

## Lafayette Venetian Blind, Inc. 401(k) Ret Savings Plan

This document contains important information concerning our retirement Plan. The first section provides you with information about the Plan in general, including any expenses you might incur through participation in the Plan or through taking advantage of different Plan features. The second section provides information about the Plan's investment alternatives, including any fees or expenses associated with those investments.

If you have questions concerning any of this information, contact Gretchen Bollhoefer at 765-464-2640.

### Plan Information

The Plan is intended to be an ERISA Section 404(c) plan. This simply means that you "exercise control" over some or all of the investments in your Plan account. The fiduciaries of the Plan may be relieved of liability, or responsibility, for any losses that you may experience as a direct result of your investment decisions.

As a Plan participant, you may request certain information from Gretchen Bollhoefer, Plan Administrator, 3000 Klondike Rd., P.O. Box 2838, West Lafayette, IN 47906, Phone: (765) 464-2640. This information includes: annual operating expenses of the Plan investments; copies of prospectuses, financial statements, reports, or other materials relating to Plan investments provided to the Plan; a list of assets contained in each Plan investment portfolio; the value of those assets and fund units or shares; and the past and current performance of each Plan investment.

You give investment directions for your Plan account, selecting from investment choices provided under the Plan, as determined by Lafayette Venetian Blind, Inc.

You may change your investment choices anytime.

### Other Plan-Related Expenses

Retirement plans have different types of expenses.

**Administration expenses** – These are charges for services such as legal, accounting and recordkeeping expenses.

In our Plan, these expenses are paid partly by the Plan sponsor and partly by participants. A participant's share of these expenses is allocated on a pro rata basis. Your share of these expenses is based on the value of your account balance over the total assets in the Plan.

The Plan benefits from revenue sharing, and these payments offset some of the administration expenses. In the absence of revenue sharing, a participant's share of these expenses might be higher.

**Individual expenses** – These are expenses you may incur if you take advantage of certain Plan features.

*Loans* – A \$125 processing fee for each new loan will be charged to your account.

*Qualified Domestic Relations Order (QDRO)* – QDRO is billed at \$150 per hour with a \$250 minimum

*Distributions* – The following distribution-related expenses will be charged to your account:

- A \$80 processing fee for each type of distribution requested
- A \$80 charge for each in-service withdrawal requested
- A \$80 charge for each hardship withdrawal requested
- A \$80 charge for each required minimum distribution requested

**LAKE CITY BANK**

**Lafayette Venetian Blind, Inc. 401(k) Retirement Savings Plan**

**Schedule 1**

Trustee and Consulting Fees -

The Bank's trustee's fees for serving as trustee for the Plan and fees for the consulting services shall be .30 percent per annum of the plan's total assets.

All or a part of the above trustee fees and/or consulting fees can be paid either by the Employer or paid out of the assets of the Plan, as directed by the Employer. If no such directions are received from the Employer, such trustee fees and/or consulting fees shall be paid from the Plan.

With respect to trustee fees and/or consulting fees that are paid out of the assets of the Plan, they shall be remitted from Future Plan to Lake City Bank, computed at the above described percentage amount based upon the total assets of the Plan as of the end of each Quarter.

With respect to trustee fees and/or consulting fees that are paid by the Employer, they shall be paid pursuant to such time frame as agreed by the Employer and the Bank, which shall normally be paid [annually] or [quarterly] based upon the total assets of the Plan as of each quarter or year-end of the Plan.

## Lafayette Venetian Blind, Inc. 401(k) Ret Savings Plan

Investment Options - 09/30/2023

This document includes important information to help you compare the investment options under your retirement Plan. If you want additional information about your investment options, you can go to the specific Internet website address shown below or you can contact Gretchen Bollhoefer at 765-464-2640. A free paper copy of the information available on the website[s] can be obtained by contacting Gretchen Bollhoefer at 765-464-2640.

### Document Summary

This section has two parts. Part I consists of performance information for Plan investment options. This part shows you how well the investments have performed in the past. Part II shows you the fees and expenses you will pay if you invest in an option.

### Part I. Performance Information

**Table 1** focuses on the performance of investment options that do not have a fixed or stated rate of return. Table 1 shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an option's principal risks is available on the website[s].

