plan. I hereby authorize the company to make the necessary payroll deductions from my compensation as indicated above. The authorization set forth in this form shall become effective at the earliest time permitted by the terms of the plan.

➔ **Employee Signature:** _____ **Date:** ____/____/____

Fee Disclosure Statement for Participants of the RedRiver Systems LLC 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 may enroll and make investment changes at any time once eligible to participate in the plan. This may be done by enrolling via the internet, using a voice response system, or by completing an Enrollment/Change Form and either faxing or mailing it to Paychex.

•<https://benefits.paychex.com>

•**Paychex Employee Services:**

1-877-244-1771, Retirement Services option

•**Fax: 585-389-7349**

•**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.

Part Two: Administrative Expenses

Annual 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.

In the event that the employer decides to transfer the plan's recordkeeping services to a new service provider, there may be a plan transfer fee charged for services associated with the transfer process. The employer has the option to pay the expense with plan assets. If the expense is paid by the plan, 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.

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 pursuant to your election of the specified service. The actual fee(s) for any individual expenses assessed will be listed on your quarterly participant benefit statement.

Type of Fee	Description	Amount
Loan Fee	Fee charged for the initial processing of a loan request including preparation of amortization schedule.	\$150 general purpose loan \$300 primary residence loan
Distribution Fee	Fee charged for processing a distribution of plan assets.	\$65
Wire/ACH Fee	Fee charged for sending distributions as an automated clearing house (ACH) transaction or via wire transfer.	\$18
Stale Check Fee	Fees charged to participants who fail to cash their distribution check by Paychex and third party vendor. The amount of the fee depends on the services that are necessary to locate the participant.	\$65 Stale Check Processing to remit to Third-party vendor. Third Party Vendor Fees \$5 mailing fee to participant \$60 distribution of Stale Check Assets to participant or rollover of Stale Check Assets to IRA fee \$125 missing participant search fee
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

Type of Fee	Description	Amount
Managed Account Fee	Fee for using GuidedChoice® managed account services. (GCAM) 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.	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 fund 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 funds' assets, not to the investment company. They are quoted as a percentage of sale proceeds sold within a specified period of time.	Refer to Part II, Fee and Expense Information of the Investment Chart.

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 fund(s) Web site(s) listed in the chart or by contacting Johnny Lee Boyd at 1100 E Campbell Suite 210, Richardson, TX 75081, 214-446-3311.

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 Part 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.

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. 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 03/31/14				Benchmark				
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception	
Bond Funds										
FEDERATED INSTITUTIONAL HIGH YIELD BOND INSTL/ High Yield Bond	FIHBX	7.43%	16.62%	8.69%	10.30%	7.57%	18.19%	8.54%	10.73%	BofAML US HY Master II TR USD www.federatedinvestors.com
PIMCO INVESTMENT GRADE CORPORATE BOND P/ Intermediate - Term Bond	PBDPX	0.05%	11.08%	6.94%	8.68%	1.47%	9.69%	5.29%	6.72%	Barclays US Corp IG TR USD www.allianzinvestors.com
VANGUARD INFLATION PROTECTED SECURITIES INV/ Inflation Protected Bond	VIPSX	(6.79%)	4.65%	4.29%	6.23%	(6.49%)	4.91%	4.52%	6.47%	Barclays US Treasury US TIPS TR USD www.vanguard.com

