Your Guide to Retirement Savings

ST. SIMONS ISLAND DENTAL ASSOCIATES, P.C.
RETIREMENT SAVINGS PLAN

Enrollment Guide

Offered by:

Crew Financial Collective
400 Main Street, The Cottages, Number 5
St. Simons Island, GA 31522

Phone: (912) 268-2176
Email: beverly@crewmailbox.com

Powered by:

This page left intentionally blank.

Congratulations!

ST. SIMONS ISLAND DENTAL ASSOCIATES, P.C. is pleased to welcome you to the ST. SIMONS ISLAND DENTAL ASSOCIATES, P.C. RETIREMENT SAVINGS PLAN. The Plan is designed to help you save and invest for retirement. It's one way to thank you for contributing to our success.

This Guide walks you through the enrollment process and the benefits of our Plan in particular. Starting your retirement planning today, offers more choices for your life tomorrow. There is no time like the present to get started!

Your Next Steps:

1. Review this Enrollment Guide.
2. Enroll in our Plan by logging into our Plan's website, www.WebAccountLink.com.

We want to help!

For more information about our Plan's investment options, please contact our Plan's advisor, Beverly A. McBride of Crew Financial Collective at (912) 268-2176 or beverly@crewmailbox.com. If you have questions about your account or our Plan's website, please contact a PCS service representative at (888) 621-5491. We are available 24 hours a day, 7 days a week, to assist you with your needs.

We hope that you will take full advantage of this important benefit.

About PCS, The Plan's Recordkeeper

Consistently recognized as one of the fastest growing independent record keepers in the country, Professional Capital Services (PCS) was founded by tax and ERISA attorneys to provide sophisticated retirement programs for the corporate, professional and governmental markets. PCS is a conflict-free independent retirement plan platform, offering a vast menu of investments free from proprietary funds and conflicts of interest. PCS has consistently made the Inc. 5000 list of fastest growing privately held companies. PCS was awarded a “AAA” rating from Roland|Criss for Superior Quality Management System and Strongest Fiduciary Support Safety! PCS is also certified by CEFEX (The Centre for Fiduciary Excellence) as adhering to the American Society of Pension Professionals & Actuaries' (ASPPA) standard of practice for recordkeepers.

Table of Contents

Getting Started is Easy! **Page 5**
Enrolling is as easy as 1, 2, 3

Retirement Plan Basics **Page 8**
Why you need to start saving today
Top retirement plan mistakes and how to avoid them

Retirement Needs **Page 12**
How much do I still need to save?

Risk Profile: Choosing the Right Path **Page 13**
How should I invest my retirement savings?
What are my investment options?

Important Notices **Page 17**
Annual Participant Disclosure
Qualified Default Investment Alternative Notice
Safe Harbor Notice

Forms **Page 28**
Investment Election Worksheet
Contribution Election Worksheet
Beneficiary Designation Worksheet

Plan Investments **Page 33**
Information about each investment option

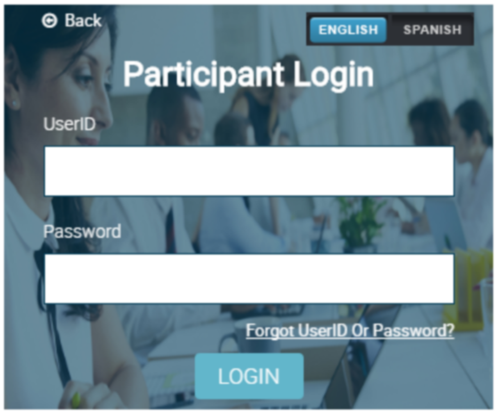
Getting Started is Easy!

To start, log into www.WebAccountLink.com

Your temporary User ID is your Social Security number and your temporary PIN is the last four digits of your Social Security number.

Note: Please exclude any dashes in your Social Security number when entering it here.

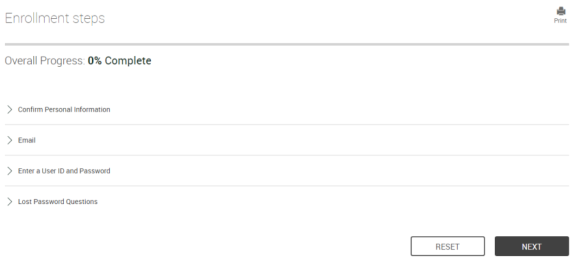
Rather than using "XXX-XX-XXXX", use "XXXXXXXXX".



After logging in, follow these easy steps to setup your account:

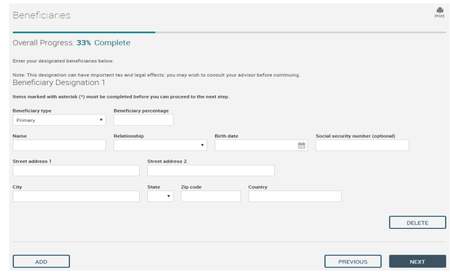
Step 1:
Account Setup

- Answer the security questions. The first time you log in, you will be asked to select four security questions and provide answers to each. These will be used as verification when retrieving a lost password or if you are logging on from an unfamiliar or public computer. The answers you provide are case sensitive.
- Choose your User ID and Password. Please note that your User ID and Password are case sensitive. Enter your User ID (6-12 alphanumeric characters). Enter your PIN (6-8 alpha-numeric characters).



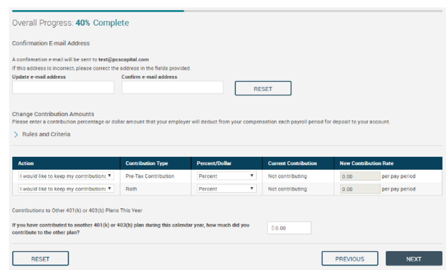
Getting Started is Easy!

Step 2:
Beneficiaries



Your primary beneficiary is your first choice to receive retirement benefits in the event of your death. You can name more than one person or entity as your primary beneficiary. If you are married, your spouse must consent to any change. If your primary beneficiary doesn't survive you or decides to decline the benefits, then your secondary (or "contingent") beneficiaries will receive your benefits.

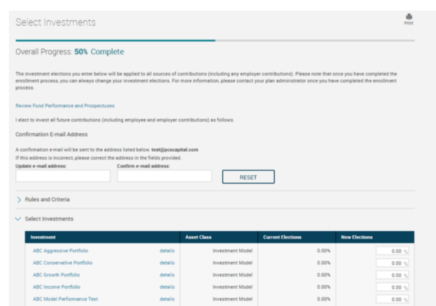
Step 3:
Contribution Election



Select your desired contribution amounts.

Determine if you want it to be a percentage or dollar amount each pay period. Use the retirement savings calculator to determine the tax advantage of making contributions.

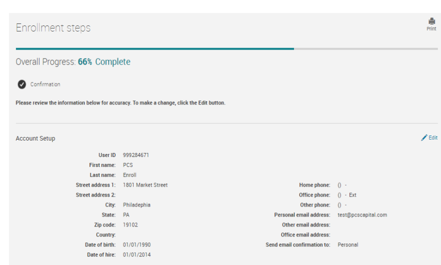
Step 4:
Investment Election



Choose your investments and your allocations.

Make sure your allocation percentage totals 100% before proceeding. For information about available investments, see page 14 of this enrollment guide.

Step 5:
Confirmation



In this final step, you should review all the information you have entered for accuracy. You can edit any information here before you confirm. You will not be able to confirm until all other steps have been completed.

Getting Started is Easy!

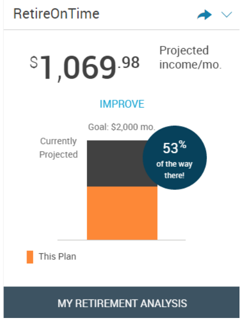
We give you the tools and support you need to be ready for retirement.

Need help determining if you're on track for retirement?

Find out with our RetireOnTime™ Retirement Readiness Tool!

RetireOnTime™

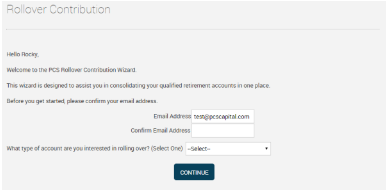
RetireOnTime™ allows you to enter information about your retirement assets outside your plan, offering a complete assessment of your chances of reaching your retirement goals. RetireOnTime™ then provides you with a report of your results and options, which may include adjusting levels of your contribution to improve your retirement projections.



Want to consolidate retirement accounts?

Try our Rollover Wizard!

Our Rollover Wizard makes consolidation easy! After logging on to www.WebAccountLink.com, simply click "Rollover Contributions", found under the Account Transactions tab, to get started!



(k)nowledge

(k)nowledge offers a wide array of educational content on subjects ranging across 12 distinct modules; from retirement basics and identity protection to mortgages and taxes. These modules are offered in both English and Spanish and employ video, animation and gaming to engage and ultimately reward participants for taking control of their financial future.

I'm enrolled in the Plan. Now what?

Now that you're enrolled, learn the benefits of contributing.

Being enrolled into the plan is just the first step toward being ready for retirement. The following pages will show you the benefits of regularly contributing to your plan, including tax savings and compound growth.

Retirement Plan Basics

Participating in the Plan offers you the potential to pay less in taxes.

- Your contributions may lower your taxable income, and may even put you in a lower tax bracket.
- Assets in your account can grow tax deferred.
- If your plan allows for Roth contributions and you elect this option, you won't get an up front tax-deduction but your account (both contributions and earnings) can grow tax-free and withdrawals taken during retirement are not subject to income tax once you are 59-1/2 and you have held the account for five years or more.

Contributions to your retirement plan can reduce your taxable income, and may lower your current federal income taxes.

Here's an example:

Bob is single and earns an annual income of $50,000. He contributes $200/month to his retirement plan. Bob will pay $578 less in federal income taxes than if he did not contribute to his retirement plan!

		Bob's Federal Tax*
Bob's taxable income before contributing:	$50,000	$8,271
Annual pre-tax contributions ($200 x 12):	$2,400	
Bob's taxable income after contributing:	$47,600	$7,694

*Based on 2016 tax rates.

Enjoy federal tax savings on your contributions.

The table below shows you the estimated federal tax savings based on a 6% contribution rate for different income levels.

Taxable Income	% of Annual Income	Monthly Contributions	Annual Contributions	Tax Savings
$15,000	6%	$75	$900	**$133**
$20,000	6%	$100	$1,200	**$178**
$30,000	6%	$150	$1,800	**$268**
$40,000	6%	$200	$2,400	**$578**
$50,000	6%	$250	$3,000	**$728**
$60,000	6%	$300	$3,600	**$878**
$70,000	6%	$350	$4,200	**$1,028**
$80,000	6%	$400	$4,800	**$1,178**

See how much you can save!

Retirement Plan Basics (continued)

Compounding earnings will help your savings grow.

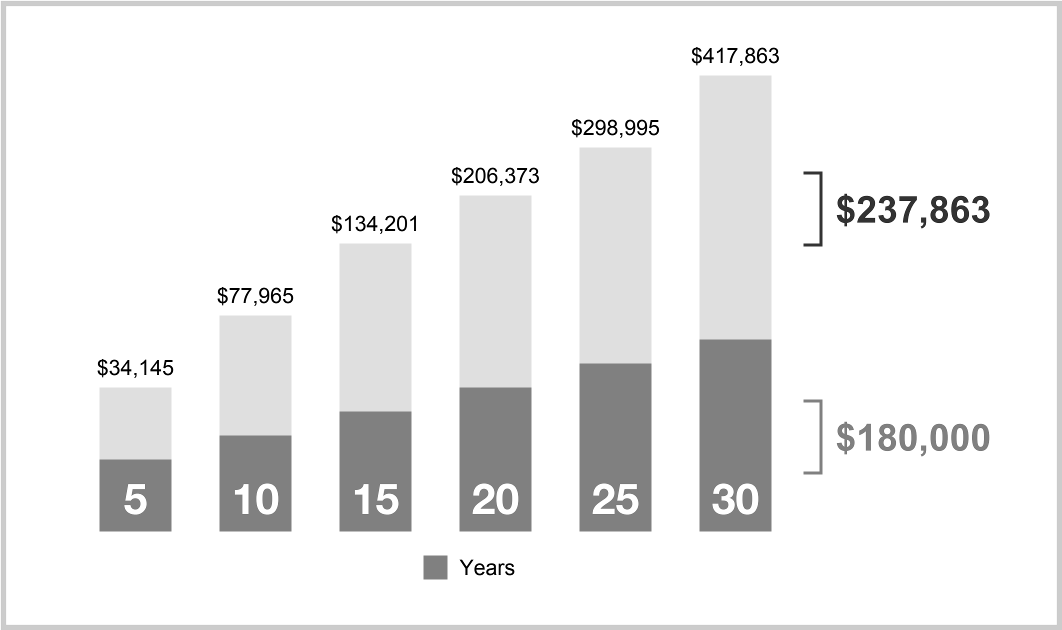
Earnings on investments in your account also grow tax-deferred until you begin taking withdrawals, thus compounding your account's growth over time.

The value of $1,000 compounded at various rates of return over time as follows:

Years	4%	6%	8%	10%
10	$1,481	$1,791	$2,159	$2,594
20	$2,191	$3,207	$4,661	$6,728
30	$3,243	$5,743	$10,063	$17,449

Example

If Lisa saved $500/month for 30 years, and earned an average tax-deferred annual return of 5% she would end up with $417,863. Lisa's contributions would be $180,000 and the rest of her account – $237,863 – would be compounded earnings.



Retirement Plan Basics (continued)

Why you need to start saving today.

Everyone dreams of a retirement free from financial worries. In spite of what you may hear, a financially secure retirement is possible, but proper planning and preparation are essential.

It's a fact - the earlier you begin saving, the better off you'll be when you retire. One thing is for sure, retirement plans don't work unless you take advantage of them. So start saving today!

Try to divert as much of your earnings into savings as you can. If you don't have a budget, create one. If you do have a budget, revise it to reflect your new commitment to saving, as well as any recent changes in your spending. Chip away at wasteful habits such as expensive dinners or unused gym memberships.

More great reasons to join the plan:

Cut your taxes.
Remember that your retirement plan contributions are tax-deferred, which means you don't pay taxes on the money in your account until you take it out — usually, when you're retired and possibly in a lower tax bracket.

Invest automatically.
Your contributions are deducted right from your paycheck and go directly into your account before taxes are withheld — so you may barely miss the money.

Get more bang for your buck.
If you contribute the same amount of money regularly, you're using an investment strategy called "dollar cost averaging."

This method averages out the price you pay for the investments in your account, so you're buying more when the price is lower and less when the price is higher — giving you better buying power. Compound earnings will help your savings grow.

Portability.
Your savings continue to grow tax-deferred when you retire or leave the Plan.

Access to sophisticated investment support!

Retirement Plan Basics (continued)

Why you need to start saving today.

1 Not Participating
Did you know that 21% of those eligible don't contribute to their retirement plan.[1] Are you one of them?

OUR SUGGESTION. Get started with small contributions. Worried that you can't afford it? You might be surprised about how little it takes since contributions are made on a pre-tax basis. Participating may have less of an impact on your take home pay than putting money into a traditional savings account.

2 No Planned Savings Goal
Without a plan, you run the risk of not having enough to support your desired lifestyle when you retire, or you may even outlive your retirement assets. To have the retirement of your dreams, take time to understand your retirement goals and develop a plan to achieve them.

OUR SUGGESTION. Create a plan. Even if you already contribute to the retirement plan, you might not be contributing enough to achieve your goals. We can help! Log onto the Plan's website and and click on RetireOnTime™ under Learning Center to evaluate different scenarios to help you achieve your retirement goals.

3 Poor Diversification
Ever heard of asset allocation? That simply means looking at your age, risk tolerance and goals to determine the mixture of stocks, bonds and cash for your portfolio. Asset allocation can help you diminish investment risk, but keep in mind that you may need to rebalance your portfolio periodically in response to changing needs and investment performance. Keep in mind, asset allocation doesn't assure a profit and doesn't protect against loss.

OUR SUGGESTION. Fortunately, the Plan offers 5 model portfolios designed to offer one-step diversification across multiple asset classes. Each model portfolio is carefully constructed using a mix of funds under the watchful eye of EFFICIENT ADVISORS, LLC. If you are a do-it-yourselfer you can ensure that your portfolio stays diversified by signing up for automatic rebalancing.

4 Chasing Performance
Some investors make the mistake of chasing investments in the latest "hot" sector. This is a race they're bound to lose. If you're thinking of joining the chase, remember that research shows that asset allocation determines more than 90% of the long-term return of a portfolio.[2]

OUR SUGGESTION. Once again, consider a model portfolio carefully constructed using a mix of funds under the watchful eye of EFFICIENT ADVISORS, LLC. Keep looking at the long term. Your best defense against market ups and downs is to follow an asset allocation strategy. Review your portfolio at least once a year to make sure it matches your investment objectives and to determine if you need to make adjustments.

5 Cashing in Before Retirement
Many people cash out their retirement plan when they change jobs. It's not worth it. This can cause the money to lose its tax-deferred status and subject it to income taxes and a possible early withdrawal penalty — all of which means having less money for retirement.

OUR SUGGESTION. Avoid confusion and simplify your retirement savings efforts by rolling all of your other retirement accounts (401(k), 457 (b), 403(b), IRA, etc.) into this plan. By combining your accounts you have the ability to view all account activity in one place, receive only one statement and it's easier to manage and diversify your assets.

[1] Source: PSCA's Annual Survey of Profit Sharing and 401(k) Plans, 2014.

[2] Source: Brinson, Hood, and Beebower (1986); Brinson, Singer, and Beebower (1991).

Retirement Needs

How much do I still need to save?

Determine how much money you will need to contribute to reach your retirement savings goal.

It's important to make realistic estimates about what kind of expenses you will have in retirement. Many experts believe financial security in retirement requires you replacing 60%-80% of your current annual income, adjusted for inflation.

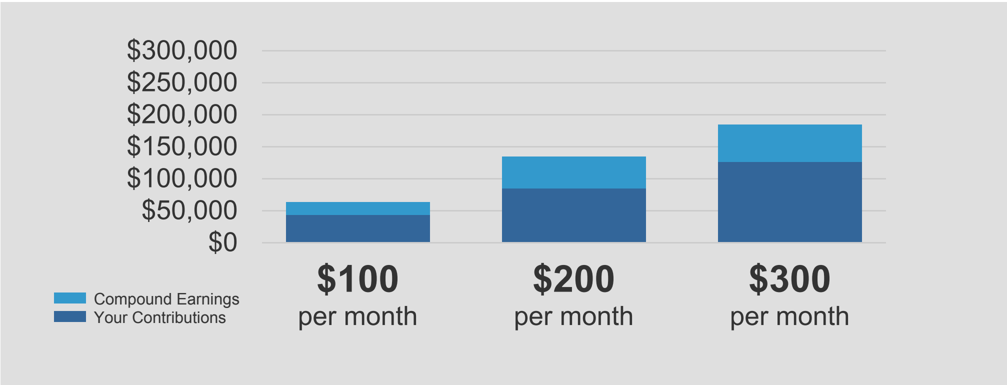
One way to begin estimating your retirement costs is to take a close look at your current expenses in various categories, and then estimate how they will change. For example, your mortgage might be paid off by then, but keep in mind that your health care costs are likely to rise.