Each investment in the table also has a "benchmark". The benchmark allows you to compare an investment's performance to the performance of a widely used collection of investments. While you cannot invest in a benchmark, the performance of the benchmark will give you an idea of how well the investment did in the same time period.

<b>Table 1 – Variable Return Investments</b>							
Name	Average Annual Total Return as of 09/30/2023				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
<b>STOCK</b>							
Dodge & Cox Stock Fund (I)	20.88%	8.61%	10.64%	01/04/1965	21.62%	9.92%	11.91%
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=ascensus&amp;f=12940">www.dolfeedisclosure.com?c=ascensus&amp;f=12940</a>					S&P 500 Index		
Vanguard 500 Index Fund (Adm)	21.57%	9.88%	11.87%	08/31/1976	21.62%	9.92%	11.91%
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=ascensus&amp;f=05004">www.dolfeedisclosure.com?c=ascensus&amp;f=05004</a>					S&P 500 Index		
Vanguard Energy Fund (Inv)	21.50%	0.03%	0.56%	05/23/1984	20.80%	6.46%	7.56%
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=ascensus&amp;f=23650">www.dolfeedisclosure.com?c=ascensus&amp;f=23650</a>					MSCI All Country World NR Index		
Vanguard Global Capital Cycles Fund (Inv)	21.35%	9.84%	2.63%	05/23/1984	20.39%	2.58%	3.35%
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=ascensus&amp;f=26530">www.dolfeedisclosure.com?c=ascensus&amp;f=26530</a>					MSCI All Country World ex-US NR Index		
Vanguard Growth & Income Fund (Inv)	19.81%	9.38%	11.71%	12/10/1986	21.62%	9.92%	11.91%
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=ascensus&amp;f=07330">www.dolfeedisclosure.com?c=ascensus&amp;f=07330</a>					S&P 500 Index		
Vanguard Health Care Fund (Inv)	10.55%	6.57%	10.58%	05/23/1984	20.80%	6.46%	7.56%
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=ascensus&amp;f=30430">www.dolfeedisclosure.com?c=ascensus&amp;f=30430</a>					MSCI All Country World NR Index		
Vanguard Mid-Cap Index Fund (Adm)	12.61%	6.49%	9.05%	05/21/1998	15.51%	6.06%	8.94%
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=ascensus&amp;f=17982">www.dolfeedisclosure.com?c=ascensus&amp;f=17982</a>					S&P MidCap 400 Index		
Vanguard Selected Value Fund (Inv)	26.12%	8.10%	8.25%	02/15/1996	15.51%	6.06%	8.94%
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=ascensus&amp;f=03289">www.dolfeedisclosure.com?c=ascensus&amp;f=03289</a>					S&P MidCap 400 Index		