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 03/31/14				Benchmark				
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception	
Equity Funds										
ALLIANCE BERNSTEIN DISCOVERY GROWTH I/ Mid - Cap Growth	CHCIX	25.66%	28.52%	8.99%	9.84%	24.22%	24.73%	9.47%	9.25%	Russell Mid Cap Growth TR USD
ALLIANCE BERNSTEIN GROWTH & INCOME I/ Large Value	CBBIX	23.32%	20.92%	6.89%	6.62%	21.57%	21.75%	7.58%	6.70%	Russell 1000 Value TR USD
AMERICAN FUNDS AMCAP R5/ Large Growth	RAFFX	28.04%	22.65%	8.32%	7.95%	23.22%	21.68%	7.86%	6.98%	Russell 1000 Growth TR USD
AMERICAN FUNDS BALANCED R6/ Moderate Allocation	RLBGX	16.00%	16.95%	7.04%	15.61%	14.71%	17.04%	7.76%	15.17%	Morningstar Moderately Aggr Target Risk
AMERICAN FUNDS EUROPACIFIC GROWTH R5/ Foreign Large Blend	RERFX	17.93%	15.89%	8.59%	8.86%	12.31%	15.52%	7.12%	7.67%	MSCI ACWI Ex USA NR USD
AMERICAN FUNDS NEW WORLD R5/ Diversified Emerging Markets	RNWFX	9.38%	16.33%	10.69%	11.41%	(1.43%)	14.48%	10.11%	11.65%	MSCI EM NR USD
DFA GLOBAL EQUITY I/ World Stock	DGEIX	21.23%	21.55%	8.21%	8.68%	16.55%	17.80%	6.97%	7.29%	MSCI ACWI NR USD
DFA US CORE EQUITY 1 I/ Large Blend	DFEOX	24.69%	23.27%	N/A	8.12%	22.41%	21.73%	7.80%	7.59%	Russell 1000 TR USD
DFA US CORE EQUITY 2 I/ Mid - Cap Blend	DFQTX	25.24%	24.05%	N/A	8.09%	23.51%	25.55%	10.05%	8.97%	Russell Mid Cap TR USD
DFA US TARGETED VALUE I/ Small Value	DFVFX	28.26%	27.29%	9.90%	12.98%	22.65%	23.33%	8.07%	10.76%	Russell 2000 Value TR USD

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 03/31/14				Benchmark			
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
DODGE & COX INTERNATIONAL STOCK/ Foreign Large Blend	DODFX	25.25%	20.52%	9.25%	9.28%	12.31%	15.52%	7.12%	6.07%
		www.dodgeandcox.com				MSCI ACWI Ex USA NR USD			
FIRST EAGLE GLOBAL A/ World Allocation	SGENX	13.06%	16.00%	10.02%	12.20%	10.93%	13.20%	7.13%	N/A
		www.firsteaglefunds.com				Morningstar Global Allocation TR			
FRANKLIN SMALL CAP GROWTH ADV/ Small Growth	FSSAX	35.39%	30.06%	10.21%	8.04%	27.19%	25.24%	8.87%	4.21%
		www.franklintempleton.com				Russell 2000 Growth TR USD			
JOHN HANCOCK II LIFESTYLE AGGRESSIVE R6/ Large Blend	JULAX	19.66%	19.43%	N/A	15.96%	22.41%	21.73%	7.80%	21.03%
		www.jhfunds.com				Russell 1000 TR USD			
JOHN HANCOCK II LIFESTYLE BALANCED R6/ Moderate Allocation	JULBX	12.75%	16.09%	N/A	12.23%	14.71%	17.04%	7.76%	13.61%
		www.jhfunds.com				Morningstar Moderately Aggr Target Risk			
JOHN HANCOCK II LIFESTYLE GROWTH R6/ Aggressive Allocation	JULGX	16.75%	17.92%	N/A	14.60%	17.51%	19.41%	8.13%	15.70%
		www.jhfunds.com				Morningstar Aggressive Target Risk			
OPPENHEIMER INTERNATIONAL DIVERSIFIED I/ Foreign Large Growth	OIDIX	17.95%	19.53%	N/A	22.34%	10.84%	15.22%	6.93%	15.33%
		www.oppenheimerfunds.com				MSCI ACWI Ex USA Growth NR USD			
PRINCIPAL MID CAP I/ Mid - Cap Blend	PCBIX	20.68%	25.49%	11.25%	10.66%	24.22%	24.73%	9.47%	7.08%
		www.wamu.com/wmgroupoffunds				Russell Mid Cap Growth TR USD			
T. ROWE PRICE CAPITAL APPRECIATION/ Moderate Allocation	PRWCX	16.97%	18.63%	8.97%	11.54%	14.71%	17.04%	7.76%	N/A
		www.troweprice.com				Morningstar Moderately Aggr Target Risk			
T. ROWE PRICE RETIREMENT 2015/ Target Date 2011 - 2015	TRRGX	11.65%	15.89%	6.97%	6.84%	8.47%	13.68%	7.33%	7.28%
		www.troweprice.com				Morningstar Lifetime Moderate 2015			