"If I can save more, should I?" If you were to speak to a financial advisor, "As much as you can" is the standard answer. Many financial planners recommend that you save 10% to 15% of your income for retirement, starting in your 20's. But that's just a general guideline.

How much you will need at retirement depends on you:

- At what age do you intend to retire?
- What type of lifestyle do you intend to live? (Will your spending really go down?)
- Are you married or single?
- Will you have dependents? (For example, helping with your grandchildren's education?)

Example: 25 years of investing different dollar amounts:



This calculation assumes an annual return of 5%. Past performance is not a guarantee of future results.

Risk Profile: Choosing the Right Path

How should I invest my retirement savings?

The Plan has a number of investment options from which you can choose to invest your retirement savings. These include model portfolios and individual mutual funds. Detailed information is contained in this guide. Review it very carefully and consult the Plan's financial advisor if you have any questions before you invest.

Choosing the right asset allocation is imperative when building your investment strategy. Focusing on Asset Allocation means determining how you will divide your portfolio among different asset classes:

Historic risk and return of 3 different types of investments:

CASH*	BONDS*	STOCKS*
RETURN 3.42%	RETURN 5.22%	RETURN 10.02%
STANDARD DEVIATION (RISK) 3.12%	STANDARD DEVIATION (RISK) 5.61%	STANDARD DEVIATION (RISK) 19.99%
LOWER RISK	MODERATE RISK	HIGHER RISK

Why diversify your portfolio?

Diversifying your portfolio means owning different types of investments. The idea is to balance your money among different asset classes to help reduce risk (measured by volatility or value fluctuation) in your investment portfolio.

*Data provided for the period from 1926-2015 by Center of Research Security Pricing. Cash represented by 1-month TBills; Bonds represented by 5 Year Treasury; Stocks represented by S&P 500 stocks. **Past performance is not a guarantee of future results.** For hypothetical illustration only. Diversification does not guarantee a profit or protect against loss.

Risk Profile: Choosing the Right Path

What are my investment options?

Your plan offers a selection of 5 model portfolios, designed to offer one-step diversification across multiple asset classes. Each model portfolio is carefully constructed using a mix of funds under the watchful eye of EFFICIENT ADVISORS, LLC.

The underlying funds in each model portfolio are periodically reviewed and rebalanced with a goal of enhancing potential returns and/or minimizing risk.

Your Plan Offers Different Model Portfolios To Choose From

The Plan offers the following Model Portfolios:

Model Portfolio Name	US Stocks	Non-US Stocks	Bonds	Cash	Other
Capital Preservation	0.00 %	0.00 %	55.57 %	44.19 %	0.13 %
Conservative	16.76 %	7.98 %	32.51 %	42.74 %	0.01 %
Balanced	27.58 %	12.00 %	23.39 %	37.02 %	0.01 %
Growth	40.41 %	18.96 %	17.09 %	23.53 %	0.01 %
Aggressive	52.26 %	26.91 %	8.44 %	12.37 %	0.02 %

Risk Profile: Choosing the Right Path

Build your own portfolio do-it-yourself retirement planning.

Are you the type of person who wants to be actively involved in the research, selection and management of your retirement account? If that is the case, constructing your own portfolio mix from the available Funds and handling the asset allocation yourself may be for you.

The Plan offers the following individual funds:

Fund Name	Symbol	Category Name
DFA Emerging Markets Core Equity I	DFCEX	Diversified Emerging Mkts
DFA Intermediate Govt Fixed-Income I	DFIGX	Intermediate Government
DFA International Small Cap Value I	DISVX	Foreign Small/Mid Value
DFA International Small Company I	DFISX	Foreign Small/Mid Blend
DFA Two-Year Global Fixed-Income I	DFGFX	World Bond-USD Hedged
DFA US Micro Cap I	DFSCX	Small Blend
Fidelity® International Index	FSPSX	Foreign Large Blend
Schwab Bank Savings	RBS1CSBS	Money Market-Tax-Free
Vanguard 500 Index Admiral	VFIAX	Large Blend
Vanguard High-Yield Corporate Adm	VWEAX	High Yield Bond
Vanguard Inflation-Protected Secs Adm	VAIPX	Inflation-Protected Bond
Vanguard International Value Inv	VTRIX	Foreign Large Value
Vanguard Real Estate Index Admiral	VGSLX	Real Estate
Vanguard Short-Term Bond Index Adm	VBIRX	Short-Term Bond
Vanguard Short-Term Investment-Grade Adm	VFSUX	Short-Term Bond
Vanguard Small Cap Index Adm	VSMAX	Small Blend
Vanguard Small Cap Value Index Admiral	VSIAX	Small Value
Vanguard Value Index Adm	VVIAX	Large Value

Please consider the investment objectives, risks, fees, and expenses carefully before investing. For this and other important information about investments offered through your Plan, you may obtain prospectuses for registered investment company choices and/or disclosure documents from the Participant Website or from your Plan's advisor. Read them carefully before investing.

Risk Profile: Choosing the Right Path

What if I don't choose an investment option?

If you do not choose a specific investment, your savings will be invested in the Plan's default investment fund.

Remember - Your investments should:

1. Reflect the level of risk you can tolerate.
2. Fit with your investment time frame.
3. Have investment objectives that match your own.

For information on each investment's objectives and goals, please refer to the investment's fact sheet and prospectus.

Starting to save for retirement is easy, and possibly the best thing you can do for your financial future.

Important Notices

Please review the following information and retain it for your future reference.

PCS Retirement | The Nation's Premier Fiduciary Retirement Platform℠

www.pcs401k.com

2019 ANNUAL PARTICIPANT DISCLOSURE

ST. SIMONS ISLAND DENTAL ASSOCIATES, P.C. RETIREMENT SAVINGS PLAN

ST. SIMONS ISLAND DENTAL ASSOCIATES, P.C. ("Plan Sponsor"), is providing you with specific information about the ST. SIMONS ISLAND DENTAL ASSOCIATES, P.C. RETIREMENT SAVINGS PLAN ("Plan") to assist you in managing your Plan account.

Give your mailbox a break, save a tree – Sign up for e-delivery:

As an added benefit, PCS provides the option to receive notices, statements, and transaction confirmations electronically. If you haven't already done so and prefer having your mail sent electronically, log on to your retirement account at pcs401k.com/login. Then click Forms & Reports, select Statements/E-delivery, and then select the radio button indicating that you elect e-delivery of statements and confirmations. It takes just a few minutes to choose e-delivery.

This notice includes important information to help you compare the investment options in the Plan. If you want additional information about your Plan account, you can visit www.WebAccountLink.com or contact a PCS Participant Services Representative at (888) 621-5491.For investment education questions or if you would like information on the Plan's investment options, please contact the Plan's Advisor, Beverly A. McBride, at (912) 268-2176. Please contact Beverly A. McBride with any investment questions or changes in your financial situation or objectives.A paper copy of the information available on the website can be obtained free of charge by contacting PCS Participant Services.

This document has three sections. Section I consists of general plan information. Section II consists of performance and other information for the Plan's investment options. Section III consists of additional disclosure information.

Section I. General Plan Information

as of January 1, 2019

Part A. How to Direct Your Plan Investments

You have the responsibility to direct (exercise control) over the investment of your entire Plan account without restriction. Pursuant to Section 404(c) of the Employee Retirement Income Security Act of 1974 (ERISA), the fiduciaries of the Plan may be relieved of liability, or responsibility, for any losses that you may experience as a result of your investment decisions. You can direct your investments using either of the convenient methods listed below. For a list of the designated investment alternatives offered in the Plan, please refer to the complete investment information contained in Section II of this notice.

Online. Log on to your account at pcs401k.com/login anytime. If you have not signed up for secure online account access, visit pcs401k.com/login and enroll using your Social Security Number as your default User ID and the last 4 digits of your Social Security Number as your initial password.

By phone. PCS Participant Services Representatives are available at (888) 621-5491, 24 hours a day, 7 days a week.

Transaction requests (e.g., a contribution, exchange, or redemption) must be in good order. Good order means that PCS has determined that (1) your transaction request includes complete information and (2) appropriate assets are already in your Plan account or new assets have been received.

PCS, as the Plan's recordkeeper, will determine the necessary processing timeframes for your transaction request before submission to Schwab Trust Company, our Plan's custodian.

Your transaction will be based on the net asset value (NAV) of the investment's shares, as follows: if your transaction request is received by PCS in good order on a business day before the close of regular trading on the New York Stock Exchange (NYSE) (generally 4 p.m. Eastern Time), the transaction will be based upon NAV at the close of business on that trade date; if your transaction request is received in good order while the NYSE is not open for regular business, your transaction will be based on the NAV the next business date.

If your transaction involves one or more investments with an early cutoff time for processing or another trading restriction, your transaction in that investment will be subject to that cutoff time when the trade date for your transaction is determined. If an early cutoff time applies to an investment available in the Plan, please review the next section for additional information. You may not cancel any transaction request once processing has begun. Please be careful when placing a transaction request.

Voting or tender rights. In the event voting, tender, or other similar rights must be executed with respect to any of the Plan's investments, ST. SIMONS ISLAND DENTAL ASSOCIATES, P.C. or other Plan fiduciary may exercise those rights (where applicable), or you may receive written notification regarding the actions that must be taken on your part in connection with exercising those rights.

Part B. Limitations on Your Ability to Direct Investments

Changes to your investment choices. You may change your Plan investment choices daily by either of the convenient methods listed above.

Frequent-trading policy. Because excessive transactions can disrupt the management of an investment and increase its transaction costs, certain Plan investments indicated in Section II of this Notice may limit exchanges and other transactions (such restrictions, if applicable, are indicated). The frequent-trading policy does not apply to the following: rebalances or reallocation of an investment product (Model, Collective Investment Fund, etc.) initiated by EFFICIENT ADVISORS, LLC, if applicable; exchanges of shares purchased with participant payroll or employer contributions or loan repayments; exchanges of shares purchased with reinvested dividend or capital gains distributions; distributions, loans, and in-service withdrawals from the Plan; redemptions of shares as part of a plan termination or at the direction of the Plan; redemptions of shares to pay fund or account fees; share or asset transfers or rollovers; re-registrations of shares within the same investment; conversions of shares from one share class to another in the same investment. Note your Plan's investment funds reserve the right to revise or terminate the exchange privilege (your ability to move money between investments), limit the amount of any exchange, or reject any exchange at any time, without notice.

Part C. Administrative Expenses

There are administrative expenses associated with operating the Plan. Administrative expenses typically include items as such as recordkeeping, participant website access, participant statements, trading and investment support, Plan compliance services (including third party administration, legal and accounting services) and investment advisory and financial professional services.

The Plan Sponsor has selected service providers that have a clear commitment to fee transparency and no bias regarding the selection of investments. Accordingly, no proprietary investments are utilized, no commissions are paid to service providers and all service providers have an agreement with the Plan Sponsor specifically detailing the services provided and the compensation earned for those services.

Use of Mutual Fund Reimbursements and Forfeitures
In order to reduce investment expenses and avoid conflicts of interest or other bias in selecting investments, to the extent that any revenue is received from mutual funds offered as Plan investments "mutual fund reimbursements," the Plan's recordkeeper, PCS, fully discloses and allocates 100% of such mutual fund reimbursements to Plan participant accounts. You will find the operating expenses of the Plan's investment options, along with any applicable savings over the category average, under Section II. Part B of this Disclosure. In addition, the forfeitures of the non-vested Plan account balances of former participants may be used to offset certain Plan Sponsor contributions.

Some of the Plan's expenses for third-party administration, investment advisory, recordkeeping, investment support and custodial services are offset by revenue collected from some or all of the Plan's designated investment alternatives.

Quarterly Administrative Expense Deducted From Participant Accounts: 0.2982 % plus a per capita expense of $18.00, per participant

For example, this means that if your account balance is $10,000, then you would pay $29.82 + $18.00 = $47.82 in expenses that quarter, and a participant with a $20,000 account balance would pay $59.63 + $18.00 = $77.63 that quarter.

For additional information, please see *Additional Administrative Expense Information* in Section III of this notice.

Part D. Individual Expenses

Your account will be subject to additional fees if you require one of the services below. Please also review your account statement for a detailed disclosure of the dollar amount charged to your Plan account for these services and a description of the services to which these fees relate.

Loan Maintenance
An annual maintenance fee of $35.00 is deducted from your account balance for each loan maintained in your account.

Distribution
A $75.00 distribution fee will be charged to your Plan account for distribution processing and tax reporting.
**A $25.00 manual processing charge will be assessed for the submission of a paper form.*

Qualified Domestic Relations Order (QDRO) Segregation
A $150.00 QDRO segregation fee will be charged to your Plan account to segregate your account and create an account for the alternate payee.

Stop Payment/Reissue
A $60.00 fee will be charged to your Plan account in the event that you request a payment to be stopped/reissued.

Transaction Fees
No transaction fees are assessed for any purchases or sales of securities trades initiated through PCS.

Automated Delivery of Quarterly Participant Statements
The handling and processing cost for automated delivery of a paper statement is $1.50. See *Your Right to Receive Paper Copies of Your Quarterly Participant Statement* in Section III of this notice.

Automated Delivery of Required Participant Fiduciary Notices
The handling and processing cost for the automated paper delivery of a required fiduciary notification is $1.50 for the first notification, and $1.00 for each additional required notification delivered as part of the same mailing. The handling and processing cost for the annual participant disclosure (ERISA 404(a)(5) notice) is $2.00. To the extent participants receive required notifications and do not have a sufficient account balance to cover the cost, such costs are either paid by the plan sponsor or allocated among the accounts of remaining participants.

Participant Address Search
The Plan Sponsor has a duty to take all reasonable means to locate a participant to fulfill the Plan Sponsor's fiduciary obligations under ERISA. Accordingly, a $10.00 fee will be charged to your Plan account for a locator service to find your current address in the event that you cannot be located.

Postage
Postage is charged as incurred with respect to these services.

Section II. Investment Performance and Expense Information

Designated Investment Manager. The Plan's fiduciary investment manager is EFFICIENT ADVISORS, LLC.

Designated investment alternatives. A designated investment alternative is an investment option made available to you under the Plan into which you can invest a portion or all of your Plan account. A list of the Plan's designated investment alternatives, along with each option's performance, benchmark and expense information, is included below.

This section includes important information to help you compare the investment options under your retirement plan. If you want additional information about your investment options, please log into your Plan account at (pcs401k.com/login) and select "My Investments" on the menu bar or contact a PCS Participant Services Representative at (888) 621-5491. A free paper copy of the information available on the website can be obtained by calling a PCS Participant Services Representative at (888) 621-5491.

Part A. Performance Information

Table 1 focuses on the performance of investment options. The performance data shown represents past performance, which is not a guarantee of future results. Investment returns and principal value will fluctuate, so investors' shares, when sold, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data cited.

Detailed information about each investment option is available on the PCS participant website (pcs401k.com/login). Simply log in (see above for login information if you have not logged in already), and select "My Investments" on the menu bar, select "Fund Performance" and click on the investment option for which you would like additional information.

TABLE 1a - VARIABLE RETURN INVESTMENTS					
Name		**Average Annual Total Return as of September 30, 2019**			
	Inception Date	**1 yr.**	**5 yr.**	**10 yr.**	**Since Inception**
Models					
Capital Preservation*	5/1/2016	4.67 %	2.35 %	2.86 %	2.52 %
Benchmark		5.17 %	1.48 %	2.89 %	1.49 %
Blended Benchmark is calculated using the following index allocations: 30.00% Barclays ST 1-3YAA+ TRIX, 25.00% Citi Wld Gv Bd USD TR IX, 25.00% Barclays 1-3Y US Gv TRIX and 20.00% Barclays US Corp HY TRIX.					
Conservative*	5/1/2016	2.79 %	2.87 %	3.72 %	3.50 %
Benchmark		3.80 %	2.19 %	3.79 %	2.34 %
Blended Benchmark is calculated using the following index allocations: 30.00% Barclays ST 1-3YAA+ TRIX, 25.00% Barclays 1-3Y US Gv TRIX, 20.00% Citi Wld Gv Bd USD TR IX, 5.00% Wilshire 5000 TM TR IX, 3.00% Russell 2000 Value TR IX, 3.00% MSCI US Sm Cp 1750 GD IX, 3.00% MSCI US REIT P IX, 3.00% MSCI US Prm Mkt Vl GD IX, 2.00% MSCI EAFE SM CAP P IX, 2.00% MSCI EAFE VALUE ND IX, 2.00% MSCI EAFE GD IX and 2.00% MSCI Emerging Mkt GD IX.					
Balanced	9/1/2010	2.96 %	3.96 %	N/A	5.40 %
Benchmark		2.97 %	3.22 %	5.08 %	4.96 %
Blended Benchmark is calculated using the following index allocations: 25.00% Barclays ST 1-3YAA+ TRIX, 25.00% Barclays 1-3Y US Gv TRIX, 10.00% Citi Wld Gv Bd USD TR IX, 8.00% Wilshire 5000 TM TR IX, 6.00% MSCI US Prm Mkt Vl GD IX, 6.00% MSCI US Sm Cp 1750 GD IX, 4.00% MSCI EAFE GD IX, 4.00% MSCI US REIT P IX, 4.00% Russell 2000 Value TR IX, 3.00% MSCI Emerging Mkt GD IX, 3.00% MSCI EAFE VALUE ND IX and 2.00% MSCI EAFE SM CAP P IX.					

Name	Inception Date	1 yr.	5 yr.	10 yr.	Since Inception
Growth	9/1/2010	2.31 %	5.13 %	N/A	7.31 %
Benchmark		2.45 %	4.66 %	6.71 %	6.86 %
Blended Benchmark is calculated using the following index allocations: 15.00% Barclays ST 1-3YAA+ TRIX, 15.00% Barclays 1-3Y US Gv TRIX, 12.00% Wilshire 5000 TM TR IX, 10.00% Citi Wld Gv Bd USD TR IX, 9.00% MSCI US Prm Mkt Vl GD IX, 9.00% MSCI US Sm Cp 1750 GD IX, 6.00% MSCI US REIT P IX, 6.00% MSCI Emerging Mkt GD IX, 6.00% MSCI EAFE GD IX, 5.00% Russell 2000 Value TR IX, 5.00% MSCI EAFE VALUE ND IX and 2.00% MSCI EAFE SM CAP P IX.					
Aggressive	9/1/2010	1.03 %	6.06 %	N/A	8.99 %
Benchmark		1.20 %	5.82 %	8.18 %	8.57 %
Blended Benchmark is calculated using the following index allocations: 15.00% Wilshire 5000 TM TR IX, 12.00% MSCI US Prm Mkt Vl GD IX, 10.00% MSCI US Sm Cp 1750 GD IX, 10.00% Barclays ST 1-3YAA+ TRIX, 8.00% MSCI US REIT P IX, 8.00% MSCI EAFE GD IX, 8.00% Russell 2000 Value TR IX, 8.00% MSCI Emerging Mkt GD IX, 6.00% MSCI EAFE VALUE ND IX, 5.00% Citi Wld Gv Bd USD TR IX, 5.00% MSCI EAFE SM CAP P IX and 5.00% Barclays 1-3Y US Gv TRIX.					