**Table 1 – Variable Return Investments**

Name	Average Annual Total Return as of 09/30/2023				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
Vanguard Small-Cap Index Fund (Adm) Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=ascensus&amp;f=06770">www.dolfeedisclosure.com?c=ascensus&amp;f=06770</a>	12.53%	4.60%	7.99%	10/03/1960	10.08%	3.21%	8.15% S&P SmallCap 600 Index
Vanguard Strategic Sm. Cap Equity Fund (Inv) Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=ascensus&amp;f=30714">www.dolfeedisclosure.com?c=ascensus&amp;f=30714</a>	17.11%	4.72%	8.32%	04/24/2006	10.08%	3.21%	8.15% S&P SmallCap 600 Index
Vanguard Total World Stock Index Fund (Adm) Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=ascensus&amp;f=XS554">www.dolfeedisclosure.com?c=ascensus&amp;f=XS554</a> <b>Note on Performance:</b> Performance for this investment for the period prior to 02/07/2019 is based on a different share class for the investment.	20.64%	6.42%	7.67%	06/24/2008	20.39%	2.58%	3.35% MSCI All Country World ex-US NR Index
<b>BOND</b>							
Vanguard Intermed-Term Bond Index Fund (Adm) Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=ascensus&amp;f=17969">www.dolfeedisclosure.com?c=ascensus&amp;f=17969</a>	1.11%	0.72%	1.56%	03/01/1994	0.93%	0.41%	1.31% Bloomberg U.S. Government/Credit Index
Vanguard Short-Term Invest. Grade Fund (Inv) Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=ascensus&amp;f=23670">www.dolfeedisclosure.com?c=ascensus&amp;f=23670</a>	3.78%	1.37%	1.52%	10/29/1982	0.93%	0.41%	1.31% Bloomberg U.S. Government/Credit Index
Vanguard Total Intl. Bond Index Fund (Adm) Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=ascensus&amp;f=XC368">www.dolfeedisclosure.com?c=ascensus&amp;f=XC368</a>	2.17%	-0.02%	1.80%	05/31/2013	2.24%	-1.66%	-0.46% Bloomberg Global Aggregate Index
<b>BLENDED</b>							
Vanguard LifeStrategy Conserv. Gro. Fund (Inv) Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=ascensus&amp;f=11404">www.dolfeedisclosure.com?c=ascensus&amp;f=11404</a>	8.53%	2.89%	4.25%	09/30/1994	20.80%	6.46%	7.56% MSCI All Country World NR Index
Vanguard LifeStrategy Growth Fund (Inv) Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=ascensus&amp;f=11406">www.dolfeedisclosure.com?c=ascensus&amp;f=11406</a>	16.25%	5.36%	7.00%	09/30/1994	20.80%	6.46%	7.56% MSCI All Country World NR Index
Vanguard LifeStrategy Income Fund (Inv) Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=ascensus&amp;f=11408">www.dolfeedisclosure.com?c=ascensus&amp;f=11408</a>	4.72%	1.50%	2.76%	09/30/1994	20.80%	6.46%	7.56% MSCI All Country World NR Index
Vanguard LifeStrategy Moderate Gr Inv Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=ascensus&amp;f=11412">www.dolfeedisclosure.com?c=ascensus&amp;f=11412</a>	12.37%	4.15%	5.66%	09/30/1994	20.80%	6.46%	7.56% MSCI All Country World NR Index
Vanguard Target Retirement 2020 Fund Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=ascensus&amp;f=32648">www.dolfeedisclosure.com?c=ascensus&amp;f=32648</a>	9.36%	3.58%	5.24%	06/07/2006	20.80%	6.46%	7.56% MSCI All Country World NR Index
Vanguard Target Retirement 2025 Fund Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=ascensus&amp;f=26205">www.dolfeedisclosure.com?c=ascensus&amp;f=26205</a>	11.56%	4.06%	5.79%	10/27/2003	20.80%	6.46%	7.56% MSCI All Country World NR Index
Vanguard Target Retirement 2030 Fund Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=ascensus&amp;f=32649">www.dolfeedisclosure.com?c=ascensus&amp;f=32649</a>	13.14%	4.46%	6.28%	06/07/2006	20.80%	6.46%	7.56% MSCI All Country World NR Index
Vanguard Target Retirement 2035 Fund Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=ascensus&amp;f=26207">www.dolfeedisclosure.com?c=ascensus&amp;f=26207</a>	14.61%	4.93%	6.79%	10/27/2003	20.80%	6.46%	7.56% MSCI All Country World NR Index
Vanguard Target Retirement 2040 Fund Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=ascensus&amp;f=32651">www.dolfeedisclosure.com?c=ascensus&amp;f=32651</a>	16.15%	5.37%	7.26%	06/07/2006	20.80%	6.46%	7.56% MSCI All Country World NR Index