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 03/31/14				Benchmark			
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
T. ROWE PRICE RETIREMENT 2020/ Target Date 2016 - 2020	TRRBX	13.73%	17.32%	7.26%	9.47%	10.17%	15.21%	7.66%	10.13%
		www.troweprice.com				Morningstar Lifetime Moderate 2020			
T. ROWE PRICE RETIREMENT 2025/ Target Date 2021 - 2025	TRRHX	15.70%	18.49%	7.51%	7.37%	12.34%	16.83%	7.94%	7.88%
		www.troweprice.com				Morningstar Lifetime Moderate 2025			
T. ROWE PRICE RETIREMENT 2030/ Target Date 2026 - 2030	TRRCX	17.26%	19.41%	7.77%	10.15%	14.51%	18.15%	8.18%	10.95%
		www.troweprice.com				Morningstar Lifetime Moderate 2030			
T. ROWE PRICE RETIREMENT 2035/ Target Date 2031 - 2035	TRRJX	18.48%	20.00%	7.81%	7.64%	16.05%	18.94%	8.35%	8.29%
		www.troweprice.com				Morningstar Lifetime Moderate 2035			
T. ROWE PRICE RETIREMENT 2040/ Target Date 2036 - 2040	TRRDY	19.21%	20.24%	7.93%	10.32%	16.72%	19.25%	8.47%	11.31%
		www.troweprice.com				Morningstar Lifetime Moderate 2040			
T. ROWE PRICE RETIREMENT 2045/ Target Date 2041 - 2045	TRRKX	19.19%	20.21%	N/A	7.87%	16.75%	19.30%	8.51%	8.32%
		www.troweprice.com				Morningstar Lifetime Moderate 2045			
T. ROWE PRICE RETIREMENT 2050/ Target Date 2046 - 2050	TRRMX	19.24%	20.22%	N/A	6.07%	16.61%	19.28%	8.54%	5.99%
		www.troweprice.com				Morningstar Lifetime Moderate 2050			
VANGUARD EMERGING MARKETS STOCK INDEX SIGNAL/ Diversified Emerging Markets	VERSX	(2.81%)	13.90%	9.67%	3.43%	(1.43%)	14.48%	10.11%	3.85%
		www.vanguard.com				MSCI EM NR USD			
VANGUARD ENERGY ADMN/ Equity Energy	VGELX	14.60%	15.18%	12.77%	13.67%	14.79%	16.98%	13.11%	12.07%
		www.vanguard.com				S&P 1500 Energy TR			

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 03/31/14				Benchmark			
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
VANGUARD INTERNATIONAL VALUE INV/ Foreign Large Value	VTRIX	19.48%	15.60%	7.38%	9.68%	13.80%	15.80%	7.26%	N/A
		www.vanguard.com				MSCI ACWI Ex USA Value NR USD			
VANGUARD MID-CAP VALUE INDEX INV/ Mid - Cap Value	VMVIX	24.87%	25.99%	N/A	8.64%	22.95%	26.35%	10.24%	8.51%
		www.vanguard.com				Russell Mid Cap Value TR USD			
VANGUARD REIT INDEX INV/ Specialty - Real Estate	VGSIX	4.08%	28.53%	8.28%	10.68%	4.15%	28.73%	8.16%	10.90%
		www.vanguard.com				S&P United States REIT TR USD			
VANGUARD SMALL CAP INDEX INV/ Small Blend	NAESX	25.11%	26.62%	9.78%	10.87%	24.90%	24.31%	8.53%	N/A
		www.vanguard.com				Russell 2000 TR USD			
VANGUARD SMALL CAP VALUE INDEX INV/ Small Value	VISVX	24.49%	26.08%	9.16%	8.77%	22.65%	23.33%	8.07%	8.48%
		www.vanguard.com				Russell 2000 Value TR USD			
VANGUARD TOTAL INTERNATIONAL STOCK INDEX INV/ Foreign Large Blend	VGTSX	12.71%	15.36%	6.86%	5.11%	12.31%	15.52%	7.12%	N/A
		www.vanguard.com				MSCI ACWI Ex USA NR USD			
VANGUARD TOTAL STOCK MARKET INDEX INV/ Large Blend	VTSMX	22.54%	21.93%	7.93%	9.48%	22.41%	21.73%	7.80%	9.60%
		www.vanguard.com				Russell 1000 TR USD			
VANGUARD VALUE INDEX INV/ Large Value	VIVAX	21.71%	20.99%	7.45%	9.50%	21.57%	21.75%	7.58%	10.29%
		www.vanguard.com				Russell 1000 Value TR USD			
VANGUARD WELLESLEY INCOME INV/ Conservative Allocation	VWINX	7.75%	13.21%	7.19%	10.11%	7.23%	10.46%	6.09%	N/A
		www.vanguard.com				Morningstar Moderately Cons Target Risk			

