PARTICIPANT DISCLOSURE NOTICE
IMPORTANT PLAN AND INVESTMENT-RELATED INFORMATION

This Participant Disclosure Notice (the "Notice") provides certain information about your Plan. Your rights under the Plan are subject to the terms of the Plan, This Notice describes only your Fidelity account within the Plan.

Right to Direct Investments

You have the right to direct your account balance and any future contributions among the Plan's investment options, subject to restrictions summarized below. To access your Plan account with Fidelity, make any changes to your investment options, direct any future contributions, or seek additional information, log on to www.netbenefits.com.or call Fidelity at 1-800-835-5097.

Investment Options

The Plan offers a choice of investment options to allow you to create a diversified portfolio to help you meet your individual needs. Below is a listing of the investment options available under the Plan. Additional information (including risk and performance information) is available on www.netbenefits.com.

Fund Number	Ticker Symbol	Fund Name
7641	FRBHX	Fidelity Freedom® 2070 Fund Class K6
2995	FWTKX	Fidelity Freedom® 2035 Fund Class K6
2358	FSSNX	Fidelity® Small Cap Index Fund
2998	FZTKX	Fidelity Freedom® 2050 Fund Class K6
2328	FXAIX	Fidelity® 500 Index Fund
2956	FCMVX	Fidelity® Mid Cap Value K6 Fund
OEUC	PJSQX	PGIM Jennison Small Company Fund- Class R6
2993	FDTKX	Fidelity Freedom® 2025 Fund Class K6
2326	FXNAX	Fidelity® U.S. Bond Index Fund
2944	FTKFX	Fidelity® Total Bond K6 Fund
2992	FATKX	Fidelity Freedom® 2020 Fund Class K6
OQ46	AVUVX	Avantis® U.S. Small Cap Value Fund Institutional Class
3417	FFSZX	Fidelity Freedom® 2065 Fund Class K6
2352	FSMDX	Fidelity® Mid Cap Index Fund
3001	FYTKX	Fidelity Freedom® Income Fund Class K6
OUU2	VITAX	Vanguard Information Technology Index Fund Admiral Shares
3000	FVTKX	Fidelity Freedom® 2060 Fund Class K6
OUY4	PHYQX	PGIM High Yield Fund- Class R6
OU22	MGRDX	MFS International Growth Fund Class R6
OQ5E	DOXGX	Dodge & Cox Stock Fund Class X
2990	FOTKX	Fidelity Freedom® 2010 Fund Class K6
2991	FPTKX	Fidelity Freedom® 2015 Fund Class K6
OS6P	ATHDX	American Century Heritage Fund R6 Class
OVMU	VHCIX	Vanguard Health Care Index Fund Admiral Shares
OYC3	VENAX	Vanguard Energy Index Fund Admiral Shares
2994	FGTKX	Fidelity Freedom® 2030 Fund Class K6
2996	FHTKX	Fidelity Freedom® 2040 Fund Class K6
OEFQ	DFCEX	DFA Emerging Markets Core Equity Portfolio Institutional Class
OL4H	SGDIX	Sprott Gold Equity Fund Institutional Class
2363	FSPSX	Fidelity® International Index Fund
OUU1	VFAIX	Vanguard Financials Index Fund Admiral Shares
OL1K	CSJZX	Cohen & Steers Realty Shares Fund Class Z
2997	FJTKX	Fidelity Freedom® 2045 Fund Class K6
3067	FNBXX	Fidelity® Government Money Market Fund Class K6
2999	FCTKX	Fidelity Freedom® 2055 Fund Class K6
1282	FNCMX	Fidelity® NASDAQ Composite Index® Fund
OK1Q	AIADX	American Century Inflation-Adjusted Bond Fund R6 Class
OYC2	VUIAX	Vanguard Utilities Index Fund Admiral Shares

Investment Managers

Fidelity®Personalized Planning & Advice at Work

Fidelity® Personalized Planning & Advice at Work is a service of Fidelity Personal and Workplace Advisors LLC and Strategic Advisers LLC. Both are registered investment advisers, are Fidelity Investments companies, and have been appointed to provide discretionary management through Fidelity® Personalized Planning & Advice at Work.