TABLE 1b - VARIABLE RETURN INVESTMENTS

Name	Inception Date	Average Annual Total Return as of December 31, 2019			
		1 yr.	5 yr.	10 yr.	Since Inception
Funds					
Diversified Emerging Mkts					
DFA Emerging Markets Core Equity I	4/5/2005	16.04 %	5.14 %	3.89 %	7.58 %
Morningstar EM GR USD (Best Fit)	N/A	18.56 %	6.22 %	4.58 %	N/A
Foreign Large Blend					
Fidelity® International Index	9/8/2011	22.00 %	5.88 %	5.62 %	7.31 %
MSCI EAFE NR USD (Best Fit)	N/A	22.01 %	5.67 %	5.50 %	N/A
Foreign Large Value					
Vanguard International Value Inv	5/16/1983	20.39 %	5.17 %	4.91 %	8.65 %
MSCI ACWI Ex USA NR USD (Best Fit)	N/A	21.51 %	5.51 %	4.97 %	N/A
Foreign Small/Mid Blend					
DFA International Small Company I	9/30/1996	24.20 %	7.87 %	8.08 %	7.02 %
Morningstar Gbl Mkts xUS GR USD (Best Fit)	N/A	22.20 %	6.86 %	6.15 %	N/A
Foreign Small/Mid Value					
DFA International Small Cap Value I	12/29/1994	21.00 %	5.93 %	7.17 %	7.25 %
Morningstar Gbl Mkts xUS GR USD (Best Fit)	N/A	22.20 %	6.86 %	6.15 %	N/A
High Yield Bond					
Vanguard High-Yield Corporate Adm	11/12/2001	15.91 %	5.79 %	7.20 %	6.75 %
ICE BofAML US High Yield TR USD (Best Fit)	N/A	14.41 %	6.13 %	7.50 %	N/A
Inflation-Protected Bond					
Vanguard Inflation-Protected Secs Adm	6/10/2005	8.16 %	2.45 %	3.25 %	3.64 %
BBgBarc US Treasury US TIPS TR USD (Best Fit)	N/A	8.43 %	2.62 %	3.36 %	N/A
Intermediate Government					
DFA Intermediate Govt Fixed-Income I	10/19/1990	7.22 %	2.63 %	3.44 %	5.96 %
BBgBarc Intermediate Treasury TR USD (Best Fit)	N/A	5.22 %	1.99 %	2.46 %	N/A
Large Blend					
Vanguard 500 Index Admiral	11/13/2000	31.46 %	11.66 %	13.52 %	6.73 %
S&P 500 TR USD (Best Fit)	N/A	31.49 %	11.70 %	13.56 %	N/A
Large Value					
Vanguard Value Index Adm	11/13/2000	25.82 %	10.06 %	12.48 %	6.91 %
Russell 1000 Value TR USD (Best Fit)	N/A	26.54 %	8.29 %	11.80 %	N/A
Money Market-Tax-Free					
Schwab Bank Savings	6/19/2001	1.15 %	0.56 %	0.29 %	0.90 %
BofAML US Treasury Bill 3 Mon TR USD (Best Fit)	N/A	2.28 %	1.07 %	0.58 %	N/A
Real Estate					
Vanguard Real Estate Index Admiral	11/12/2001	28.94 %	7.17 %	11.97 %	10.65 %
Morningstar US Real Estate TR USD (Best Fit)	N/A	27.10 %	7.35 %	11.67 %	N/A
Short-Term Bond					
Vanguard Short-Term Bond Index Adm	11/12/2001	4.86 %	1.95 %	2.03 %	2.92 %
Morningstar US 1-5Y Core Bd TR USD (Best Fit)	N/A	5.17 %	2.09 %	2.35 %	N/A
Vanguard Short-Term Investment-Grade Adm	2/12/2001	5.84 %	2.56 %	2.76 %	3.59 %
BBgBarc US Universal TR USD (Best Fit)	N/A	9.29 %	3.44 %	4.12 %	N/A

Small Blend					
DFA US Micro Cap I	12/23/1981	20.66 %	7.50 %	12.40 %	11.61 %
Russell 2000 Value TR USD (Best Fit)	N/A	22.39 %	6.99 %	10.56 %	N/A
Vanguard Small Cap Index Adm	11/13/2000	27.37 %	8.88 %	12.81 %	9.21 %
Morningstar US Small Cap TR USD (Best Fit)	N/A	25.96 %	7.81 %	12.08 %	N/A
Small Value					
Vanguard Small Cap Value Index Admiral	9/27/2011	22.76 %	7.46 %	11.89 %	13.41 %
Morningstar US Small Core TR USD (Best Fit)	N/A	29.63 %	8.16 %	11.99 %	N/A
World Bond-USD Hedged					
DFA Two-Year Global Fixed-Income I	2/9/1996	2.87 %	1.39 %	1.14 %	3.03 %
Morningstar US 1-5Y Core Bd TR USD (Best Fit)	N/A	5.17 %	2.09 %	2.35 %	N/A

If no 5- or 10- year record is available, the return is since inception.

*This model's performance was calculated by means of back-testing the standardized performance of the model's current holdings. Hypothetical performance is calculated as the model's underlying funds' weighted standardized performance, which is the time weighted returns of the model's current holdings as reported to Morningstar by the fund companies for the given time period. Periods longer than 12 months are expressed as Annualized Returns equivalent to the compound rate of return which, over a certain period of time, would produce a total return over that same period. Returns for less than 12 months are not annualized. Standardized performance depicts performance adjusted to reflect sales charges and ongoing expenses through the most recent calendar quarter end, but without adjusting for the effects of taxation. It provides return that would be similar to that of an investor who purchased the security at the beginning of the period and sold it at the end, incurring all associated sales costs. If adjusted for taxation, the performance quoted would be significantly reduced. Model performance does not represent actual trading and may not reflect the impact that material economic and market factors might have had on the advisor's decision making if the advisor were actually managing client's money.

Model returns shown are based on actual trading data from the PCS recordkeeping platform. Return is calculated using the model's daily gain or loss value adjusted to remove the effects of external cash flows. Periods longer than 12 months are expressed as Annualized Returns equivalent to the compound rate of return which, over a certain period of time, would produce a total return over that same period. Returns for less than 12 months are not annualized. Performance results displayed relate only to accounts held and traded on the recordkeeper's platform. Performance results may differ if the analysis were to include any advisor's accounts invested in the model but not maintained on the recordkeeper's platform.

Part B. Fee and Expense Information

Table 2 shows Total Annual Operating Expenses and short-term redemption fees, if applicable, for the Plan's investment options, as well as the average expenses charged by mutual funds, collective investment funds, and exchange traded funds in the applicable funds' asset category.

TABLE 2 - FEES AND EXPENSES

	Total Annual Operating Expense		Category Average Expense	
Fund List	**As a %**	**Per $1,000**	**As a %**	**Savings Over Category**
Models				
Capital Preservation	0.19 %	$1.90	0.60 %	0.41 %
Conservative	0.21 %	$2.10	0.63 %	0.42 %
Balanced	0.20 %	$2.00	0.68 %	0.48 %
Growth	0.21 %	$2.10	0.77 %	0.56 %
Aggressive	0.22 %	$2.20	0.84 %	0.62 %
Diversified Emerging Mkts				
DFA Emerging Markets Core Equity I	0.52 %	$5.20	1.14 %	0.62 %
Foreign Large Blend				
Fidelity® International Index	0.04 %	$0.40	0.84 %	0.80 %
Foreign Large Value				
Vanguard International Value Inv	0.38 %	$3.80	0.95 %	0.57 %
Foreign Small/Mid Blend				
DFA International Small Company I	0.53 %	$5.30	1.09 %	0.56 %
Foreign Small/Mid Value				
DFA International Small Cap Value I	0.68 %	$6.80	1.00 %	0.32 %
High Yield Bond				
Vanguard High-Yield Corporate Adm	0.13 %	$1.30	0.85 %	0.72 %
Inflation-Protected Bond				
Vanguard Inflation-Protected Secs Adm	0.10 %	$1.00	0.62 %	0.52 %
Intermediate Government				
DFA Intermediate Govt Fixed-Income I	0.13 %	$1.30	0.64 %	0.51 %
Large Blend				
Vanguard 500 Index Admiral	0.04 %	$0.40	0.76 %	0.72 %
Large Value				

Vanguard Value Index Adm	0.05 %	$0.50	0.83 %	0.78 %
Money Market-Tax-Free				
Schwab Bank Savings	0.00 %	$0.00	0.45 %	0.45 %
Real Estate				
Vanguard Real Estate Index Admiral	0.12 %	$1.20	0.98 %	0.86 %
Short-Term Bond				
Vanguard Short-Term Bond Index Adm	0.07 %	$0.70	0.60 %	0.53 %
Vanguard Short-Term Investment-Grade Adm	0.10 %	$1.00	0.60 %	0.50 %
Small Blend				
DFA US Micro Cap I	0.52 %	$5.20	0.98 %	0.46 %
Vanguard Small Cap Index Adm	0.05 %	$0.50	0.98 %	0.93 %
Small Value				
Vanguard Small Cap Value Index Admiral	0.07 %	$0.70	1.07 %	1.00 %
World Bond-USD Hedged				
DFA Two-Year Global Fixed-Income I	0.17 %	$1.70	0.63 %	0.46 %

The Total Annual Operating Expense ("TAOE") is made up of the expense ratio in the most recent prospectuses available as of the date of printing. The TAOE reflects the net expense ratio of the fund after any expense waiver or cap is applied. Please refer to the Plan investment fact sheets for details, including gross expenses, in the enrollment guide located under the Learning Center section on pcs401k.com/login.

The Models may combine investment options available under the Plan. Other investment alternatives having similar risk and return characteristics may also be available. Participants or beneficiaries should consider other income and investments available to them after retirement, in addition to their interest in the Plan, when choosing their investments.

In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk. It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals.

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.

Section III. Additional Disclosure Information

Good Faith Compliance
PCS and the Plan Sponsor have acted in good faith in complying with the participant disclosure requirements as set forth under ERISA § 404(a)(5) and U.S. Department of Labor (DOL) Field Assistance Bulletin (FAB) 2012-2R. The information contained within this disclosure reflects PCS's good faith compliance efforts based on guidance issued at the time this document was prepared.

Your Right to Receive Paper Copies of Your Quarterly Participant Statement
Participant statements are available electronically on pcs401k.com/login, where you can generate an "on-demand" statement of your Plan account for any applicable date range. You have the right to request a paper copy of your quarterly statement free of charge at any time by contacting a PCS Participant Services Representative. Quarterly account statements are delivered "free of charge" if you elect e-delivery or the Plan Sponsor elects e-delivery.

Additional Administrative Expense Information
For consistency purposes and to ensure that all quarterly fees are accounted for, this fee is calculated based on Plan assets and participant totals as of December 31, 2018 against the following fees: investment advisory services (0.2152 % of Plan assets applied pro rata); recordkeeping and investment support services (0.0473 % of Plan assets applied pro rata and $18.00 per capita); administrative fiduciary services (0.0280 % of Plan assets applied pro rata); custodial services (0.0076 % of Plan assets applied pro rata).

Please note that while this notice is intended to constitute a good faith explanation of the administrative expenses which may be charged, some administrative expenses not yet anticipated may be allocated to your Plan account. Any amount charged directly to your account for administrative expenses will be disclosed on your quarterly participant statement, if applicable.

Reliance on Third-Parties for Information
Where applicable, the General Plan Information described in Section I and Investment Performance and Expense Information described in Section II in this document were prepared using information provided to PCS by one or more third parties. Although PCS believes this information to be accurate and complete, PCS makes no representation as to the accuracy or completeness of the information. For detailed information regarding each designated investment alternative, please refer to the applicable prospectus.

Performance Disclosures
Performance returns should be viewed in the context of the broad market and general economic conditions prevailing during the periods covered by the performance information. Performance does not reflect the deduction of service provider fees, such as investment advisor(s),

recordkeeper, TPA, and custodian, which would reduce a client's return by the amount of these fees. For example, if such fees totaled 1% per annum, they would reduce a 10% per annum model portfolio return to 9% per annum. Given the effects of compounding of these fees, the difference between the performance of the actual client account with fees versus the gross-of-fee performance shown here would continue to increase over longer periods of time, resulting in actual client performance that is lower, on a compounded basis, than model performance shown here. For complete information on your Plan's fees, please view your Plan's Annual Participant Disclosure available in your Plan's Enrollment booklet, a copy of which can be found on the PCS Participant website under the Learning Center. The performance reflected herein assumes that all dividends or distributions paid on the securities held in the model portfolios were retained and reinvested, rather than distributed, during the period covered. The analysis in this report may be based, in part, on adjusted historical returns for periods prior to one or more the model's underlying funds' actual inception. For mutual funds, these calculated returns reflect the historical performance of the oldest share class of the fund, adjusted to reflect the fees and expenses of this share class. All investments involve the risk of potential investment losses as well as the potential for investment gains. Comparisons to index benchmarks have limitations because benchmarks have volatility and other material characteristics that may differ from the Model. Also, performance results for benchmarks do not reflect payment of investment management/incentive fees and other fund expenses. Performance results do not reflect investment results of any individual client. For reasons including variances in Model account holdings, variances in the investment management fee incurred, market fluctuation, the date on which a participant invests in a Model, and any contributions or withdrawals, the performance of a specific participant's account may vary from the results shown. Performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and the principal value of an investment will fluctuate. An Investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. To obtain performance data current to the most recent month-end, please visit the PCS participant website at www.WebAccountLink.com.

Please visit www.WebAccountLink.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.

ST. SIMONS ISLAND DENTAL ASSOCIATES, P.C. RETIREMENT SAVINGS PLAN ("Plan")

QUALIFIED DEFAULT INVESTMENT ALTERNATIVE NOTICE
FOR THE PLAN YEAR BEGINNING JANUARY 1, 2020

This notice advises you that you have the right to direct the investment of your existing assets and future contributions on your behalf. You may invest your account in any of the investment choices offered under the Plan. You can make an election regarding how your account should be invested in a number of ways:

- By calling a Participant Services Representative at 888-621-5491, or
- By logging onto the AccountLink System website www.WebAccountLink.com.

If you do not choose investment options as described above, any contributions made to the Plan on your behalf will be invested in a Qualified Default Investment Alternative ("QDIA" or "default investment") selected by the Plan's Investment Committee and investment advisor. You may transfer out of the default investment during the first 90 days of investment without restriction and without incurring a financial penalty or fee. After the 90-day period ends, any restrictions, fees and expenses that are charged to participants who otherwise elect to invest in the QDIA may apply. If you do not take any action to transfer out of the default investment, your existing account balance attributable to previous default investments and your future contributions for which no investment direction is provided by you will automatically be invested in the default investment described below.

The default investment for the Plan is: Balanced
Investment objectives of the default investment: Seeks to provide long-term growth of capital and some current income. Equities and fixed income are equally emphasized. Investors should realize that the emphasis on equities will produce a higher level of volatility.

Fees and expenses: 0.200% is the weighted average internal expense ratio as of 09/30/2019.

Even if some or all of your account balance is invested in the default investment, you have the continuing right to direct the investment of your account in one or more of the other investment choices available under the Plan. You can obtain further investment information about all of the Plan's investment alternatives or change your investment options by logging onto the website www.WebAccountLink.com or by calling a Participant Services Representative at 888-621-5491.

10/30/2019

ST. SIMONS ISLAND DENTAL ASSOCIATES, P.C. RETIREMENT SAVINGS PLAN
SAFE HARBOR CONTRIBUTION NOTICE
For the 2020 Plan Year

The ST. SIMONS ISLAND DENTAL ASSOCIATES, P.C. RETIREMENT SAVINGS PLAN (the "Plan") contains a "safe harbor" feature in order to satisfy certain "nondiscrimination" testing requirements of the Internal Revenue Code. This notice, as provided by ST. SIMONS ISLAND DENTAL ASSOCIATES, P.C. (hereafter referred to as the "Employer" or "We"), is intended to satisfy the safe harbor notice requirements that will apply for the Plan’s 2020 Plan Year.

Safe Harbor Contributions:
If you are eligible to make participant contributions under the Plan, we will satisfy the safe harbor requirements by making a safe harbor matching contribution to the Plan that matches a certain amount of the salary you defer to the Plan. For the 2020 Plan Year, this special matching contribution is 100% of the first 3% you defer and 50% of the next 2% you defer. This safe harbor matching contribution is 100% vested when made to your account.

Participant Contributions: You may make 401(k) pre-tax and/or Roth after-tax participant contributions to the Plan. At your election, you may defer out of your pay into your Plan account via withholding from your paycheck by making a contribution election on the participant website or completing an election from provided by the Plan Administrator. The Internal Revenue Service (IRS) limits the amount of contributions you can make to the Plan. The contribution limits are outlined in a table, which you can reference on the participant website under the Learning Center. You may change your deferral election at any time. You may stop your contributions at any time. You may make investment election changes daily. Your participant contributions are 100% vested at all times.

Other Employer Contributions: In addition to the safe harbor contribution, your Employer may be permitted to make other types of contributions to the Plan. The Plan's Summary Plan Description (SPD) describes any other contributions your Employer may make to the Plan.

Compensation for Plan Purposes: Generally, you can make participant contributions into the Plan based on your gross compensation as listed on your W-2. Your Plan may exclude certain types of compensation (such as moving expenses, car allowances, etc.) from being included as part of plan compensation. In addition, a special election may be provided on any bonus compensation. The Plan’s SPD explains Plan compensation.

Withdrawal Provisions: In general, any contributions we make to the Plan on your behalf will not be available for withdrawal from your account until you terminate employment with the Employer. In-Service withdrawals are permitted from your participant contributions and safe harbor contributions at age 59.5. In-Service withdrawals are permitted from your other Employer contribution accounts upon attainment of age 59.5. You may withdraw any money you have rolled into this Plan at any time. Hardship withdrawals from your account are permitted. The amount available for a hardship may be limited to certain types of money in your account. You will be required to pay any federal or state income taxes that apply to your distribution. Also, you may be required to pay an extra 10% tax on distributions taken before you reach age 59.5. Furthermore, earnings on Roth participant contributions may not be withdrawn without taxation until after the 5th year following establishment of your Roth account under the Plan or in the event you attain age 59.5, die or become disabled.