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 03/31/14				Benchmark			
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
Money Market Funds									
VANGUARD PRIME MONEY MARKET/ Money Market	VMMXX	0.02%	0.07%	1.72%	5.48%	0.27%	0.42%	2.10%	N/A
		www.vanguard.com				BofAML USD LIBOR 3 Mon CM			

N/A- Please refer to the fund fact sheets on <https://benefits.paychex.com> by selecting Research Funds from your Home Page and clicking on the name of the fund.

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Part 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.

Fees and Expenses

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 ****
Bond Funds							
FEDERATED INSTITUTIONAL HIGH YIELD BOND INSTL/ High Yield Bond	FIHBX	0.50%	\$ 5.00	N/A	30 Days	N/A	N/A
Additional Description: None							
PIMCO INVESTMENT GRADE CORPORATE BOND P/ Intermediate - Term Bond	PBDPX	0.60%	\$ 6.00	N/A	N/A	N/A	N/A
Additional Description: The Trust and PIMCO each reserves the right to restrict or refuse any purchase or exchange transaction 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.							
VANGUARD INFLATION PROTECTED SECURITIES INV/ Inflation Protected Bond	VIPSX	0.20%	\$ 2.00	N/A	N/A	1 in 60 Days	60 Days
Additional Description: 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 60 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							

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 ****
ALLIANCE BERNSTEIN DISCOVERY GROWTH I/ Mid - Cap Growth	CHCIX	0.78% \$ 7.80	N/A	60 Days	2 in 60 Days	N/A
Additional Description: Each Fund reserves the right to restrict, reject or cancel, without any prior notice, any purchase or exchange order for any reason, including any purchase or exchange order accepted by any shareholder's financial intermediary. If the Funds determine, in their sole discretion, that a particular action or pattern of transactions is excessive or short-term trading in nature, the relevant Fund account(s) will be immediately "blocked" and no future purchase or exchange activity will be permitted.						
ALLIANCE BERNSTEIN GROWTH & INCOME I/ Large Value	CBBIX	0.65% \$ 6.50	N/A	60 Days	2 in 60 Days	N/A
Additional Description: Each Fund reserves the right to restrict, reject or cancel, without any prior notice, any purchase or exchange order for any reason, including any purchase or exchange order accepted by any shareholder's financial intermediary. If the Funds determine, in their sole discretion, that a particular action or pattern of transactions is excessive or short-term trading in nature, the relevant Fund account(s) will be immediately "blocked" and no future purchase or exchange activity will be permitted.						
AMERICAN FUNDS AMCAP R5/ Large Growth	RAFFX	0.42% \$ 4.20	N/A	N/A	N/A	N/A
Additional Description: Any shareholder redeeming shares (including part of an exchange transaction) having a value of \$5,000 or more from a fund will be precluded from investing in the fund (including part of an exchange transaction) for 30 calendar days after the redemption. This prohibition will not apply to redemptions by shareholders whose shares are held on the books of third-party intermediaries that have not adopted procedures to implement this policy.						
AMERICAN FUNDS BALANCED R6/ Moderate Allocation	RLBGX	0.29% \$ 2.90	N/A	N/A	N/A	N/A
Additional Description: Any shareholder redeeming shares (including part of an exchange transaction) having a value of \$5,000 or more from a fund will be precluded from investing in the fund (including part of an exchange transaction) for 30 calendar days after the redemption. This prohibition will not apply to redemptions by shareholders whose shares are held on the books of third-party intermediaries that have not adopted procedures to implement this policy.						
AMERICAN FUNDS EUROPACIFIC GROWTH R5/ Foreign Large Blend	RERFX	0.55% \$ 5.50	N/A	N/A	N/A	N/A
Additional Description: Any shareholder redeeming shares (including part of an exchange transaction) having a value of \$5,000 or more from a fund will be precluded from investing in the fund (including part of an exchange transaction) for 30 calendar days after the redemption. This prohibition will not apply to redemptions by shareholders whose shares are held on the books of third-party intermediaries that have not adopted procedures to implement this policy.						

