

Default Fund Information Sheet

The funds used as the Plan Designated Fund(s) are based on the assumption that the participant will retire at age 65. Please use the chart below, decided by your plan sponsor, to determine in which fund your future contributions will be directed, based on your date of birth at Fidelity Investments.

Date of Birth	Fund Name	*Expense Information
Prior to 12/31/1952	American Century In Retirement Trust VIII	0.38%
01/01/1953 to 12/31/1957	American Century Retirement Date 2020 Trust VIII	0.38%
01/01/1958 to 12/31/1962	American Century Retirement Date 2025 Trust VIII	0.38%
01/01/1963 to 12/31/1967	American Century Retirement Date 2030 Trust VIII	0.38%
01/01/1968 to 12/31/1972	American Century Retirement Date 2035 Trust VIII	0.38%
01/01/1973 to 12/31/1977	American Century Retirement Date 2040 Trust VIII	0.38%
01/01/1978 to 12/31/1982	American Century Retirement Date 2045 Trust VIII	0.38%
01/01/1983 to 12/31/1987	American Century Retirement Date 2050 Trust VIII	0.38%
01/01/1988 to 12/31/1992	American Century Retirement Date 2055 Trust VIII	0.38%
On or after 01/01/1993	American Century Retirement Date 2060 Trust VIII	0.38%

*Expense Information is as of 08/21/2018

Fund Name(s) and Fund Code	Description
American Century In Retirement Trust VIII (OZ4M)	<p>Objective: Seeks the highest total return consistent with its asset mix.</p> <p>Strategy: Over time the asset mix and weightings are adjusted to be more conservative. In general, as the target year approaches, the portfolio's allocation becomes more conservative by decreasing the allocation to stocks and increasing the allocation to bonds and money market instruments.</p> <p>Risk: The fund is subject to the volatility of the financial markets, including that of equity and fixed income investments. Fixed income investments carry issuer default and credit risk, inflation risk, and interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Principal invested is not guaranteed at any time, including at or after retirement. Additional risk information for this product may be found in the prospectus or other product materials, if available.</p> <p>Short Term Trading Fee Note: None</p> <p>Footnotes: The investment option is a collective investment trust. It is managed by American Century Investment Management Inc. This description is only intended to provide a brief overview of the fund.</p> <p>This investment option is not a mutual fund.</p> <p>As of 12/15/2017, the name of this fund was updated from American Century Retirement Date Income Trust VIII on Fidelity systems including NetBenefits.</p>
American Century Retirement Date	<p>Objective: Seeks the highest total return consistent with its asset</p>

<p>2020 Trust VIII (OZ4N) American Century Retirement Date 2025 Trust VIII (OZ4O) American Century Retirement Date 2030 Trust VIII (OZ4P) American Century Retirement Date 2035 Trust VIII (OZ4Q) American Century Retirement Date 2040 Trust VIII (OZ4R) American Century Retirement Date 2045 Trust VIII (OZ4S) American Century Retirement Date 2050 Trust VIII (OZ4T) American Century Retirement Date 2055 Trust VIII (OZ4U)</p>	<p>mix.</p> <p>Strategy: Over time the asset mix and weightings are adjusted to be more conservative. In general, as the target year approaches, the portfolio's allocation becomes more conservative by decreasing the allocation to stocks and increasing the allocation to bonds and money market instruments.</p> <p>Risk: The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available.</p> <p>Short Term Trading Fee Note: None</p> <p>Footnotes: The investment option is a collective investment trust. It is managed by American Century Investment Management Inc. This description is only intended to provide a brief overview of the fund.</p> <p>This investment option is not a mutual fund.</p>
<p>American Century Retirement Date 2060 Trust VIII (OZ4V)</p>	<p>Objective: Seeks the highest total return consistent with its asset mix.</p> <p>Strategy: Over time the asset mix and weightings are adjusted to be more conservative. In general, as the target year approaches, the portfolio's allocation becomes more conservative by decreasing the allocation to stocks and increasing the allocation to bonds and money market instruments.</p> <p>Risk: The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available.</p> <p>Short Term Trading Fee Note: None</p> <p>Footnotes: The investment option is a collective investment trust. It is managed by American Century Investment Management Inc. This</p>

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In the event of a discrepancy between this notice and the terms of the Plan, the plan document will govern

*A mutual fund expense ratio is the total annual fund or class operating expenses (before waivers or reimbursements) paid by the fund and stated as a percent of the fund's total net assets. For other types of investments, the figure in the expense ratio field reflects similar information, but may have been calculated differently than for mutual funds. Mutual fund data comes from the fund's prospectus. For non-mutual fund investment options, the information has been provided by the plan sponsor, the investment option's manager or the trustee. When no ratio is shown for these options it is because none was available. There may be fees and expenses associated with the investment option. Expense information changes periodically. Please consult NetBenefits for updates.

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