Vesting Provisions: Your participant contributions and safe harbor contributions are always 100% vested. This means that the contributions (together with any investment gain or loss) will always belong to you and you will not lose them if you terminate employment. For more information about years of service, you can review the Plan's SPD. Contributions other than participant contributions and safe harbor contributions become 100% vested in the event of your retirement and otherwise vest in accordance with the schedule(s) below:

Employer Match:

Years of Service	Vesting Percentage
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6 or more	100%

You will automatically become 100% vested in your Employer match contributions upon death or disability while employed by the Employer.

Profit Sharing:

Years of Service	Vesting Percentage
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6 or more	100%

You will automatically become 100% vested in your Employer profit sharing contributions upon death or disability while employed by the Employer.

Please note that while the Employer anticipates making the safe harbor contribution to the Plan for the full Plan Year, the Employer reserves the right to amend the Plan mid-year to reduce or suspend the safe harbor contribution in the event that circumstances change. A supplemental notice will be provided if a reduction or suspension occurs and the reduction or suspension will not apply until at least 30 days after the supplemental notice is provided.

If you have any questions regarding this notice or wish to obtain an additional copy of the Summary Plan Description, please contact:

PCS Retirement, LLC
1801 Market Street
Suite 1000
Philadelphia, PA 19103
888-621-5491

Forms

The following forms and worksheets are for your convenience.

Please feel free to contact PCS Participant Services at (888) 621-5491 if you need assistance.

ST. SIMONS ISLAND DENTAL ASSOCIATES, P.C. RETIREMENT SAVINGS PLAN

Investment Election Worksheet

This worksheet contains a list of your Plan's investment options. Additional information regarding each option, including internal expenses, past performance and short-term redemption fees, can be found online at pcs401k.com/login. Once you have determined your investment elections, please log into the Plan's website pcs401k.com/login to record your elections.

Please note all investment elections and investment election changes must be made through the website or by contacting a PCS Participant Services Representative at (888) 621-5491.

MODEL PORTFOLIOS

_____%	Capital Preservation	_____%	Growth
_____%	Conservative	_____%	Aggressive
_____%	Balanced	_____%	

INDIVIDUAL FUNDS

_____%	DFA Emerging Markets Core Equity I	_____%	DFA Intermediate Govt Fixed-Income I
_____%	DFA International Small Cap Value I	_____%	DFA International Small Company I
_____%	DFA Two-Year Global Fixed-Income I	_____%	DFA US Micro Cap I
_____%	Fidelity® International Index	_____%	Schwab Bank Savings
_____%	Vanguard 500 Index Admiral	_____%	Vanguard High-Yield Corporate Adm
_____%	Vanguard Inflation-Protected Secs Adm	_____%	Vanguard International Value Inv
_____%	Vanguard Real Estate Index Admiral	_____%	Vanguard Short-Term Bond Index Adm
_____%	Vanguard Short-Term Investment-Grade Adm	_____%	Vanguard Small Cap Index Adm
_____%	Vanguard Small Cap Value Index Admiral	_____%	Vanguard Value Index Adm

_____% Total (Model Portfolios and Individual Funds)

You may elect any combination of Model Portfolios and Individual Funds as long as each investment election is at least 5% of your account and are in increments of 1%.

Contribution Election Worksheet

This worksheet contains the amount and type of the contribution you would like to change. Once you have determined how you would like to change your contribution, please log into the Plan's website pcs401k.com/login to record your changes.

Please note all beneficiary designation changes must be made through the website or by contacting a PCS Participant Services Representative at (888) 621-5491.

Change of Contribution Election Amount

Please change my contribution election to the Plan to the following amount as of the earliest possible date:

☐ Traditional 401(k) contribution: $___________________ or _________ % per pay period on a pre-tax basis. I understand that my salary reduction amount will be made directly to the Plan before federal income tax is withheld and will be subject to the provisions of Internal Revenue Code Section 401(k).

☐ Roth (after tax contribution): $___________________ or _________ % per pay period on an after-tax basis. I understand that the amount specified above is a non-deductible, after-tax contribution and will be subject to the 5 year holding period requirement as well as the provisions of Internal Revenue Code 401(k).

I understand that I may change my rate of contributions in accordance with the terms of the Plan.

☐ Catch-Up Contribution: I am age 50 or older and, in addition to the regular contribution election specified above, I also elect to make catch-up deferral contributions. Please reduce my Compensation by an additional $________________________ for the current Plan Year on a pre-tax basis ☐ traditional or ☐ an after-tax basis Roth.

Beneficiary Designation Worksheet

This worksheet contains a list of your primary and contingent beneficiary(ies). Once you have determined who you would like to designate as your beneficiary(ies), please log into the Plan's website pcs401k.com/login to record your designations.

Please note all beneficiary designation changes must be made through the website or by contacting PCS Participant Services Representative at (888) 621-5491.

Primary Beneficiary(ies)

I hereby designate the following as my primary beneficiary(ies) to receive any death benefits, payable as a result of my death, in accordance with the provisions of my employer's retirement plan ("the Plan"):

First Name:______________________ MI: ______ Last Name:______________________
Social Security #:______________________ Date of Birth:______________________
Address:______________________
City:______________________ State: ______________ Zip:__________
Home Phone #:______________ Work Phone #: ______________ Ext:__________
Relationship:______________________ Percentage Share:__________%

First Name:______________________ MI: ______ Last Name:______________________
Social Security #:______________________ Date of Birth:______________________
Address:______________________
City:______________________ State: ______________ Zip:__________
Home Phone #:______________ Work Phone #: ______________ Ext:__________
Relationship:______________________ Percentage Share:__________%

First Name:______________________ MI: ______ Last Name:______________________
Social Security #:______________________ Date of Birth:______________________
Address:______________________
City:______________________ State: ______________ Zip:__________
Home Phone #:______________ Work Phone #: ______________ Ext:__________
Relationship:______________________ Percentage Share:__________%

First Name:______________________ MI: ______ Last Name:______________________
Social Security #:______________________ Date of Birth:______________________
Address:______________________
City:______________________ State: ______________ Zip:__________
Home Phone #: Work Phone #: Ext:__________
Relationship:______________________ Percentage Share:__________%

Contingent Beneficiary(ies)

In the event my primary beneficiary(ies) should predecease me or die prior to the complete distribution of benefits from the Plan, I designate the following as my contingent beneficiary(ies):

First Name: ____________ MI: ______ Last Name: ____________
Social Security #: ____________ Date of Birth: ____________
Address: ____________
City: ____________ State: ____________ Zip: ____________
Home Phone #: ____________ Work Phone #: ____________ Ext: ____________
Relationship: ____________ Percentage Share: ________%

First Name: ____________ MI: ______ Last Name: ____________
Social Security #: ____________ Date of Birth: ____________
Address: ____________
City: ____________ State: ____________ Zip: ____________
Home Phone #: ____________ Work Phone #: ____________ Ext: ____________
Relationship: ____________ Percentage Share: ________%

First Name: ____________ MI: ______ Last Name: ____________
Social Security #: ____________ Date of Birth: ____________
Address: ____________
City: ____________ State: ____________ Zip: ____________
Home Phone #: ____________ Work Phone #: ____________ Ext: ____________
Relationship: ____________ Percentage Share: ________%

First Name: ____________ MI: ______ Last Name: ____________
Social Security #: ____________ Date of Birth: ____________
Address: ____________
City: ____________ State: ____________ Zip: ____________
Home Phone #: ____________ Work Phone #: ____________ Ext: ____________
Relationship: ____________ Percentage Share: ________%

Plan Investments: Model Portfolios

What can I invest in?

The following pages contain information about the Model Portfolios within your Plan. These portfolios are comprised of multiple funds and generally offer broader diversification than picking a single fund. Please read the information about all of the investment options available to you within the plan before you invest.

Questions about the model portfolios?

Contact the Plan's financial advisor,
Crew Financial Collective
at (912) 268-2176 or beverly@crewmailbox.com.

Capital Preservation

As of 09/30/2019

Model Description

Seeks to provide a current income stream with some inflation protection. The majority of the portfolio will generally be allocated to fixed income. Investors should understand that the pursuit of these objectives can produce a level of principal volatility

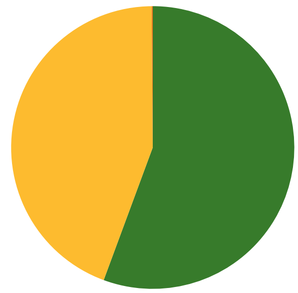
Total Return as of 09/30/2019

	Portfolio	Benchmark
3 Month Return	0.88%	1.14%
1 Year Return	4.67%	5.17%
3 Year Return	2.35%	1.9%
5 Year Return	2.35%	1.48%
10 Year Return	2.86%	2.89%
Since Inception (05/01/2016)	2.52%	1.49%

Fees and Expenses*

Gross Expense Ratio	0.19%
Annual Expense per $1,000 Invested	$1.92
Net Expense Ratio	0.19%
Annual Expense per $1,000 Invested	$1.92
Underlying Fund Turnover	49.85%
12b-1 Expense	None
Sales Charge	None
Deferred Sales Charge	None
Redemption Fees	None

Asset Allocation*



US Stocks	0.0%
Non-US Stocks	0.0%
Bonds	55.6%
Cash	44.2%
Other	0.1%

Investment by Region*

Americas	0.0%
Greater Europe	0.0%
Greater Asia	0.0%
Not Classified	100.0%

Portfolio Holdings*

DFA One-Year Fixed-Income I	30.00%
DFA Short-Term Government I	25.00%
DFA Five-Year Global Fixed-Income I	25.00%
Vanguard High-Yield Corporate Adm	20.00%

Fees and Expenses
The cumulative effect of investment fees and expenses can substantially reduce your retirement savings. However, fees and expenses are only two of many factors to consider when deciding what investment is appropriate for you. For additional information concerning the long-term effect of fees and expenses, visit the US DOL web site at http://www.dol.gov/ebsa/publications/401k_employee.html.

Inception Date: 05/01/2016. The representative benchmark consists of 30% Barclays ST 1-3YAA+ TRIX, 25% Citi Wld Gv Bd USD TR IX, 25% Barclays 1-3Y US Gv TRIX and 20% Barclays US Corp HY TRIX.

*Data is the most recently available provided to Morningstar as of 12/31/2019.

Periods longer than one year are Annualized.

Model returns shown are based on actual trading data from the PCS recordkeeping platform. Return is calculated using the model's daily gain or loss value adjusted to remove the effects of external cash flows. Periods longer than 12 months are expressed as Annualized Returns equivalent to the compound rate of return which, over a certain period of time, would produce a total return over that same period. Returns for less than 12 months are not annualized. Performance results displayed relate only to accounts held and traded on the recordkeeper's platform. Performance results may differ if the analysis were to include any advisor's accounts invested in the model but not maintained on the recordkeeper's platform.

Performance returns should be viewed in the context of the broad market and general economic conditions prevailing during the periods covered by the performance information. Performance does not reflect the deduction of service provider fees, such as investment advisor(s), recordkeeper, TPA, and custodian, which would reduce a client's return by the amount of these fees. For example, if such fees totaled 1% per annum, they would reduce a 10% per annum model portfolio return to 9% per annum. Given the effects of compounding of these fees, the difference between the performance of the actual client account with fees versus the gross-of-fee performance shown here would continue to increase over longer periods of time, resulting in actual client performance that is lower, on a compounded basis, than model performance shown here. For complete information on your Plan's fees, please view your Plan's Annual Participant Disclosure available in your Plan's Enrollment booklet, a copy of which can be found on the PCS Participant website under the Learning Center. The performance reflected herein assumes that all dividends or distributions paid on the securities held in the model portfolios were retained and reinvested, rather than distributed, during the period covered. The analysis in this report may be based, in part, on adjusted historical returns for periods prior to one or more the model's underlying funds' actual inception. For mutual funds, these calculated returns reflect the historical performance of the oldest share class of the fund, adjusted to reflect the fees and expenses of this share class. All investments involve the risk of potential investment losses as well as the potential for investment gains. Comparisons to index benchmarks have limitations because benchmarks have volatility and other material characteristics that may differ from the Model. Also, performance results for benchmarks do not reflect payment of investment management/incentive fees and other fund expenses. Performance results do not reflect investment results of any individual client. For reasons including variances in Model account holdings, variances in the investment management fee incurred, market fluctuation, the date on which a participant invests in a Model, and any contributions or withdrawals, the performance of a specific participant's account may vary from the results shown. Performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and the principal value of an investment will fluctuate. An Investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. To obtain performance data current to the most recent month-end, please log into your account at pcs401k.com/login.

Model investments may change at any time without prior notice and therefore may differ from those shown above.

Model Underlying Investment Performance: DFA Short-Term Government I, 1 Year: 2.52, 5 Year: 1.23, 10 Year: 1.63, Since Inception: 4.76 (06/01/1987); DFA One-Year Fixed-Income I, 1 Year: 2.44, 5 Year: 1.28, 10 Year: 0.97, Since Inception: 4.48 (07/25/1983); DFA Five-Year Global Fixed-Income I, 1 Year: 4.04, 5 Year: 2.18, 10 Year: 2.79, Since Inception: 5.08 (11/06/1990); Vanguard High-Yield Corporate Adm, 1 Year: 15.91, 5 Year: 5.79, 10 Year: 7.20, Since Inception: 6.75 (11/12/2001)

Conservative

As of 09/30/2019

Model Description

Seeks to provide current income with the opportunity for capital appreciation. As there will generally be a meaningful allocation to fixed income and some exposure to equities, investors should understand that the pursuit of these objectives with this allocation will involve a moderate level of principal volatility.

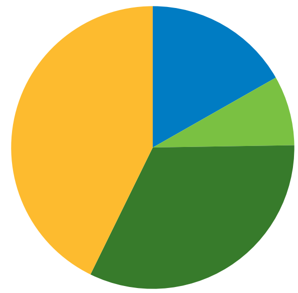
Total Return as of 09/30/2019

	Portfolio	Benchmark
3 Month Return	0.56%	0.98%
1 Year Return	2.79%	3.8%
3 Year Return	3.15%	2.81%
5 Year Return	2.87%	2.19%
10 Year Return	3.72%	3.79%
Since Inception (05/01/2016)	3.5%	2.34%

Fees and Expenses*

Gross Expense Ratio	0.21%
Annual Expense per $1,000 Invested	$2.14
Net Expense Ratio	0.21%
Annual Expense per $1,000 Invested	$2.07
Underlying Fund Turnover	45.62%
12b-1 Expense	None
Sales Charge	None
Deferred Sales Charge	None
Redemption Fees	None

Asset Allocation*



US Stocks	16.8%
Non-US Stocks	8.0%
Bonds	32.5%
Cash	42.7%
Other	0.0%

Investment by Region*

Americas	69.0%
Greater Europe	14.4%
Greater Asia	7.0%
Not Classified	9.6%

US Stock Asset Classes*

	Value	Blend	Growth
Lg	21.5%	17.3%	11.6%
Mid	12.2%	12.5%	6.4%
Sm	9.2%	6.4%	2.9%

Top Portfolio Holdings*

DFA One-Year Fixed-Income I	30.00%
DFA Short-Term Government I	25.00%
DFA Five-Year Global Fixed-Income I	20.00%
Vanguard 500 Index Admiral	5.00%
Vanguard Real Estate Index Admiral	3.00%
Vanguard Small Cap Value Index Admiral	3.00%
Vanguard Small Cap Index Adm	3.00%
DFA US Large Cap Value I	3.00%
DFA International Small Cap Value I	2.00%
DFA International Value I	2.00%

Fees and Expenses
The cumulative effect of investment fees and expenses can substantially reduce your retirement savings. However, fees and expenses are only two of many factors to consider when deciding what investment is appropriate for you. For additional information concerning the long-term effect of fees and expenses, visit the US DOL web site at http://www.dol.gov/ebsa/publications/401k_employee.html.

Inception Date: 05/01/2016. The representative benchmark consists of 30% Barclays ST 1-3YAA+ TRIX, 25% Barclays 1-3Y US Gv TRIX, 20% Citi Wld Gv Bd USD TR IX, 5% Wilshire 5000 TM TR IX, 3% MSCI US Prm Mkt Vl GD IX, 3% Russell 2000 Value TR IX, 3% MSCI US Sm Cp 1750 GD IX, 3% MSCI US REIT P IX, 2% MSCI EAFE VALUE ND IX, 2% MSCI EAFE GD IX, 2% MSCI EAFE SM CAP P IX and 2% MSCI Emerging Mkt GD IX.

*Data is the most recently available provided to Morningstar as of 12/31/2019.

Periods longer than one year are Annualized.

Model returns shown are based on actual trading data from the PCS recordkeeping platform. Return is calculated using the model's daily gain or loss value adjusted to remove the effects of external cash flows. Periods longer than 12 months are expressed as Annualized Returns equivalent to the compound rate of return which, over a certain period of time, would produce a total return over that same period. Returns for less than 12 months are not annualized. Performance results displayed relate only to accounts held and traded on the recordkeeper's platform. Performance results may differ if the analysis were to include any advisor's accounts invested in the model but not maintained on the recordkeeper's platform.

Performance returns should be viewed in the context of the broad market and general economic conditions prevailing during the periods covered by the performance information. Performance does not reflect the deduction of service provider fees, such as investment advisor(s), recordkeeper, TPA, and custodian, which would reduce a client's return by the amount of these fees. For example, if such fees totaled 1% per annum, they would reduce a 10% per annum model portfolio return to 9% per annum. Given the effects of compounding of these fees, the difference between the performance of the actual client account with fees versus the gross-of-fee performance shown here would continue to increase over longer periods of time, resulting in actual client performance that is lower, on a compounded basis, than model performance shown here. For complete information on your Plan's fees, please view your Plan's Annual Participant Disclosure available in your Plan's Enrollment booklet, a copy of which can be found on the PCS Participant website under the Learning Center. The performance reflected herein assumes that all dividends or distributions paid on the securities held in the model portfolios were retained and reinvested, rather than distributed, during the period covered. The analysis in this report may be based, in part, on adjusted historical returns for periods prior to one or more the model's underlying funds' actual inception. For mutual funds, these calculated returns reflect the historical performance of the oldest share class of the fund, adjusted to reflect the fees and expenses of this share class. All investments involve the risk of potential investment losses as well as the potential for investment gains. Comparisons to index benchmarks have limitations because benchmarks have volatility and other material characteristics that may differ from the Model. Also, performance results for benchmarks do not reflect payment of investment management/incentive fees and other fund expenses. Performance results do not reflect investment results of any individual client. For reasons including variances in Model account holdings, variances in the investment management fee incurred, market fluctuation, the date on which a participant invests in a Model, and any contributions or withdrawals, the performance of a specific participant's account may vary from the results shown. Performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and the principal value of an investment will fluctuate. An Investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. To obtain performance data current to the most recent month-end, please log into your account at pcs401k.com/login.