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 ****
AMERICAN FUNDS NEW WORLD R5/ Diversified Emerging Markets	RNWX	0.70%	\$ 7.00	N/A	N/A	N/A	N/A
Additional Description: Any shareholder redeeming shares (including part of an exchange transaction) having a value of \$5,000 or more from a fund will be precluded from investing in the fund (including part of an exchange transaction) for 30 calendar days after the redemption. This prohibition will not apply to redemptions by shareholders whose shares are held on the books of third-party intermediaries that have not adopted procedures to implement this policy.							
DFA GLOBAL EQUITY I/ World Stock	DGEIX	0.31%	\$ 3.10	N/A	N/A	1 in 30 Days	90 Days
Additional Description: None							
DFA US CORE EQUITY 1 I/ Large Blend	DFEOX	0.19%	\$ 1.90	N/A	N/A	1 in 30 Days	90 Days
Additional Description: None							
DFA US CORE EQUITY 2 I/ Mid - Cap Blend	DFQTX	0.22%	\$ 2.20	N/A	N/A	1 in 30 Days	90 Days
Additional Description: None							
DFA US TARGETED VALUE I/ Small Value	DFFVX	0.37%	\$ 3.70	N/A	N/A	1 in 30 Days	90 Days
Additional Description: None							
DODGE & COX INTERNATIONAL STOCK/ Foreign Large Blend	DODFX	0.64%	\$ 6.40	N/A	N/A	N/A	N/A
Additional Description: Whether or not the excessive trading policy has been violated, the Funds may determine from the amount, frequency, or pattern of purchases and redemptions that a shareholder is engaged in excessive trading that is or could be detrimental to a Fund and its shareholders and that trading restrictions are warranted.							
FIRST EAGLE GLOBAL A/ World Allocation	SGENX	1.13%	\$ 11.30	N/A	N/A	N/A	N/A
Additional Description: None							

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 ****
FRANKLIN SMALL CAP GROWTH ADV/ Small Growth	FSSAX	1.05%	\$ 10.50	N/A	N/A	N/A	N/A
Additional Description: While the Fund reserves the right to reject any purchase order for any reason, the Fund may also revoke executed purchase orders that the transfer agent reasonably concludes in its sole discretion may have been contrary to the objectives of the Fund's Frequent Trading Policy.							
JOHN HANCOCK II LIFESTYLE AGGRESSIVE R6/ Large Blend	JULAX	0.98%	\$ 9.80	N/A	N/A	N/A	N/A
Additional Description: The fund or its agent may reject or cancel a purchase order, suspend or terminate the exchange privilege or terminate the ability of an investor to invest in John Hancock funds if the fund or its agent determines that a proposed transaction involves market timing or disruptive trading that it believes is likely to be detrimental to the fund.							
JOHN HANCOCK II LIFESTYLE BALANCED R6/ Moderate Allocation	JULBX	0.90%	\$ 9.00	N/A	N/A	N/A	N/A
Additional Description: The fund or its agent may reject or cancel a purchase order, suspend or terminate the exchange privilege or terminate the ability of an investor to invest in John Hancock funds if the fund or its agent determines that a proposed transaction involves market timing or disruptive trading that it believes is likely to be detrimental to the fund.							
JOHN HANCOCK II LIFESTYLE GROWTH R6/ Aggressive Allocation	JULGX	0.94%	\$ 9.40	N/A	N/A	N/A	N/A
Additional Description: The fund or its agent may reject or cancel a purchase order, suspend or terminate the exchange privilege or terminate the ability of an investor to invest in John Hancock funds if the fund or its agent determines that a proposed transaction involves market timing or disruptive trading that it believes is likely to be detrimental to the fund.							
OPPENHEIMER INTERNATIONAL DIVERSIFIED I/ Foreign Large Growth	OIDIX	0.83%	\$ 8.30	N/A	N/A	N/A	30 Days
Additional Description: Oppenheimer fund account for shares of the Fund, his or her Fund account will be "blocked" from exchanges into any other fund for a period of 30 calendar days from the date of the exchange, subject to certain exceptions described below. The block will apply to the full account balance and not just to the amount exchanged into the account. Exceptions to 30-Day Exchange Limit: Exchanges Into Money Market Funds; Dividend Reinvestments and Share Conversions; Asset Allocation Programs; Automatic Exchange Plans; Redemptions of Shares.							
PRINCIPAL MID CAP I/ Mid - Cap Blend	PCBIX	0.66%	\$ 6.60	N/A	30 Days	N/A	N/A
Additional Description: The Fund has reserved the right to accept or reject, without prior written notice, any exchange requests. In some instances, an exchange may be completed prior to a determination of abusive trading. In those instances, we will reverse the exchange and return the account holdings to the positions held prior to the exchange.							