Please keep in mind that utilizing this investment manager(s) or service(s) may restrict your ability to direct the investment of all or a portion of your Plan account balance. To enroll, unenroll, or request additional information, please contact Fidelity.

Exercising Voting, Tender and Similar Rights

You have the right to exercise voting, tender and similar rights related to the following investments you may have in your Plan account. You will receive information regarding such rights and how to exercise them at the time of a vote, tender, or other event.

- Mutual Funds

Fees and Expenses

If you have an account in the Plan, it may be subject to the following types of fees and expenses:

- Asset-based fees
- Plan administrative fees and expenses
- Individual fees and expenses

Asset-Based Fees

Asset-based fees reflect an investment option's total annual operating expenses and include management and other fees. They are often the largest component of retirement plan costs and are paid by all shareholders of the investment option. Typically, asset-based fees are reflected as a percentage of assets invested in the option and often are referred to as an “expense ratio.” You may multiply the expense ratio by your balance in the investment option to estimate the annual expenses associated with your holdings.

Asset-based fees are deducted from an investment option’s assets, thereby reducing its investment return. Fee levels can vary widely among investment options, depending in part on the type of investment option, its management (including whether it is active or passive), and the risks and complexities of the option’s strategy. In some instances, a Plan's administrative services may be paid for through offsets and/or payments associated with a Plan's investment options.

Plan Administrative Fees and Expenses

Plan administrative fees may include legal, accounting, trustee, recordkeeping, and other administrative fees and expenses associated with maintaining the Plan. Some Plans may deduct these fees and expenses from individual accounts in the Plan.

Based on the information and direction Fidelity had at the time this notice was prepared, the following Plan administrative fees listed below may be deducted from accounts in the Plan. The Plan’s administrative services may also be paid for through offsets and/or payments associated with one or more of the Plan’s investment options. As you review this information, please keep in mind that fees are subject to change and that certain Plan administrative fees may not be deducted from accounts in certain circumstances.

Type of Plan Administrative Fee	Amount
Recordkeeping Fee	The annual Plan level fee is 0.07% of the Plan's assets. This amount will be deducted from participant accounts proportionally based upon account balance. For example, if your account balance is $10,000.00 you will have an estimated fee between $2.00 and $12.00 per year deducted quarterly.
Investment Advisor Fees	The annual Plan level fee is 0.25% of the Plan's assets. This amount will be deducted from participant accounts proportionally based upon account balance. For example, if your account balance is $10,000.00 you will have an estimated fee between $20.00 and $30.00 per year deducted quarterly.

If any plan administrative fees are deducted directly from your account, they will be reflected on your Plan account statement.

Individual Fees and Expenses

Individual fees and expenses include those associated with a service or transaction you may select, or an investment option you hold in your account. In some instances, they may be deducted from the accounts of those individuals who utilize the service or engage in the transaction.

If you have an account in the Plan and you select or execute the following service(s) or transaction(s), the fees outlined below may be deducted from your account based on the information and direction Fidelity had on file at the time this notice was prepared. As you review this information, please keep in mind that fees are subject to change and that certain individual fees may not be deducted in certain circumstances.

Type of Individual Fee	Amount
Loan Setup Fee	$75.00 per loan
Loan Maintenance Fee	$25.00 per year per loan
In-Service Withdrawal Fee	$25.00 per transaction
Qualified Domestic Relations Order (QDRO) Fee	$300.00 per standard Fidelity web-generated Order $1200.00 per modified Fidelity web-generated or custom Order $1800.00 per Multiplan Order
Required Minimum Distribution Fee	$25.00 per transaction
Overnight Mailing Fee	$25.00 per transaction
Fidelity Personalized Planning & Advice at Work	The net advisory fee is based on a percentage of the average daily balance of eligible assets in your account, per year
Full Distribution Fee	$25.00 per transaction

Also please note you may incur short-term redemption fees (or shareholder fees), commissions, and similar expenses in connection with transactions associated with your Plan's investment options.

If any individual fees are deducted from your account, they will be reflected on your Plan account statement.

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