Model investments may change at any time without prior notice and therefore may differ from those shown above.

Model Underlying Investment Performance: DFA Short-Term Government I, 1 Year: 2.52, 5 Year: 1.23, 10 Year: 1.63, Since Inception: 4.76 (06/01/1987); DFA Emerging Markets Core Equity I, 1 Year: 16.04, 5 Year: 5.14, 10 Year: 3.89, Since Inception: 7.58 (04/05/2005); DFA One-Year Fixed-Income I, 1 Year: 2.44, 5 Year: 1.28, 10 Year: 0.97, Since Inception: 4.48 (07/25/1983); DFA International Small Cap Value I, 1 Year: 21.00, 5 Year: 5.93, 10 Year: 7.17, Since Inception: 7.25 (12/29/1994); DFA US Large Cap Value I, 1 Year: 25.45, 5 Year: 8.63, 10 Year: 12.75, Since Inception: 10.15 (02/19/1993); DFA Large Cap International I, 1 Year: 22.04, 5 Year: 5.65, 10 Year: 5.44, Since Inception: 5.73 (07/17/1991); DFA Five-Year Global Fixed-Income I, 1 Year: 4.04, 5 Year: 2.18, 10 Year: 2.79, Since Inception: 5.08 (11/06/1990); DFA International Value I, 1 Year: 15.67, 5 Year: 4.09, 10 Year: 4.14, Since Inception: 6.04 (02/15/1994); Vanguard REIT Index Adm, 1 Year: 28.94, 5 Year: 7.17, 10 Year: 11.97, Since Inception: 10.65 (11/12/2001); Vanguard Small Cap Value Index Admiral, 1 Year: 22.76, 5 Year: 7.46, 10 Year: 11.89, Since Inception: 13.41 (09/27/2011); Vanguard Small Cap Index Adm, 1 Year: 27.37, 5 Year: 8.88, 10 Year: 12.81, Since Inception: 9.21 (11/13/2000); Vanguard 500 Index Admiral, 1 Year: 31.46, 5 Year: 11.66, 10 Year: 13.52, Since Inception: 6.73 (11/13/2000)

Balanced

As of 09/30/2019

Model Description

Seeks to provide long-term growth of capital and some current income. Equities and fixed income are equally emphasized. Investors should realize that the emphasis on equities will produce a higher level of volatility.

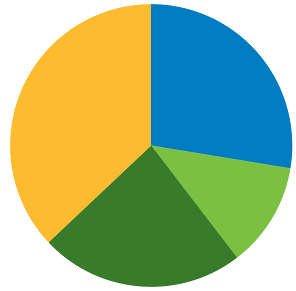
Total Return as of 09/30/2019

	Portfolio	Benchmark
3 Month Return	0.42%	0.87%
1 Year Return	2.96%	2.97%
3 Year Return	4.61%	4.06%
5 Year Return	3.96%	3.22%
10 Year Return	N/A	5.08%
Since Inception (09/01/2010)	5.4%	4.96%

Fees and Expenses*

Gross Expense Ratio	0.21%
Annual Expense per $1,000 Invested	$2.09
Net Expense Ratio	0.2%
Annual Expense per $1,000 Invested	$1.97
Underlying Fund Turnover	37.06%
12b-1 Expense	None
Sales Charge	None
Deferred Sales Charge	None
Redemption Fees	None

Asset Allocation*



US Stocks	27.6%
Non-US Stocks	12.0%
Bonds	23.4%
Cash	37.0%
Other	0.0%

Investment by Region*

Americas	71.2%
Greater Europe	12.6%
Greater Asia	8.3%
Not Classified	7.8%

US Stock Asset Classes*

	Value	Blend	Growth
Lg	23.7%	18.4%	12.1%
Mid	11.8%	12.0%	7.0%
Sm	6.7%	5.3%	2.9%

Top Portfolio Holdings*

DFA Short-Term Government I	25.00%
DFA One-Year Fixed-Income I	25.00%
DFA Five-Year Global Fixed-Income I	10.00%
Vanguard 500 Index Admiral	8.00%
Vanguard Small Cap Index Adm	6.00%
DFA US Large Cap Value I	6.00%
DFA Large Cap International I	4.00%
DFA Emerging Markets Core Equity I	4.00%
Vanguard Real Estate Index Admiral	4.00%
Vanguard Small Cap Value Index Admiral	4.00%

Fees and Expenses
The cumulative effect of investment fees and expenses can substantially reduce your retirement savings. However, fees and expenses are only two of many factors to consider when deciding what investment is appropriate for you. For additional information concerning the long-term effect of fees and expenses, visit the US DOL web site at http://www.dol.gov/ebsa/publications/401k_employee.html.

Inception Date: 09/01/2010. The representative benchmark consists of 25% Barclays ST 1-3YAA+ TRIX, 25% Barclays 1-3Y US Gv TRIX, 10% Citi Wld Gv Bd USD TR IX, 8% Wilshire 5000 TM TR IX, 6% MSCI US Prm Mkt Vl GD IX, 6% MSCI US Sm Cp 1750 GD IX, 4% Russell 2000 Value TR IX, 4% MSCI EAFE GD IX, 4% MSCI US REIT P IX, 3% MSCI EAFE VALUE ND IX, 3% MSCI Emerging Mkt GD IX and 2% MSCI EAFE SM CAP P IX.

*Data is the most recently available provided to Morningstar as of 12/31/2019.

Periods longer than one year are Annualized.

Model returns shown are based on actual trading data from the PCS recordkeeping platform. Return is calculated using the model's daily gain or loss value adjusted to remove the effects of external cash flows. Periods longer than 12 months are expressed as Annualized Returns equivalent to the compound rate of return which, over a certain period of time, would produce a total return over that same period. Returns for less than 12 months are not annualized. Performance results displayed relate only to accounts held and traded on the recordkeeper's platform. Performance results may differ if the analysis were to include any advisor's accounts invested in the model but not maintained on the recordkeeper's platform.

Performance returns should be viewed in the context of the broad market and general economic conditions prevailing during the periods covered by the performance information. Performance does not reflect the deduction of service provider fees, such as investment advisor(s), recordkeeper, TPA, and custodian, which would reduce a client's return by the amount of these fees. For example, if such fees totaled 1% per annum, they would reduce a 10% per annum model portfolio return to 9% per annum. Given the effects of compounding of these fees, the difference between the performance of the actual client account with fees versus the gross-of-fee performance shown here would continue to increase over longer periods of time, resulting in actual client performance that is lower, on a compounded basis, than model performance shown here. For complete information on your Plan's fees, please view your Plan's Annual Participant Disclosure available in your Plan's Enrollment booklet, a copy of which can be found on the PCS Participant website under the Learning Center. The performance reflected herein assumes that all dividends or distributions paid on the securities held in the model portfolios were retained and reinvested, rather than distributed, during the period covered. The analysis in this report may be based, in part, on adjusted historical returns for periods prior to one or more the model's underlying funds' actual inception. For mutual funds, these calculated returns reflect the historical performance of the oldest share class of the fund, adjusted to reflect the fees and expenses of this share class. All investments involve the risk of potential investment losses as well as the potential for investment gains. Comparisons to index benchmarks have limitations because benchmarks have volatility and other material characteristics that may differ from the Model. Also, performance results for benchmarks do not reflect payment of investment management/incentive fees and other fund expenses. Performance results do not reflect investment results of any individual client. For reasons including variances in Model account holdings, variances in the investment management fee incurred, market fluctuation, the date on which a participant invests in a Model, and any contributions or withdrawals, the performance of a specific participant's account may vary from the results shown. Performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and the principal value of an investment will fluctuate. An Investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. To obtain performance data current to the most recent month-end, please log into your account at pcs401k.com/login.

Model investments may change at any time without prior notice and therefore may differ from those shown above.

Model Underlying Investment Performance: DFA Short-Term Government I, 1 Year: 2.52, 5 Year: 1.23, 10 Year: 1.63, Since Inception: 4.76 (06/01/1987); DFA Emerging Markets Core Equity I, 1 Year: 16.04, 5 Year: 5.14, 10 Year: 3.89, Since Inception: 7.58 (04/05/2005); DFA One-Year Fixed-Income I, 1 Year: 2.44, 5 Year: 1.28, 10 Year: 0.97, Since Inception: 4.48 (07/25/1983); DFA International Small Cap Value I, 1 Year: 21.00, 5 Year: 5.93, 10 Year: 7.17, Since Inception: 7.25 (12/29/1994); DFA US Large Cap Value I, 1 Year: 25.45, 5 Year: 8.63, 10 Year: 12.75, Since Inception: 10.15 (02/19/1993); DFA Large Cap International I, 1 Year: 22.04, 5 Year: 5.65, 10 Year: 5.44, Since Inception: 5.73 (07/17/1991); DFA Five-Year Global Fixed-Income I, 1 Year: 4.04, 5 Year: 2.18, 10 Year: 2.79, Since Inception: 5.08 (11/06/1990); DFA International Value I, 1 Year: 15.67, 5 Year: 4.09, 10 Year: 4.14, Since Inception: 6.04 (02/15/1994); Vanguard REIT Index Adm, 1 Year: 28.94, 5 Year: 7.17, 10 Year: 11.97, Since Inception: 10.65 (11/12/2001); Vanguard Small Cap Value Index Admiral, 1 Year: 22.76, 5 Year: 7.46, 10 Year: 11.89, Since Inception: 13.41 (09/27/2011); Vanguard Small Cap Index Adm, 1 Year: 27.37, 5 Year: 8.88, 10 Year: 12.81, Since Inception: 9.21 (11/13/2000); Vanguard 500 Index Admiral, 1 Year: 31.46, 5 Year: 11.66, 10 Year: 13.52, Since Inception: 6.73 (11/13/2000)

Growth

As of 09/30/2019

Model Description

Seeks to provide capital appreciation. Equities are substantially emphasized. A small allocation to fixed income asset classes is made to reduce volatility; however, investors should realize that the substantial emphasis on equities will produce a higher level of volatility than a more balanced portfolio.

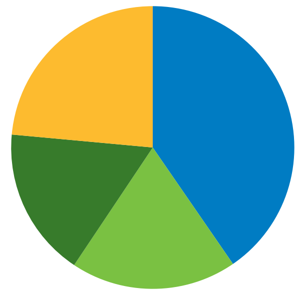
Total Return as of 09/30/2019

	Portfolio	Benchmark
3 Month Return	0.33%	0.66%
1 Year Return	2.31%	2.45%
3 Year Return	6.11%	5.7%
5 Year Return	5.13%	4.66%
10 Year Return	N/A	6.71%
Since Inception (09/01/2010)	7.31%	6.86%

Fees and Expenses*

Gross Expense Ratio	0.22%
Annual Expense per $1,000 Invested	$2.24
Net Expense Ratio	0.21%
Annual Expense per $1,000 Invested	$2.05
Underlying Fund Turnover	29.31%
12b-1 Expense	None
Sales Charge	None
Deferred Sales Charge	None
Redemption Fees	None

Asset Allocation*



US Stocks	40.4%
Non-US Stocks	19.0%
Bonds	17.1%
Cash	23.5%
Other	0.0%

Investment by Region*

Americas	69.6%
Greater Europe	13.5%
Greater Asia	8.4%
Not Classified	8.5%

US Stock Asset Classes*

	Value	Blend	Growth
Lg	24.1%	18.6%	12.1%
Mid	11.7%	11.8%	6.9%
Sm	6.7%	5.2%	2.8%

Top Portfolio Holdings*

DFA Short-Term Government I	15.00%
DFA One-Year Fixed-Income I	15.00%
Vanguard 500 Index Admiral	12.00%
DFA Five-Year Global Fixed-Income I	10.00%
DFA US Large Cap Value I	9.00%
Vanguard Small Cap Index Adm	9.00%
Vanguard Real Estate Index Admiral	6.00%
DFA Large Cap International I	6.00%
DFA Emerging Markets Core Equity I	6.00%
DFA International Value I	5.00%

Fees and Expenses
The cumulative effect of investment fees and expenses can substantially reduce your retirement savings. However, fees and expenses are only two of many factors to consider when deciding what investment is appropriate for you. For additional information concerning the long-term effect of fees and expenses, visit the US DOL web site at http://www.dol.gov/ebsa/publications/401k_employee.html.

Inception Date: 09/01/2010. The representative benchmark consists of 15% Barclays ST 1-3YAA+ TRIX, 15% Barclays 1-3Y US Gv TRIX, 12% Wilshire 5000 TM TR IX, 10% Citi Wld Gv Bd USD TR IX, 9% MSCI US Prm Mkt Vl GD IX, 9% MSCI US Sm Cp 1750 GD IX, 6% MSCI US REIT P IX, 6% MSCI Emerging Mkt GD IX, 6% MSCI EAFE GD IX, 5% Russell 2000 Value TR IX, 5% MSCI EAFE VALUE ND IX and 2% MSCI EAFE SM CAP P IX.

*Data is the most recently available provided to Morningstar as of 12/31/2019.

Periods longer than one year are Annualized.

Model returns shown are based on actual trading data from the PCS recordkeeping platform. Return is calculated using the model's daily gain or loss value adjusted to remove the effects of external cash flows. Periods longer than 12 months are expressed as Annualized Returns equivalent to the compound rate of return which, over a certain period of time, would produce a total return over that same period. Returns for less than 12 months are not annualized. Performance results displayed relate only to accounts held and traded on the recordkeeper's platform. Performance results may differ if the analysis were to include any advisor's accounts invested in the model but not maintained on the recordkeeper's platform.

Performance returns should be viewed in the context of the broad market and general economic conditions prevailing during the periods covered by the performance information. Performance does not reflect the deduction of service provider fees, such as investment advisor(s), recordkeeper, TPA, and custodian, which would reduce a client's return by the amount of these fees. For example, if such fees totaled 1% per annum, they would reduce a 10% per annum model portfolio return to 9% per annum. Given the effects of compounding of these fees, the difference between the performance of the actual client account with fees versus the gross-of-fee performance shown here would continue to increase over longer periods of time, resulting in actual client performance that is lower, on a compounded basis, than model performance shown here. For complete information on your Plan's fees, please view your Plan's Annual Participant Disclosure available in your Plan's Enrollment booklet, a copy of which can be found on the PCS Participant website under the Learning Center. The performance reflected herein assumes that all dividends or distributions paid on the securities held in the model portfolios were retained and reinvested, rather than distributed, during the period covered. The analysis in this report may be based, in part, on adjusted historical returns for periods prior to one or more the model's underlying funds' actual inception. For mutual funds, these calculated returns reflect the historical performance of the oldest share class of the fund, adjusted to reflect the fees and expenses of this share class. All investments involve the risk of potential investment losses as well as the potential for investment gains. Comparisons to index benchmarks have limitations because benchmarks have volatility and other material characteristics that may differ from the Model. Also, performance results for benchmarks do not reflect payment of investment management/incentive fees and other fund expenses. Performance results do not reflect investment results of any individual client. For reasons including variances in Model account holdings, variances in the investment management fee incurred, market fluctuation, the date on which a participant invests in a Model, and any contributions or withdrawals, the performance of a specific participant's account may vary from the results shown. Performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and the principal value of an investment will fluctuate. An Investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. To obtain performance data current to the most recent month-end, please log into your account at pcs401k.com/login.

Model investments may change at any time without prior notice and therefore may differ from those shown above.

Model Underlying Investment Performance: DFA Short-Term Government I, 1 Year: 2.52, 5 Year: 1.23, 10 Year: 1.63, Since Inception: 4.76 (06/01/1987); DFA Emerging Markets Core Equity I, 1 Year: 16.04, 5 Year: 5.14, 10 Year: 3.89, Since Inception: 7.58 (04/05/2005); DFA One-Year Fixed-Income I, 1 Year: 2.44, 5 Year: 1.28, 10 Year: 0.97, Since Inception: 4.48 (07/25/1983); DFA International Small Cap Value I, 1 Year: 21.00, 5 Year: 5.93, 10 Year: 7.17, Since Inception: 7.25 (12/29/1994); DFA US Large Cap Value I, 1 Year: 25.45, 5 Year: 8.63, 10 Year: 12.75, Since Inception: 10.15 (02/19/1993); DFA Large Cap International I, 1 Year: 22.04, 5 Year: 5.65, 10 Year: 5.44, Since Inception: 5.73 (07/17/1991); DFA Five-Year Global Fixed-Income I, 1 Year: 4.04, 5 Year: 2.18, 10 Year: 2.79, Since Inception: 5.08 (11/06/1990); DFA International Value I, 1 Year: 15.67, 5 Year: 4.09, 10 Year: 4.14, Since Inception: 6.04 (02/15/1994); Vanguard REIT Index Adm, 1 Year: 28.94, 5 Year: 7.17, 10 Year: 11.97, Since Inception: 10.65 (11/12/2001); Vanguard Small Cap Value Index Admiral, 1 Year: 22.76, 5 Year: 7.46, 10 Year: 11.89, Since Inception: 13.41 (09/27/2011); Vanguard Small Cap Index Adm, 1 Year: 27.37, 5 Year: 8.88, 10 Year: 12.81, Since Inception: 9.21 (11/13/2000); Vanguard 500 Index Admiral, 1 Year: 31.46, 5 Year: 11.66, 10 Year: 13.52, Since Inception: 6.73 (11/13/2000)

Aggressive

As of 09/30/2019

Model Description

Seeks to maximize capital appreciation. Current income is not a consideration. The majority of the portfolio will generally be allocated to equities. Investors should realize that the equity emphasis will likely produce a significant level of volatility.

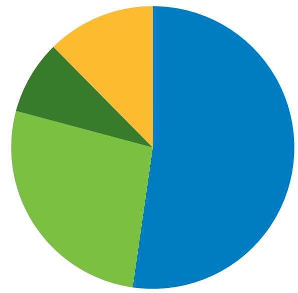
Total Return as of 09/30/2019

	Portfolio	Benchmark
3 Month Return	0.24%	0.47%
1 Year Return	1.03%	1.2%
3 Year Return	7.3%	7.04%
5 Year Return	6.06%	5.82%
10 Year Return	N/A	8.18%
Since Inception (09/01/2010)	8.99%	8.57%

Fees and Expenses*

Gross Expense Ratio	0.24%
Annual Expense per $1,000 Invested	$2.42
Net Expense Ratio	0.22%
Annual Expense per $1,000 Invested	$2.18
Underlying Fund Turnover	21.92%
12b-1 Expense	None
Sales Charge	None
Deferred Sales Charge	None
Redemption Fees	None

Asset Allocation*



US Stocks	52.3%
Non-US Stocks	26.9%
Bonds	8.4%
Cash	12.4%
Other	0.0%

Investment by Region*

Americas	67.6%
Greater Europe	14.5%
Greater Asia	8.4%
Not Classified	9.5%

US Stock Asset Classes*

	Value	Blend	Growth
Lg	23.3%	18.0%	11.8%
Mid	12.0%	11.9%	6.5%
Sm	8.1%	5.7%	2.8%

Top Portfolio Holdings*

Vanguard 500 Index Admiral	15.00%
DFA US Large Cap Value I	12.00%
DFA One-Year Fixed-Income I	10.00%
Vanguard Small Cap Index Adm	10.00%
Vanguard Real Estate Index Admiral	8.00%
Vanguard Small Cap Value Index Admiral	8.00%
DFA Large Cap International I	8.00%
DFA Emerging Markets Core Equity I	8.00%
DFA International Value I	6.00%
DFA International Small Cap Value I	5.00%

Fees and Expenses
The cumulative effect of investment fees and expenses can substantially reduce your retirement savings. However, fees and expenses are only two of many factors to consider when deciding what investment is appropriate for you. For additional information concerning the long-term effect of fees and expenses, visit the US DOL web site at http://www.dol.gov/ebsa/publications/401k_employee.html.