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 ****
T. ROWE PRICE CAPITAL APPRECIATION/ Moderate Allocation	PRWCX	0.71%	\$ 7.10	N/A	N/A	N/A	30 Days
Additional Description: In addition to restricting transactions in accordance with the 30-Day Purchase Block, T. Rowe Price may, in its discretion, reject any purchase or exchange into a fund from a person whose trading activity could disrupt the management of the fund or dilute the value of the fund's shares, including trading by persons acting collectively. Such persons may be barred from further purchases of T. Rowe Price funds for a period longer than 30 calendar days or permanently.							
T. ROWE PRICE RETIREMENT 2015/ Target Date 2011 - 2015	TRRGX	0.65%	\$ 6.50	N/A	N/A	N/A	30 Days
Additional Description: In addition to restricting transactions in accordance with the 30-Day Purchase Block, T. Rowe Price may, in its discretion, reject any purchase or exchange into a fund from a person whose trading activity could disrupt the management of the fund or dilute the value of the fund's shares, including trading by persons acting collectively. Such persons may be barred from further purchases of T. Rowe Price funds for a period longer than 30 calendar days or permanently.							
T. ROWE PRICE RETIREMENT 2020/ Target Date 2016 - 2020	TRRBX	0.69%	\$ 6.90	N/A	N/A	N/A	30 Days
Additional Description: In addition to restricting transactions in accordance with the 30-Day Purchase Block, T. Rowe Price may, in its discretion, reject any purchase or exchange into a fund from a person whose trading activity could disrupt the management of the fund or dilute the value of the fund's shares, including trading by persons acting collectively. Such persons may be barred from further purchases of T. Rowe Price funds for a period longer than 30 calendar days or permanently.							
T. ROWE PRICE RETIREMENT 2025/ Target Date 2021 - 2025	TRRHX	0.72%	\$ 7.20	N/A	N/A	N/A	30 Days
Additional Description: In addition to restricting transactions in accordance with the 30-Day Purchase Block, T. Rowe Price may, in its discretion, reject any purchase or exchange into a fund from a person whose trading activity could disrupt the management of the fund or dilute the value of the fund's shares, including trading by persons acting collectively. Such persons may be barred from further purchases of T. Rowe Price funds for a period longer than 30 calendar days or permanently.							
T. ROWE PRICE RETIREMENT 2030/ Target Date 2026 - 2030	TRRCX	0.75%	\$ 7.50	N/A	N/A	N/A	30 Days
Additional Description: In addition to restricting transactions in accordance with the 30-Day Purchase Block, T. Rowe Price may, in its discretion, reject any purchase or exchange into a fund from a person whose trading activity could disrupt the management of the fund or dilute the value of the fund's shares, including trading by persons acting collectively. Such persons may be barred from further purchases of T. Rowe Price funds for a period longer than 30 calendar days or permanently.							

