



## FUND CHANGE NOTICE

August 2019

To: All 401(k) Participants  
From: Access Investment Advisors, Inc.  
Re: Announcement of Fund Change

After a careful review of the mutual funds in the 401(k) Plan, we have made the following fund substitutions:

| <b><i>Original Fund</i></b>            | <b><i>New Fund</i></b>              |
|--|-------------------------------------|
| AQR Multi-Strategy Alternative (ASANX) | AQR Alternative Risk Premia (QRPNX) |

If you select individual mutual funds rather than using an Access Portfolio Model Allocation, the fund substitutions above will be made automatically for you. AQR Multi-Strategy Alternative will no longer be available for purchase in the plan.

If you have elected an Access Portfolio Model Allocation, AQR Alternative Risk Premia will be substituted automatically to your holdings.

We have included a detailed Fund Facts information page for each of the new funds along with the following summary:

### **AQR Alternative Risk Premia (QRPNX)**

The investment seeks positive absolute returns. The fund pursues its investment objective by aiming to provide exposure to six separate investment styles: value, momentum, carry, defensive, trend and volatility using both "long" and "short" positions within the following asset groups ("Asset Groups"): stocks, equity indices, bonds and currencies. It will achieve its exposure to any of the Asset Groups by using derivatives or holding those assets directly.

If you have any questions regarding the funds, please feel free to call Will Casey at 920-683-9901.

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