Inception Date: 09/01/2010. The representative benchmark consists of 15% Wilshire 5000 TM TR IX, 12% MSCI US Prm Mkt Vl GD IX, 10% MSCI US Sm Cp 1750 GD IX, 10% Barclays ST 1-3YAA+ TRIX, 8% MSCI EAFE GD IX, 8% MSCI US REIT P IX, 8% Russell 2000 Value TR IX, 8% MSCI Emerging Mkt GD IX, 6% MSCI EAFE VALUE ND IX, 5% MSCI EAFE SM CAP P IX, 5% Citi Wld Gv Bd USD TR IX and 5% Barclays 1-3Y US Gv TRIX.

*Data is the most recently available provided to Morningstar as of 12/31/2019.

Periods longer than one year are Annualized.

Model returns shown are based on actual trading data from the PCS recordkeeping platform. Return is calculated using the model's daily gain or loss value adjusted to remove the effects of external cash flows. Periods longer than 12 months are expressed as Annualized Returns equivalent to the compound rate of return which, over a certain period of time, would produce a total return over that same period. Returns for less than 12 months are not annualized. Performance results displayed relate only to accounts held and traded on the recordkeeper's platform. Performance results may differ if the analysis were to include any advisor's accounts invested in the model but not maintained on the recordkeeper's platform.

Performance returns should be viewed in the context of the broad market and general economic conditions prevailing during the periods covered by the performance information. Performance does not reflect the deduction of service provider fees, such as investment advisor(s), recordkeeper, TPA, and custodian, which would reduce a client's return by the amount of these fees. For example, if such fees totaled 1% per annum, they would reduce a 10% per annum model portfolio return to 9% per annum. Given the effects of compounding of these fees, the difference between the performance of the actual client account with fees versus the gross-of-fee performance shown here would continue to increase over longer periods of time, resulting in actual client performance that is lower, on a compounded basis, than model performance shown here. For complete information on your Plan's fees, please view your Plan's Annual Participant Disclosure available in your Plan's Enrollment booklet, a copy of which can be found on the PCS Participant website under the Learning Center. The performance reflected herein assumes that all dividends or distributions paid on the securities held in the model portfolios were retained and reinvested, rather than distributed, during the period covered. The analysis in this report may be based, in part, on adjusted historical returns for periods prior to one or more the model's underlying funds' actual inception. For mutual funds, these calculated returns reflect the historical performance of the oldest share class of the fund, adjusted to reflect the fees and expenses of this share class. All investments involve the risk of potential investment losses as well as the potential for investment gains. Comparisons to index benchmarks have limitations because benchmarks have volatility and other material characteristics that may differ from the Model. Also, performance results for benchmarks do not reflect payment of investment management/incentive fees and other fund expenses. Performance results do not reflect investment results of any individual client. For reasons including variances in Model account holdings, variances in the investment management fee incurred, market fluctuation, the date on which a participant invests in a Model, and any contributions or withdrawals, the performance of a specific participant's account may vary from the results shown. Performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and the principal value of an investment will fluctuate. An Investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. To obtain performance data current to the most recent month-end, please log into your account at pcs401k.com/login.

Model investments may change at any time without prior notice and therefore may differ from those shown above.

Model Underlying Investment Performance: DFA Short-Term Government I, 1 Year: 2.52, 5 Year: 1.23, 10 Year: 1.63, Since Inception: 4.76 (06/01/1987); DFA Emerging Markets Core Equity I, 1 Year: 16.04, 5 Year: 5.14, 10 Year: 3.89, Since Inception: 7.58 (04/05/2005); DFA One-Year Fixed-Income I, 1 Year: 2.44, 5 Year: 1.28, 10 Year: 0.97, Since Inception: 4.48 (07/25/1983); DFA International Small Cap Value I, 1 Year: 21.00, 5 Year: 5.93, 10 Year: 7.17, Since Inception: 7.25 (12/29/1994); DFA US Large Cap Value I, 1 Year: 25.45, 5 Year: 8.63, 10 Year: 12.75, Since Inception: 10.15 (02/19/1993); DFA Large Cap International I, 1 Year: 22.04, 5 Year: 5.65, 10 Year: 5.44, Since Inception: 5.73 (07/17/1991); DFA Five-Year Global Fixed-Income I, 1 Year: 4.04, 5 Year: 2.18, 10 Year: 2.79, Since Inception: 5.08 (11/06/1990); DFA International Value I, 1 Year: 15.67, 5 Year: 4.09, 10 Year: 4.14, Since Inception: 6.04 (02/15/1994); Vanguard REIT Index Adm, 1 Year: 28.94, 5 Year: 7.17, 10 Year: 11.97, Since Inception: 10.65 (11/12/2001); Vanguard Small Cap Value Index Admiral, 1 Year: 22.76, 5 Year: 7.46, 10 Year: 11.89, Since Inception: 13.41 (09/27/2011); Vanguard Small Cap Index Adm, 1 Year: 27.37, 5 Year: 8.88, 10 Year: 12.81, Since Inception: 9.21 (11/13/2000); Vanguard 500 Index Admiral, 1 Year: 31.46, 5 Year: 11.66, 10 Year: 13.52, Since Inception: 6.73 (11/13/2000)

Plan Investments: Investment Funds

What can I invest in?

The following pages contain information about the Individual Funds within your Plan. Before investing, consider the investment's objectives, risks, charges and expenses. These funds each have different risk and return characteristics. Please read the information about all of the investment options available to you within the plan before you invest.

Questions about the individual funds?

Contact the Plan's financial advisor,
Beverly A. McBride of Crew Financial Collective
at (912) 268-2176 or beverly@crewmailbox.com

DFA Emerging Markets Core Equity I

Total Return data as of 12/31/2019

Fund Overview

Objective	Diversified Emerging Markets
Category	Diversified Emerging Mkts
Benchmark Index	Morningstar EM GR USD
Total Assets	$30,265.43 Million
Turnover Ratio	4.00 %
Symbol	DFCEX
Type	Mutual Fund
Inception Date	2005-04-05
Family	Dimensional Fund Advisors
Manager	Fogdall/Pu/Singh/Collins-Dean/Phil
Tenure	4.48 Years
Website	www.WebAccountLink.com

Total Return

	Fund	Category	Benchmark
1 Year Return	16.04 %	18.14 %	18.56 %
3 Year Return	10.33 %	10.14 %	11.86 %
5 Year Return	5.14 %	5.38 %	6.22 %
10 Year Return	3.89 %	4.89 %	4.58 %

Fees and Expenses

Prospectus Gross Expense Ratio	0.520 %
Annual Expense per $1,000 Invested	$5.20
Prospectus Net Expense Ratio	0.520 %
Annual Expense per $1,000 Invested	$5.20
12b1 Expense	None
Sales Charge	None
Deferred Sales Charge	None

Fund Description

The investment seeks long-term capital appreciation. The Portfolio purchases a broad and diverse group of securities associated with emerging markets, which may include frontier markets (emerging market countries in an earlier stage of development), authorized for investment by Dimensional Fund Advisors LP's (the "Advisor") Investment Committee ("Approved Markets"), with a greater emphasis on small capitalization, value, and high profitability companies.

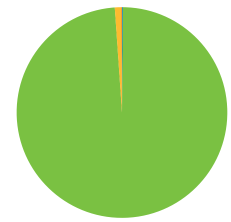
Top 5 Holdings

Samsung Electronics Co Ltd	4.38 %
Taiwan Semiconductor Manufacturing Co Ltd ADR	2.03 %
Tencent Holdings Ltd	1.77 %
Taiwan Semiconductor Manufacturing Co Ltd	1.46 %
Alibaba Group Holding Ltd ADR	1.03 %

The cumulative effect of investment fees and expenses can substantially reduce your retirement savings. However, fees and expenses are only two of many factors to consider when deciding what investment is appropriate for you. For additional information concerning the long-term effect of fees and expenses, visit the US DOL web site at http://www.dol.gov/ebsa/publications/401k_employee.html.

The performance data quoted represents past performance and does not guarantee future results.Equals The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Performance data assumes reinvestment of dividends and capital gains.

US Stocks	0.1 %
Non-US Stocks	98.8 %
Bonds	0.0 %
Cash	1.0 %
Other	0.1 %



Investment by Region

Americas	14.5 %
Greater Europe	11.6 %
Greater Asia	73.9 %

US Stock Asset Classes

	Value	Blend	Growth
Lg	24.1 %	22.5 %	15.1 %
Mid	11.3 %	7.8 %	5.6 %
Sm	7.9 %	3.5 %	2.1 %

Fidelity® International Index

Total Return data as of 12/31/2019

Fund Overview

Objective	Foreign Stock
Category	Foreign Large Blend
Benchmark Index	MSCI EAFE NR USD
Total Assets	$30,507.44 Million
Turnover Ratio	3.00 %
Symbol	FSPSX
Type	Mutual Fund
Inception Date	2011-09-08
Family	Fidelity Investments
Manager	Gupta/Bottari/Regan/Gyllenhaal/M
Tenure	5.41 Years
Website	www.WebAccountLink.com

Total Return

	Fund	Category	Benchmark
1 Year Return	22.00 %	21.60 %	22.01 %
3 Year Return	9.77 %	8.54 %	9.56 %
5 Year Return	5.88 %	5.73 %	5.67 %
10 Year Return	5.62 %	5.91 %	5.50 %

Fees and Expenses

Prospectus Gross Expense Ratio	0.035 %
Annual Expense per $1,000 Invested	$0.35
Prospectus Net Expense Ratio	0.035 %
Annual Expense per $1,000 Invested	$0.35
12b1 Expense	None
Sales Charge	None
Deferred Sales Charge	None

Fund Description

The investment seeks to provide investment results that correspond to the total return of foreign stock markets. The fund normally invests at least 80% of assets in common stocks included in the MSCI EAFE Index, which represents the performance of foreign stock markets. The manager uses statistical sampling techniques based on such factors as capitalization, industry exposures, dividend yield, price/earnings (P/E) ratio, price/book (P/B) ratio, earnings growth, and country weightings to attempt to replicate the returns of the MSCI EAFE Index.

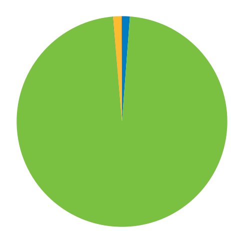
Top 5 Holdings

Nestle SA	2.07 %
mini MSCI EAFE Index Futures Dec19	1.99 %
Roche Holding AG Dividend Right Cert.	1.45 %
Novartis AG	1.33 %
Fidelity Revere Str Tr	1.22 %

The cumulative effect of investment fees and expenses can substantially reduce your retirement savings. However, fees and expenses are only two of many factors to consider when deciding what investment is appropriate for you. For additional information concerning the long-term effect of fees and expenses, visit the US DOL web site at http://www.dol.gov/ebsa/publications/401k_employee.html.

The performance data quoted represents past performance and does not guarantee future results.Equals The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Performance data assumes reinvestment of dividends and capital gains.

US Stocks	1.2 %
Non-US Stocks	97.4 %
Bonds	0.1 %
Cash	1.3 %
Other	0.1 %



Investment by Region

Americas	1.2 %
Greater Europe	62.0 %
Greater Asia	4.9 %
Not Classified	31.8 %

US Stock Asset Classes

	Value	Blend	Growth
Lg	31.9 %	27.5 %	27.1 %
Mid	5.1 %	4.6 %	3.8 %
Sm	0.0 %	0.0 %	0.0 %

Vanguard International Value Inv

Total Return data as of 12/31/2019

Fund Overview

Objective	Foreign Stock
Category	Foreign Large Value
Benchmark Index	MSCI ACWI Ex USA NR USD
Total Assets	$10,708.22 Million
Turnover Ratio	38.00 %
Symbol	VTRIX
Type	Mutual Fund
Inception Date	1983-05-16
Family	Vanguard
Manager	Krishna/Fry/Nairn/Morrow/Bennett
Tenure	9.13 Years
Website	www.WebAccountLink.com

Total Return

	Fund	Category	Benchmark
1 Year Return	20.39 %	17.90 %	21.51 %
3 Year Return	9.61 %	6.62 %	9.87 %
5 Year Return	5.17 %	3.79 %	5.51 %
10 Year Return	4.91 %	4.30 %	4.97 %

Fees and Expenses

Prospectus Gross Expense Ratio	0.380 %
Annual Expense per $1,000 Invested	$3.80
Prospectus Net Expense Ratio	0.380 %
Annual Expense per $1,000 Invested	$3.80
12b1 Expense	None
Sales Charge	None
Deferred Sales Charge	None

Fund Description

The investment seeks to provide long-term capital appreciation. The fund invests mainly in common stocks of companies located outside the United States that are considered by an advisor to be undervalued. Such stocks, called value stocks, often are out of favor in periods when investors are drawn to companies with strong prospects for growth. It invests in large-, mid-, and small-capitalization companies and is expected to diversify its assets in countries across developed and emerging markets. The fund uses multiple investment advisors.

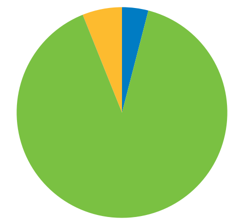
Top 5 Holdings

Vanguard Market Liquidity Inv	6.00 %
Sanofi SA	2.36 %
Novartis AG	2.21 %
Samsung Electronics Co Ltd	1.98 %
Royal Dutch Shell PLC Class A	1.96 %

The cumulative effect of investment fees and expenses can substantially reduce your retirement savings. However, fees and expenses are only two of many factors to consider when deciding what investment is appropriate for you. For additional information concerning the long-term effect of fees and expenses, visit the US DOL web site at http://www.dol.gov/ebsa/publications/401k_employee.html.

The performance data quoted represents past performance and does not guarantee future results.Equals The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Performance data assumes reinvestment of dividends and capital gains.

US Stocks	4.0 %
Non-US Stocks	89.9 %
Bonds	0.0 %
Cash	6.1 %
Other	0.0 %



Investment by Region

Americas	5.6 %
Greater Europe	55.5 %
Greater Asia	17.9 %
Not Classified	21.1 %

US Stock Asset Classes

	Value	Blend	Growth
Lg	40.9 %	32.5 %	16.1 %
Mid	7.7 %	1.4 %	1.3 %
Sm	0.0 %	0.2 %	0.0 %

DFA International Small Company I

Total Return data as of 12/31/2019

Fund Overview

Objective	Foreign Stock
Category	Foreign Small/Mid Blend
Benchmark Index	Morningstar Gbl Mkts xUS GR
Total Assets	$13,488.70 Million
Turnover Ratio	22.00 %
Symbol	DFISX
Type	Mutual Fund
Inception Date	1996-09-30
Family	Dimensional Fund Advisors
Manager	Fogdall/Singh/Phillips/Keswani
Tenure	5.4 Years
Website	www.WebAccountLink.com

Total Return

	Fund	Category	Benchmark
1 Year Return	24.20 %	22.98 %	22.20 %
3 Year Return	9.24 %	9.21 %	10.51 %
5 Year Return	7.87 %	6.90 %	6.86 %
10 Year Return	8.08 %	7.66 %	6.15 %

Fees and Expenses

Prospectus Gross Expense Ratio	0.530 %
Annual Expense per $1,000 Invested	$5.30
Prospectus Net Expense Ratio	0.530 %
Annual Expense per $1,000 Invested	$5.30
12b1 Expense	None
Sales Charge	None
Deferred Sales Charge	None

Fund Description

The investment seeks long-term capital appreciation. As a non-fundamental policy, under normal circumstances, the International Small Company Portfolio, through its investments in the underlying funds, will invest at least 80% of its net assets in securities of small companies. The International Small Company Portfolio and each underlying fund may invest in affiliated and unaffiliated registered and unregistered money market funds to manage its cash pending investment in other securities or to maintain liquidity for the payment of redemptions or other purposes.

Top 5 Holdings

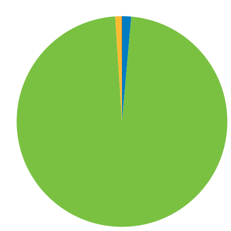
Usd	0.75 %
E-mini S&P 500 Futures Dec19	0.66 %
Galapagos NV	0.35 %
Ingenico Group SA	0.30 %
PSP Swiss Property AG	0.29 %

The cumulative effect of investment fees and expenses can substantially reduce your retirement savings. However, fees and expenses are only two of many factors to consider when deciding what investment is appropriate for you. For additional information concerning the long-term effect of fees and expenses, visit the US DOL web site at http://www.dol.gov/ebsa/publications/401k_employee.html.

The performance data quoted represents past performance and does not guarantee future results.Equals The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Performance data assumes reinvestment of dividends and capital gains.

Mutual Fund and Morningstar Proprietary Index Data Source: ©2020 Morningstar. All Rights Reserved. The mutual fund and Morningstar proprietary index information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. All other Index Source, Lipper, a Thomson Reuters Company. Copyright 2020 © Thomson Reuters. All rights reserved.