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 ****
T. ROWE PRICE RETIREMENT 2035/ Target Date 2031 - 2035	TRRJX	0.77% \$ 7.70	N/A	N/A	N/A	30 Days
Additional Description: In addition to restricting transactions in accordance with the 30-Day Purchase Block, T. Rowe Price may, in its discretion, reject any purchase or exchange into a fund from a person whose trading activity could disrupt the management of the fund or dilute the value of the fund's shares, including trading by persons acting collectively. Such persons may be barred from further purchases of T. Rowe Price funds for a period longer than 30 calendar days or permanently.						
T. ROWE PRICE RETIREMENT 2040/ Target Date 2036 - 2040	TRRDY	0.78% \$ 7.80	N/A	N/A	N/A	30 Days
Additional Description: In addition to restricting transactions in accordance with the 30-Day Purchase Block, T. Rowe Price may, in its discretion, reject any purchase or exchange into a fund from a person whose trading activity could disrupt the management of the fund or dilute the value of the fund's shares, including trading by persons acting collectively. Such persons may be barred from further purchases of T. Rowe Price funds for a period longer than 30 calendar days or permanently.						
T. ROWE PRICE RETIREMENT 2045/ Target Date 2041 - 2045	TRRKX	0.78% \$ 7.80	N/A	N/A	N/A	30 Days
Additional Description: In addition to restricting transactions in accordance with the 30-Day Purchase Block, T. Rowe Price may, in its discretion, reject any purchase or exchange into a fund from a person whose trading activity could disrupt the management of the fund or dilute the value of the fund's shares, including trading by persons acting collectively. Such persons may be barred from further purchases of T. Rowe Price funds for a period longer than 30 calendar days or permanently.						
T. ROWE PRICE RETIREMENT 2050/ Target Date 2046 - 2050	TRRMX	0.78% \$ 7.80	N/A	N/A	N/A	30 Days
Additional Description: In addition to restricting transactions in accordance with the 30-Day Purchase Block, T. Rowe Price may, in its discretion, reject any purchase or exchange into a fund from a person whose trading activity could disrupt the management of the fund or dilute the value of the fund's shares, including trading by persons acting collectively. Such persons may be barred from further purchases of T. Rowe Price funds for a period longer than 30 calendar days or permanently.						
VANGUARD EMERGING MARKETS STOCK INDEX SIGNAL/ Diversified Emerging Markets	VERSX	0.15% \$ 1.50	N/A	N/A	1 in 60 Days	60 Days
Additional Description: 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 60 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 As a %* Per \$1000		Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
VANGUARD ENERGY ADMN/ Equity Energy	VGELX	0.26%	\$ 2.60	N/A	N/A	1 in 60 Days	60 Days
Additional Description: 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 60 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 INTERNATIONAL VALUE INV/ Foreign Large Value	VTRIX	0.43%	\$ 4.30	2.00% if redeemed within 60 days	N/A	1 in 60 Days	60 Days
Additional Description: 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 60 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 VALUE INDEX INV/ Mid - Cap Value	VMVIX	0.24%	\$ 2.40	N/A	N/A	1 in 60 Days	60 Days
Additional Description: 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 60 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 REIT INDEX INV/ Specialty - Real Estate	VGSIX	0.24%	\$ 2.40	1.00% if redeemed within 364 days	N/A	1 in 60 Days	60 Days
Additional Description: 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 60 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 INV/ Small Blend	NAESX	0.24%	\$ 2.40	N/A	N/A	1 in 60 Days	60 Days
Additional Description: 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 60 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 INV/ Small Value	VISVX	0.24%	\$ 2.40	N/A	N/A	1 in 60 Days	60 Days
Additional Description: 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 60 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 As a %* Per \$1000	Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
VANGUARD TOTAL INTERNATIONAL STOCK INDEX INV/ Foreign Large Blend	VGTSX	0.22% \$ 2.20	2.00% if redeemed within 60 days	N/A	1 in 60 Days	60 Days
Additional Description: 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 60 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 TOTAL STOCK MARKET INDEX INV/ Large Blend	VTSMX	0.17% \$ 1.70	N/A	N/A	1 in 60 Days	60 Days
Additional Description: 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 60 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 INV/ Large Value	VIVAX	0.24% \$ 2.40	N/A	N/A	1 in 60 Days	60 Days
Additional Description: 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 60 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 INV/ Conservative Allocation	VWINX	0.25% \$ 2.50	N/A	N/A	1 in 60 Days	60 Days
Additional Description: 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 60 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits.						
Money Market Funds						
VANGUARD PRIME MONEY MARKET/ Money Market	VMMXX	0.17% \$ 1.70	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 fund 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 <http://www.dol.gov/ebsa/publications/undrstndgrtrmnt.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.

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