US Stocks	1.4 %
Non-US Stocks	97.6 %
Bonds	0.0 %
Cash	0.9 %
Other	0.1 %



Investment by Region

Americas	1.6 %
Greater Europe	54.2 %
Greater Asia	4.1 %
Not Classified	40.1 %

US Stock Asset Classes

	Value	Blend	Growth
Lg	0.2 %	0.3 %	0.8 %
Mid	13.1 %	12.6 %	12.8 %
Sm	22.8 %	20.0 %	17.3 %

DFA International Small Cap Value I

Total Return data as of 12/31/2019

Fund Overview

Objective	Foreign Stock
Category	Foreign Small/Mid Value
Benchmark Index	Morningstar Gbl Mkts xUS GR
Total Assets	$13,953.95 Million
Turnover Ratio	23.00 %

Symbol	DISVX
Type	Mutual Fund
Inception Date	1994-12-29
Family	Dimensional Fund Advisors
Manager	Fogdall/Singh/Phillips/Keswani
Tenure	5.4 Years
Website	www.WebAccountLink.com

Total Return	Fund	Category	Benchmark
1 Year Return	21.00 %	17.63 %	22.20 %
3 Year Return	5.90 %	6.99 %	10.51 %
5 Year Return	5.93 %	5.82 %	6.86 %
10 Year Return	7.17 %	7.02 %	6.15 %

Fees and Expenses

Prospectus Gross Expense Ratio	0.680 %
Annual Expense per $1,000 Invested	$6.80
Prospectus Net Expense Ratio	0.680 %
Annual Expense per $1,000 Invested	$6.80
12b1 Expense	None
Sales Charge	None
Deferred Sales Charge	None

Fund Description

The investment seeks long-term capital appreciation. The advisor intends to purchase securities of small value companies associated with developed market countries that the Advisor has designated as approved markets. As a non-fundamental policy, under normal circumstances, the fund will invest at least 80% of its net assets in securities of small companies in the particular markets in which it invests. It may gain exposure to companies associated with approved markets by purchasing equity securities in the form of depositary receipts, which may be listed or traded outside the issuer's domicile country.

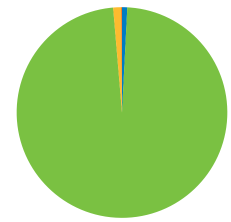
Top 5 Holdings

Bellway PLC	0.96 %
Travis Perkins PLC	0.77 %
Rexel SA	0.68 %
Helvetia Holding AG	0.66 %
Meggitt PLC	0.64 %

The cumulative effect of investment fees and expenses can substantially reduce your retirement savings. However, fees and expenses are only two of many factors to consider when deciding what investment is appropriate for you. For additional information concerning the long-term effect of fees and expenses, visit the US DOL web site at http://www.dol.gov/ebsa/publications/401k_employee.html.

The performance data quoted represents past performance and does not guarantee future results.Equals The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Performance data assumes reinvestment of dividends and capital gains.

US Stocks	0.8 %
Non-US Stocks	97.9 %
Bonds	0.0 %
Cash	1.2 %
Other	0.2 %



Investment by Region

Americas	1.6 %
Greater Europe	51.0 %
Greater Asia	3.8 %
Not Classified	43.6 %

US Stock Asset Classes

	Value	Blend	Growth
Lg	0.0 %	0.0 %	0.1 %
Mid	16.4 %	10.3 %	4.0 %
Sm	44.5 %	19.4 %	5.4 %

Vanguard High-Yield Corporate Adm

Total Return data as of 12/31/2019

Fund Overview

Objective	Corporate Bond - High Yield
Category	High Yield Bond
Benchmark Index	ML US High Yield Master II
Total Assets	$22,524.95 Million
Turnover Ratio	21.00 %

Symbol	VWEAX
Type	Mutual Fund
Inception Date	2001-11-12
Family	Vanguard
Manager	Hong
Tenure	11.88 Years
Website	www.WebAccountLink.com

Total Return	Fund	Category	Benchmark
1 Year Return	15.91 %	13.02 %	14.41 %
3 Year Return	6.45 %	5.50 %	6.32 %
5 Year Return	5.79 %	5.12 %	6.13 %
10 Year Return	7.20 %	6.66 %	7.50 %

Fees and Expenses

Prospectus Gross Expense Ratio	0.130 %
Annual Expense per $1,000 Invested	$1.30
Prospectus Net Expense Ratio	0.130 %
Annual Expense per $1,000 Invested	$1.30
12b1 Expense	None
Sales Charge	None
Deferred Sales Charge	None

Fund Description

The investment seeks to provide a high level of current income. The fund invests primarily in a diversified group of high-yielding, higher-risk corporate bonds-commonly known as "junk bonds"-with medium- and lower-range credit-quality ratings. It invests at least 80% of its assets in corporate bonds that are rated below Baa by Moody's Investors Service, Inc. (Moody's); have an equivalent rating by any other independent bond-rating agency; or, if unrated, are determined to be of comparable quality by the fund's advisor. The fund's high-yield bonds and loans mostly have short- and intermediate-term maturities.

Top 5 Holdings

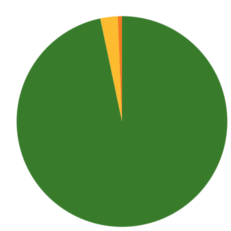
Sprint Corporation 7.88%	1.21 %
United States Treasury Notes 1%	0.98 %
United States Treasury Notes 1.38%	0.98 %
United States Treasury Notes 1.5%	0.98 %
United States Treasury Notes 1.5%	0.98 %

The cumulative effect of investment fees and expenses can substantially reduce your retirement savings. However, fees and expenses are only two of many factors to consider when deciding what investment is appropriate for you. For additional information concerning the long-term effect of fees and expenses, visit the US DOL web site at http://www.dol.gov/ebsa/publications/401k_employee.html.

The performance data quoted represents past performance and does not guarantee future results.Equals The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Performance data assumes reinvestment of dividends and capital gains.

Mutual Fund and Morningstar Proprietary Index Data Source: ©2020 Morningstar. All Rights Reserved. The mutual fund and Morningstar proprietary index information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. All other Index Source, Lipper, a Thomson Reuters Company. Copyright 2020 © Thomson Reuters. All rights reserved.

US Stocks	0.0 %
Non-US Stocks	0.0 %
Bonds	96.2 %
Cash	2.6 %
Other	0.7 %



Investment by Region

Americas	0.0 %
Greater Europe	0.0 %
Greater Asia	0.0 %
Not Classified	100.0 %

Vanguard Inflation-Protected Secs Adm

Total Return data as of 12/31/2019

Fund Overview

Objective	Government Bond - Treasury
Category	Inflation-Protected Bond
Benchmark Index	Barclays US Trsy InflationNote
Total Assets	$14,310.45 Million
Turnover Ratio	27.00 %
Symbol	VAIPX
Type	Mutual Fund
Inception Date	2005-06-10
Family	Vanguard
Manager	Wright-Casparius
Tenure	8.37 Years
Website	www.WebAccountLink.com

Total Return

	Fund	Category	Benchmark
1 Year Return	8.16 %	7.47 %	8.43 %
3 Year Return	3.15 %	2.76 %	3.31 %
5 Year Return	2.45 %	2.12 %	2.62 %
10 Year Return	3.25 %	2.72 %	3.36 %

Fees and Expenses

Prospectus Gross Expense Ratio	0.100 %
Annual Expense per $1,000 Invested	$1.00
Prospectus Net Expense Ratio	0.100 %
Annual Expense per $1,000 Invested	$1.00
12b1 Expense	None
Sales Charge	None
Deferred Sales Charge	None

Fund Description

The investment seeks to provide inflation protection and income consistent with investment in inflation-indexed securities. The fund invests at least 80% of its assets in inflation-indexed bonds issued by the U.S. government, its agencies and instrumentalities, and corporations. It may invest in bonds of any maturity; however, its dollar-weighted average maturity is expected to be in the range of 7 to 20 years. At a minimum, all bonds purchased by the fund will be rated investment-grade or, if unrated, will be considered by the advisor to be investment-grade.

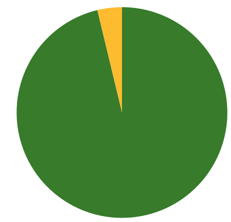
Top 5 Holdings

Vanguard Market Liquidity Inv	3.76 %
United States Treasury Notes 0.62%	3.56 %
United States Treasury Notes 0.12%	3.51 %
United States Treasury Notes 0.38%	3.48 %
United States Treasury Notes 0.62%	3.47 %

The cumulative effect of investment fees and expenses can substantially reduce your retirement savings. However, fees and expenses are only two of many factors to consider when deciding what investment is appropriate for you. For additional information concerning the long-term effect of fees and expenses, visit the US DOL web site at http://www.dol.gov/ebsa/publications/401k_employee.html.

The performance data quoted represents past performance and does not guarantee future results.Equals The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Performance data assumes reinvestment of dividends and capital gains.

US Stocks	0.0 %
Non-US Stocks	0.0 %
Bonds	96.2 %
Cash	3.8 %
Other	0.0 %



Investment by Region

Americas	0.0 %
Greater Europe	0.0 %
Greater Asia	0.0 %
Not Classified	100.0 %

DFA Intermediate Govt Fixed-Income I

Total Return data as of 12/31/2019

Fund Overview

Objective	Government Bond - General
Category	Intermediate Government
Benchmark Index	Barclays Intermediate Treasury
Total Assets	$5,535.43 Million
Turnover Ratio	16.00 %
Symbol	DFIGX
Type	Mutual Fund
Inception Date	1990-10-19
Family	Dimensional Fund Advisors
Manager	Plecha/Kolerich/Hutchison
Tenure	13.63 Years
Website	www.WebAccountLink.com

Total Return

	Fund	Category	Benchmark
1 Year Return	7.22 %	5.89 %	5.22 %
3 Year Return	3.42 %	2.67 %	2.57 %
5 Year Return	2.63 %	2.00 %	1.99 %
10 Year Return	3.44 %	2.76 %	2.46 %

Fees and Expenses

Prospectus Gross Expense Ratio	0.130 %
Annual Expense per $1,000 Invested	$1.30
Prospectus Net Expense Ratio	0.130 %
Annual Expense per $1,000 Invested	$1.30
12b1 Expense	None
Sales Charge	None
Deferred Sales Charge	None

Fund Description

The investment seeks current income consistent with preservation of capital. The fund primarily invests in high quality, low-risk obligations of the U.S. government and its agencies with maturities between five and fifteen years. It normally invests in non-callable obligations issued or guaranteed by the U.S. government and U.S. government agencies, AAA-rated, dollar-denominated obligations of foreign governments, obligations of supranational organizations, and futures contracts on U.S. Treasury securities.

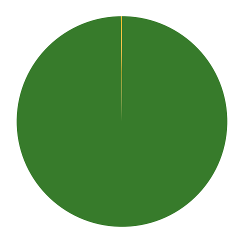
Top 5 Holdings

United States Treasury Bonds 5.38%	5.45 %
United States Treasury Bonds 6.25%	4.50 %
United States Treasury Notes 1.62%	4.13 %
United States Treasury Notes 2.38%	3.68 %
United States Treasury Notes 2%	3.46 %

The cumulative effect of investment fees and expenses can substantially reduce your retirement savings. However, fees and expenses are only two of many factors to consider when deciding what investment is appropriate for you. For additional information concerning the long-term effect of fees and expenses, visit the US DOL web site at http://www.dol.gov/ebsa/publications/401k_employee.html.

The performance data quoted represents past performance and does not guarantee future results.Equals The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Performance data assumes reinvestment of dividends and capital gains.

US Stocks	0.0 %
Non-US Stocks	0.0 %
Bonds	99.8 %
Cash	0.2 %
Other	0.0 %



Investment by Region

Americas	0.0 %
Greater Europe	0.0 %
Greater Asia	0.0 %
Not Classified	100.0 %

Vanguard 500 Index Admiral

Total Return data as of 12/31/2019

Fund Overview

Objective	Growth
Category	Large Blend
Benchmark Index	S&P 500 TR
Total Assets	$319,624.10 Million
Turnover Ratio	4.00 %
Symbol	VFIAX
Type	Mutual Fund
Inception Date	2000-11-13
Family	Vanguard
Manager	Louie/Butler
Tenure	2.88 Years
Website	www.WebAccountLink.com

Total Return

	Fund	Category	Benchmark
1 Year Return	31.46 %	29.00 %	31.49 %
3 Year Return	15.23 %	13.33 %	15.27 %
5 Year Return	11.66 %	10.36 %	11.70 %
10 Year Return	13.52 %	12.52 %	13.56 %

Fees and Expenses

Prospectus Gross Expense Ratio	0.040 %
Annual Expense per $1,000 Invested	$0.40
Prospectus Net Expense Ratio	0.040 %
Annual Expense per $1,000 Invested	$0.40
12b1 Expense	None
Sales Charge	None
Deferred Sales Charge	None

Fund Description

The investment seeks to track the performance of a benchmark index that measures the investment return of large-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the Standard & Poor's 500 Index, a widely recognized benchmark of U.S. stock market performance that is dominated by the stocks of large U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

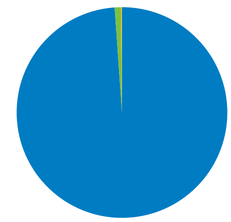
Top 5 Holdings

Microsoft Corp	4.40 %
Apple Inc	4.32 %
Amazon.com Inc	2.85 %
Facebook Inc A	1.85 %
Berkshire Hathaway Inc B	1.60 %

The cumulative effect of investment fees and expenses can substantially reduce your retirement savings. However, fees and expenses are only two of many factors to consider when deciding what investment is appropriate for you. For additional information concerning the long-term effect of fees and expenses, visit the US DOL web site at http://www.dol.gov/ebsa/publications/401k_employee.html.

The performance data quoted represents past performance and does not guarantee future results.Equals The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Performance data assumes reinvestment of dividends and capital gains.

US Stocks	98.9 %
Non-US Stocks	1.0 %
Bonds	0.0 %
Cash	0.2 %
Other	0.0 %



Investment by Region

Americas	99.1 %
Greater Europe	0.9 %
Greater Asia	0.1 %

US Stock Asset Classes

	Value	Blend	Growth
Lg	29.2 %	33.2 %	27.8 %
Mid	4.0 %	3.7 %	2.1 %
Sm	0.0 %	0.0 %	0.0 %

Vanguard Value Index Adm

Total Return data as of 12/31/2019

Fund Overview

Objective	Growth
Category	Large Value
Benchmark Index	Russell 1000 Value TR
Total Assets	$22,414.11 Million
Turnover Ratio	8.00 %
Symbol	VVIAX
Type	Mutual Fund
Inception Date	2000-11-13
Family	Vanguard
Manager	Nejman/O'Reilly
Tenure	14.35 Years
Website	www.WebAccountLink.com

Total Return

	Fund	Category	Benchmark
1 Year Return	25.82 %	24.79 %	26.54 %
3 Year Return	11.70 %	9.90 %	9.68 %
5 Year Return	10.06 %	8.28 %	8.29 %
10 Year Return	12.48 %	11.26 %	11.80 %

Fees and Expenses

Prospectus Gross Expense Ratio	0.050 %
Annual Expense per $1,000 Invested	$0.50
Prospectus Net Expense Ratio	0.050 %
Annual Expense per $1,000 Invested	$0.50
12b1 Expense	None
Sales Charge	None
Deferred Sales Charge	None

Fund Description

The investment seeks to track the performance of a benchmark index that measures the investment return of large-capitalization value stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Large Cap Value Index, a broadly diversified index predominantly made up of value stocks of large U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

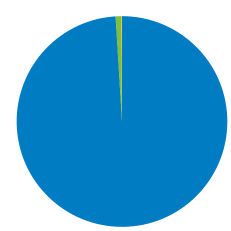
Top 5 Holdings

Berkshire Hathaway Inc B	3.16 %
JPMorgan Chase & Co	2.94 %
Johnson & Johnson	2.67 %
Procter & Gamble Co	2.24 %
Exxon Mobil Corp	2.12 %

The cumulative effect of investment fees and expenses can substantially reduce your retirement savings. However, fees and expenses are only two of many factors to consider when deciding what investment is appropriate for you. For additional information concerning the long-term effect of fees and expenses, visit the US DOL web site at http://www.dol.gov/ebsa/publications/401k_employee.html.

The performance data quoted represents past performance and does not guarantee future results.Equals The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Performance data assumes reinvestment of dividends and capital gains.

US Stocks	99.0 %
Non-US Stocks	0.8 %
Bonds	0.0 %
Cash	0.1 %
Other	0.0 %



Investment by Region

Americas	99.2 %
Greater Europe	0.6 %
Greater Asia	0.2 %

US Stock Asset Classes

	Value	Blend	Growth
Lg	53.9 %	32.2 %	2.0 %
Mid	7.4 %	3.9 %	0.5 %
Sm	0.0 %	0.0 %	0.0 %

Schwab Bank Savings

Total Return data as of 12/31/2019

Fund Overview

Objective	Money Mkt - Federal Tax Exempt
Category	Money Market-Tax-Free
Benchmark Index	ML US Treasury Bill 3 Mon
Total Assets	$1,780.45 Million
Turnover Ratio	Not Available
Symbol	RBS1CSBS
Type	Money Market
Inception Date	2001-06-19
Family	Schwab
Manager	NA
Tenure	-999 Years
Website	www.WebAccountLink.com

Total Return

	Fund	Category	Benchmark
1 Year Return	1.15 %	1.09 %	2.28 %
3 Year Return	0.89 %	0.84 %	1.67 %
5 Year Return	0.56 %	0.54 %	1.07 %
10 Year Return	0.29 %	0.28 %	0.58 %

Fees and Expenses

Prospectus Gross Expense Ratio	0.470 %
Annual Expense per $1,000 Invested	$4.70
Prospectus Net Expense Ratio	0.000 %
Annual Expense per $1,000 Invested	$0.00
12b1 Expense	None
Sales Charge	None
Deferred Sales Charge	None

Fund Description

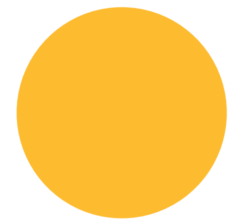
The investment seeks to provide as high a level of current income, exempt from federal income taxes, as is consistent with liquidity and stability of principal. The fund normally invests at least 80% of assets in municipal securities whose interest is exempt from federal income tax. Normally it will not invest in municipal securities whose interest is subject to the federal alternative minimum tax. The fund will potentially invest up to 20% of assets in securities subject to state and/or federal income tax and invest more than 25% of total assets in municipal securities that finance similar types of projects.

Top 5 Holdings

The cumulative effect of investment fees and expenses can substantially reduce your retirement savings. However, fees and expenses are only two of many factors to consider when deciding what investment is appropriate for you. For additional information concerning the long-term effect of fees and expenses, visit the US DOL web site at http://www.dol.gov/ebsa/publications/401k_employee.html.

The performance data quoted represents past performance and does not guarantee future results.Equals The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Performance data assumes reinvestment of dividends and capital gains.

US Stocks	0.0 %
Non-US Stocks	0.0 %
Bonds	0.0 %
Cash	100.0 %
Other	0.0 %



Investment by Region

Americas	0.0 %
Greater Europe	0.0 %
Greater Asia	0.0 %
Not Classified	100.0 %

Vanguard Real Estate Index Admiral

Total Return data as of 12/31/2019

Fund Overview

Objective	Specialty - Real Estate
Category	Real Estate
Benchmark Index	Morningstar US Real Estate TR
Total Assets	$22,973.91 Million
Turnover Ratio	24.00 %
Symbol	VGSLX
Type	Mutual Fund
Inception Date	2001-11-12
Family	Vanguard
Manager	Nejman/O'Reilly
Tenure	13.63 Years
Website	www.WebAccountLink.com

Total Return

	Fund	Category	Benchmark
1 Year Return	28.94 %	27.61 %	27.10 %
3 Year Return	8.37 %	8.49 %	9.12 %
5 Year Return	7.17 %	6.90 %	7.35 %
10 Year Return	11.97 %	11.43 %	11.67 %

Fees and Expenses

Prospectus Gross Expense Ratio	0.120 %
Annual Expense per $1,000 Invested	$1.20
Prospectus Net Expense Ratio	0.120 %
Annual Expense per $1,000 Invested	$1.20
12b1 Expense	None
Sales Charge	None
Deferred Sales Charge	None

Fund Description

The investment seeks to provide a high level of income and moderate long-term capital appreciation by tracking the performance of the MSCI US Investable Market Real Estate 25/50 Index that measures the performance of publicly traded equity REITs and other real estate-related investments. The advisor attempts to track the index by investing all, or substantially all, of its assets-either directly or indirectly through a wholly owned subsidiary, which is itself a registered investment company-in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index. The fund is non-diversified.

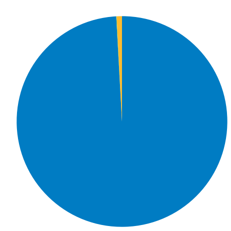
Top 5 Holdings

Vanguard Real Estate II Index	10.96 %
American Tower Corp	6.60 %
Prologis Inc	4.03 %
Crown Castle International Corp	3.87 %
Equinix Inc	3.35 %

The cumulative effect of investment fees and expenses can substantially reduce your retirement savings. However, fees and expenses are only two of many factors to consider when deciding what investment is appropriate for you. For additional information concerning the long-term effect of fees and expenses, visit the US DOL web site at http://www.dol.gov/ebsa/publications/401k_employee.html.

The performance data quoted represents past performance and does not guarantee future results.Equals The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Performance data assumes reinvestment of dividends and capital gains.

US Stocks	99.1 %
Non-US Stocks	0.1 %
Bonds	0.0 %
Cash	0.8 %
Other	0.0 %



Investment by Region

Americas	99.9 %
Greater Europe	0.0 %
Greater Asia	0.0 %

US Stock Asset Classes

	Value	Blend	Growth
Lg	8.2 %	19.5 %	17.9 %
Mid	9.9 %	28.3 %	4.1 %
Sm	4.9 %	5.7 %	1.6 %

Vanguard Short-Term Bond Index Adm

Total Return data as of 12/31/2019

Fund Overview

Objective	Income
Category	Short-Term Bond
Benchmark Index	Morningstar US 1-5Y Core Bd TR
Total Assets	$15,378.67 Million
Turnover Ratio	48.00 %
Symbol	VBIRX
Type	Mutual Fund
Inception Date	2001-11-12
Family	Vanguard
Manager	Barrickman
Tenure	6.86 Years
Website	www.WebAccountLink.com

Total Return

	Fund	Category	Benchmark
1 Year Return	4.86 %	4.77 %	5.17 %
3 Year Return	2.45 %	2.49 %	2.62 %
5 Year Return	1.95 %	2.04 %	2.09 %
10 Year Return	2.03 %	2.27 %	2.35 %

Fees and Expenses

Prospectus Gross Expense Ratio	0.070 %
Annual Expense per $1,000 Invested	$0.70
Prospectus Net Expense Ratio	0.070 %
Annual Expense per $1,000 Invested	$0.70
12b1 Expense	None
Sales Charge	None
Deferred Sales Charge	None

Fund Description

The investment seeks to track the performance of Bloomberg Barclays U.S. 1-5 Year Government/Credit Float Adjusted Index. Bloomberg Barclays U.S. 1-5 Year Government/Credit Float Adjusted Index includes all medium and larger issues of U.S. government, investment-grade corporate, and investment-grade international dollar-denominated bonds that have maturities between 1 and 5 years and are publicly issued. All of its investments will be selected through the sampling process, and at least 80% of its assets will be invested in bonds held in the index.

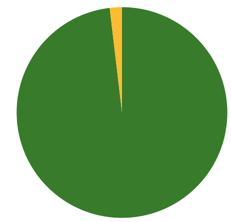
Top 5 Holdings

United States Treasury Notes 1.25%	2.32 %
Cmt Market Liquidity Rate	1.85 %
United States Treasury Notes 1.25%	1.71 %
United States Treasury Notes 1.12%	1.22 %
United States Treasury Notes 2.62%	1.13 %

The cumulative effect of investment fees and expenses can substantially reduce your retirement savings. However, fees and expenses are only two of many factors to consider when deciding what investment is appropriate for you. For additional information concerning the long-term effect of fees and expenses, visit the US DOL web site at http://www.dol.gov/ebsa/publications/401k_employee.html.

The performance data quoted represents past performance and does not guarantee future results.Equals The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Performance data assumes reinvestment of dividends and capital gains.

US Stocks	0.0 %
Non-US Stocks	0.0 %
Bonds	97.4 %
Cash	1.9 %
Other	0.0 %



Investment by Region

Americas	0.0 %
Greater Europe	0.0 %
Greater Asia	0.0 %
Not Classified	100.0 %

Vanguard Short-Term Investment-Grade Adm

Total Return data as of 12/31/2019

Fund Overview

Objective	Income
Category	Short-Term Bond
Benchmark Index	Barclays US Universal Bond
Total Assets	$43,401.75 Million
Turnover Ratio	71.00 %
Symbol	VFSUX
Type	Mutual Fund
Inception Date	2001-02-12
Family	Vanguard
Manager	Shaykevich/Martinez/Narayanan
Tenure	1.19 Years
Website	www.WebAccountLink.com

Total Return

	Fund	Category	Benchmark
1 Year Return	5.84 %	4.77 %	9.29 %
3 Year Return	2.96 %	2.49 %	4.30 %
5 Year Return	2.56 %	2.04 %	3.44 %
10 Year Return	2.76 %	2.27 %	4.12 %

Fees and Expenses

Prospectus Gross Expense Ratio	0.100 %
Annual Expense per $1,000 Invested	$1.00
Prospectus Net Expense Ratio	0.100 %
Annual Expense per $1,000 Invested	$1.00
12b1 Expense	None
Sales Charge	None
Deferred Sales Charge	None

Fund Description

The investment seeks to provide current income while maintaining limited price volatility. The fund invests in a variety of high-quality and, to a lesser extent, medium-quality fixed income securities, at least 80% of which will be short- and intermediate-term investment-grade securities. High-quality fixed income securities are those rated the equivalent of A3 or better; medium-quality fixed income securities are those rated the equivalent of Baa1, Baa2, or Baa3.

Top 5 Holdings

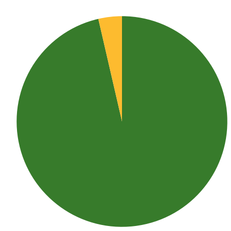
United States Treasury Notes 0.12%	2.58 %
United States Treasury Notes 1.88%	1.66 %
United States Treasury Notes 0.12%	1.01 %
United States Treasury Notes 0.12%	0.79 %
NEXTERA ENERGY CAPITAL HLDGS INC 3.3%	0.60 %

The cumulative effect of investment fees and expenses can substantially reduce your retirement savings. However, fees and expenses are only two of many factors to consider when deciding what investment is appropriate for you. For additional information concerning the long-term effect of fees and expenses, visit the US DOL web site at http://www.dol.gov/ebsa/publications/401k_employee.html.

The performance data quoted represents past performance and does not guarantee future results.Equals The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Performance data assumes reinvestment of dividends and capital gains.

Mutual Fund and Morningstar Proprietary Index Data Source: ©2020 Morningstar. All Rights Reserved. The mutual fund and Morningstar proprietary index information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. All other Index Source, Lipper, a Thomson Reuters Company. Copyright 2020 © Thomson Reuters. All rights reserved.

US Stocks	0.0 %
Non-US Stocks	0.0 %
Bonds	94.9 %
Cash	3.6 %
Other	0.0 %



Investment by Region

Americas	0.0 %
Greater Europe	0.0 %
Greater Asia	0.0 %
Not Classified	100.0 %

DFA US Micro Cap I

Total Return data as of 12/31/2019

Fund Overview

Objective	Small Company
Category	Small Blend
Benchmark Index	Russell 2000 Value TR
Total Assets	$6,762.43 Million
Turnover Ratio	19.00 %

Symbol	DFSCX
Type	Mutual Fund
Inception Date	1981-12-23
Family	Dimensional Fund Advisors
Manager	Fogdall/Schneider
Tenure	6.15 Years
Website	www.WebAccountLink.com

Total Return

	Fund	Category	Benchmark
1 Year Return	20.66 %	24.10 %	22.39 %
3 Year Return	5.85 %	6.97 %	4.77 %
5 Year Return	7.50 %	7.36 %	6.99 %
10 Year Return	12.40 %	11.45 %	10.56 %

Fees and Expenses

Prospectus Gross Expense Ratio	0.520 %
Annual Expense per $1,000 Invested	$5.20
Prospectus Net Expense Ratio	0.520 %
Annual Expense per $1,000 Invested	$5.20
12b1 Expense	None
Sales Charge	None
Deferred Sales Charge	None

Fund Description

The investment seeks long-term capital appreciation. The fund, using a market capitalization weighted approach, purchases a broad and diverse group of the securities of U.S. micro cap companies. It may purchase or sell futures contracts and options on futures contracts for U.S. equity securities and indices, to adjust market exposure based on actual or expected cash inflows to or outflows from the fund.

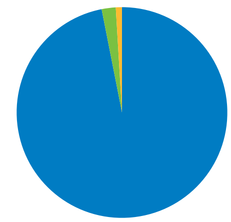
Top 5 Holdings

Ssc Government Mm Gvmxx	0.94 %
E-mini S&P 500 Futures Dec19	0.86 %
Conmed Corp	0.40 %
NMI Holdings Inc A	0.39 %
Innospec Inc	0.37 %

The cumulative effect of investment fees and expenses can substantially reduce your retirement savings. However, fees and expenses are only two of many factors to consider when deciding what investment is appropriate for you. For additional information concerning the long-term effect of fees and expenses, visit the US DOL web site at http://www.dol.gov/ebsa/publications/401k_employee.html.

The performance data quoted represents past performance and does not guarantee future results.Equals The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Performance data assumes reinvestment of dividends and capital gains.

US Stocks	96.9 %
Non-US Stocks	2.2 %
Bonds	0.0 %
Cash	0.9 %
Other	0.0 %



Investment by Region

Americas	98.5 %
Greater Europe	0.6 %
Greater Asia	0.6 %

US Stock Asset Classes

	Value	Blend	Growth
Lg	0.3 %	0.3 %	0.3 %
Mid	0.2 %	0.4 %	0.6 %
Sm	28.1 %	37.0 %	32.9 %

Vanguard Small Cap Index Adm

Total Return data as of 12/31/2019

Fund Overview

Objective	Small Company
Category	Small Blend
Benchmark Index	Morningstar US Small Cap TR
Total Assets	$42,386.45 Million
Turnover Ratio	15.00 %

Symbol	VSMAX
Type	Mutual Fund
Inception Date	2000-11-13
Family	Vanguard
Manager	Coleman/O'Reilly
Tenure	3.68 Years
Website	www.WebAccountLink.com

Total Return

	Fund	Category	Benchmark
1 Year Return	27.37 %	24.10 %	25.96 %
3 Year Return	10.32 %	6.97 %	8.39 %
5 Year Return	8.88 %	7.36 %	7.81 %
10 Year Return	12.81 %	11.45 %	12.08 %

Fees and Expenses

Prospectus Gross Expense Ratio	0.050 %
Annual Expense per $1,000 Invested	$0.50
Prospectus Net Expense Ratio	0.050 %
Annual Expense per $1,000 Invested	$0.50
12b1 Expense	None
Sales Charge	None
Deferred Sales Charge	None

Fund Description

The investment seeks to track the performance of a benchmark index that measures the investment return of small-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Small Cap Index, a broadly diversified index of stocks of small U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

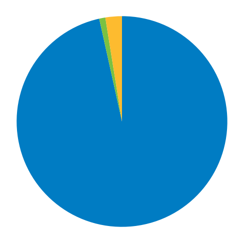
Top 5 Holdings

Vanguard Market Liquidity Inv	2.50 %
Burlington Stores Inc	0.39 %
Zebra Technologies Corp	0.35 %
Leidos Holdings Inc	0.34 %
Steris PLC	0.33 %

The cumulative effect of investment fees and expenses can substantially reduce your retirement savings. However, fees and expenses are only two of many factors to consider when deciding what investment is appropriate for you. For additional information concerning the long-term effect of fees and expenses, visit the US DOL web site at http://www.dol.gov/ebsa/publications/401k_employee.html.

The performance data quoted represents past performance and does not guarantee future results.Equals The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Performance data assumes reinvestment of dividends and capital gains.

US Stocks	96.5 %
Non-US Stocks	0.9 %
Bonds	0.0 %
Cash	2.5 %
Other	0.0 %



Investment by Region

Americas	99.3 %
Greater Europe	0.3 %
Greater Asia	0.4 %

US Stock Asset Classes

	Value	Blend	Growth
Lg	0.2 %	0.2 %	0.1 %
Mid	14.7 %	19.7 %	24.6 %
Sm	13.9 %	14.0 %	12.6 %

Vanguard Small Cap Value Index Admiral

Total Return data as of 12/31/2019

Fund Overview

Objective	Small Company
Category	Small Value
Benchmark Index	Morningstar US Small Core TR
Total Assets	$13,906.97 Million
Turnover Ratio	18.00 %
Symbol	VSIAX
Type	Mutual Fund
Inception Date	2011-09-27
Family	Vanguard
Manager	Coleman/O'Reilly
Tenure	3.68 Years
Website	www.WebAccountLink.com

Total Return

	Fund	Category	Benchmark
1 Year Return	22.76 %	22.01 %	29.63 %
3 Year Return	6.40 %	4.03 %	8.20 %
5 Year Return	7.46 %	5.88 %	8.16 %
10 Year Return	11.89 %	10.18 %	11.99 %

Fees and Expenses

Prospectus Gross Expense Ratio	0.070 %
Annual Expense per $1,000 Invested	$0.70
Prospectus Net Expense Ratio	0.070 %
Annual Expense per $1,000 Invested	$0.70
12b1 Expense	None
Sales Charge	None
Deferred Sales Charge	None

Fund Description

The investment seeks to track the performance of a benchmark index that measures the investment return of small-capitalization value stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Small Cap Value Index, a broadly diversified index of value stocks of small U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

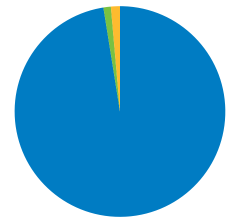
Top 5 Holdings

Cmt Market Liquidity Rate	1.38 %
Leidos Holdings Inc	0.63 %
Atmos Energy Corp	0.61 %
IDEX Corp	0.59 %
Allegion PLC	0.54 %

The cumulative effect of investment fees and expenses can substantially reduce your retirement savings. However, fees and expenses are only two of many factors to consider when deciding what investment is appropriate for you. For additional information concerning the long-term effect of fees and expenses, visit the US DOL web site at http://www.dol.gov/ebsa/publications/401k_employee.html.

The performance data quoted represents past performance and does not guarantee future results.Equals The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Performance data assumes reinvestment of dividends and capital gains.

US Stocks	97.5 %
Non-US Stocks	1.1 %
Bonds	0.0 %
Cash	1.4 %
Other	0.0 %



Investment by Region

Americas	99.4 %
Greater Europe	0.4 %
Greater Asia	0.2 %

US Stock Asset Classes

	Value	Blend	Growth
Lg	0.3 %	0.0 %	0.2 %
Mid	24.2 %	21.3 %	8.0 %
Sm	22.9 %	18.0 %	5.1 %

DFA Two-Year Global Fixed-Income I

Total Return data as of 12/31/2019

Fund Overview

Objective	Worldwide Bond
Category	World Bond-USD Hedged
Benchmark Index	Morningstar US 1-5Y Core Bd TR
Total Assets	$5,770.95 Million
Turnover Ratio	81.00 %
Symbol	DFGFX
Type	Mutual Fund
Inception Date	1996-02-09
Family	Dimensional Fund Advisors
Manager	Plecha/Noble/Kolerich
Tenure	11.2 Years
Website	www.WebAccountLink.com

Total Return

	Fund	Category	Benchmark
1 Year Return	2.87 %	9.06 %	5.17 %
3 Year Return	1.90 %	4.43 %	2.62 %
5 Year Return	1.39 %	3.40 %	2.09 %
10 Year Return	1.14 %	4.33 %	2.35 %

Fees and Expenses

Prospectus Gross Expense Ratio	0.170 %
Annual Expense per $1,000 Invested	$1.70
Prospectus Net Expense Ratio	0.170 %
Annual Expense per $1,000 Invested	$1.70
12b1 Expense	None
Sales Charge	None
Deferred Sales Charge	None

Fund Description

The investment seeks to maximize total returns consistent with preservation of capital. The fund invests at least 80% of its net assets in fixed income securities that mature within two years from the date of settlement. It invests in obligations issued or guaranteed by the U.S. and foreign governments, their agencies and instrumentalities, corporate debt obligations, bank obligations, commercial paper, repurchase agreements, obligations of other domestic and foreign issuers, securities of domestic or foreign issuers denominated in U.S. dollars but not trading in the United States, and obligations of supranational organizations.

Top 5 Holdings

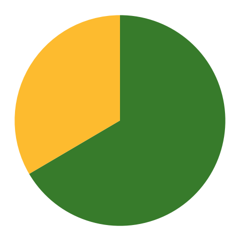
Cash Offset Of Cad	16.23 %
Cash Offset Of Eur	11.74 %
United States Treasury Notes 1.79%	6.12 %
United States Treasury Notes 1.71%	6.02 %
Cash Offset Of Gbp	4.74 %

The cumulative effect of investment fees and expenses can substantially reduce your retirement savings. However, fees and expenses are only two of many factors to consider when deciding what investment is appropriate for you. For additional information concerning the long-term effect of fees and expenses, visit the US DOL web site at http://www.dol.gov/ebsa/publications/401k_employee.html.

The performance data quoted represents past performance and does not guarantee future results.Equals The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Performance data assumes reinvestment of dividends and capital gains.

Mutual Fund and Morningstar Proprietary Index Data Source: ©2020 Morningstar. All Rights Reserved. The mutual fund and Morningstar proprietary index information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. All other Index Source, Lipper, a Thomson Reuters Company. Copyright 2020 © Thomson Reuters. All rights reserved.

US Stocks	0.0 %
Non-US Stocks	0.0 %
Bonds	66.5 %
Cash	33.4 %
Other	0.0 %



Investment by Region

Americas	0.0 %
Greater Europe	0.0 %
Greater Asia	0.0 %
Not Classified	100.0 %