Table 1 – Variable Return Investments								
Name	Average Annual Total Return as of 09/30/2023				Benchmark			
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*	
Vanguard Target Retirement 2045 Fund Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=ascensus&amp;f=26209">www.dolfeedisclosure.com?c=ascensus&amp;f=26209</a>	17.67%	5.87%	7.61%	10/27/2003	20.80%	6.46%	7.56%	MSCI All Country World NR Index
Vanguard Target Retirement 2050 Fund Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=ascensus&amp;f=32652">www.dolfeedisclosure.com?c=ascensus&amp;f=32652</a>	18.48%	5.99%	7.67%	06/07/2006	20.80%	6.46%	7.56%	MSCI All Country World NR Index
Vanguard Target Retirement 2055 Fund Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=ascensus&amp;f=X5995">www.dolfeedisclosure.com?c=ascensus&amp;f=X5995</a>	18.48%	5.99%	7.65%	08/18/2010	20.80%	6.46%	7.56%	MSCI All Country World NR Index
Vanguard Target Retirement 2060 Fund Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=ascensus&amp;f=X9279">www.dolfeedisclosure.com?c=ascensus&amp;f=X9279</a>	18.49%	5.98%	7.65%	01/19/2012	20.80%	6.46%	7.56%	MSCI All Country World NR Index
Vanguard Target Retirement 2065 Fund Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=ascensus&amp;f=XP437">www.dolfeedisclosure.com?c=ascensus&amp;f=XP437</a>	18.47%	5.97%	7.02%	07/12/2017	20.80%	6.46%	7.21%	MSCI All Country World NR Index
Vanguard Target Retirement 2070 Fund Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=ascensus&amp;f=XY302">www.dolfeedisclosure.com?c=ascensus&amp;f=XY302</a>	18.49%	N/A	7.57%	06/28/2022	20.80%	6.46%	9.93%	MSCI All Country World NR Index
Vanguard Target Retirement Income Fund Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=ascensus&amp;f=26199">www.dolfeedisclosure.com?c=ascensus&amp;f=26199</a>	7.02%	2.69%	3.60%	10/27/2003	0.64%	0.10%	1.13%	Bloomberg U.S. Aggregate Bond Index

\*Fund and benchmark returns are from the fund's inception for funds less than 10 years old.

## Part II. Fee and Expense Information

Table 2 shows fee and expense information for the investment options listed in Table 1. Table 2 shows the Total Annual Operating Expenses of the options in Table 1. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option. Table 2 may also show Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

Table 2 – Fees and Expenses			
Name / Type of Option	Total Annual Gross Operating Expense		Shareholder-Type Fees
	As a %	Per \$1000	
<b>STOCK</b>			
Dodge & Cox Stock Fund (I)	0.51%	\$5.10	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund. Sales charges shown above may not apply in retirement plans.
Vanguard 500 Index Fund (Adm)	0.04%	\$0.40	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days. Sales charges shown above may not apply in retirement plans.

<b>Table 2 – Fees and Expenses</b>			
Name / Type of Option	Total Annual Gross Operating Expense As a %	Per \$1000	Shareholder-Type Fees
Vanguard Energy Fund (Inv)	0.46%	\$4.60	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days. Sales charges shown above may not apply in retirement plans.
Vanguard Global Capital Cycles Fund (Inv)	0.43%	\$4.30	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days. Sales charges shown above may not apply in retirement plans.
Vanguard Growth & Income Fund (Inv)	0.37%	\$3.70	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days. Sales charges shown above may not apply in retirement plans.
Vanguard Health Care Fund (Inv)	0.34%	\$3.40	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days. Sales charges shown above may not apply in retirement plans.
Vanguard Mid-Cap Index Fund (Adm)	0.05%	\$0.50	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days. Sales charges shown above may not apply in retirement plans.
Vanguard Selected Value Fund (Inv)	0.38%	\$3.80	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days. Sales charges shown above may not apply in retirement plans.
Vanguard Small-Cap Index Fund (Adm)	0.05%	\$0.50	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days. Sales charges shown above may not apply in retirement plans.
Vanguard Strategic Sm. Cap Equity Fund (Inv)	0.26%	\$2.60	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days. Sales charges shown above may not apply in retirement plans.
Vanguard Total World Stock Index Fund (Adm)	0.10%	\$1.00	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days. Sales charges shown above may not apply in retirement plans.
<b>BOND</b>			
Vanguard Intermed-Term Bond Index Fund (Adm)	0.07%	\$0.70	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days. Sales charges shown above may not apply in retirement plans.

<b>Table 2 – Fees and Expenses</b>		
Name / Type of Option	Total Annual Gross Operating Expense As a            Per %                \$1000	Shareholder-Type Fees
Vanguard Short-Term Invest. Grade Fund (Inv)	0.20%      \$2.00	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days. Sales charges shown above may not apply in retirement plans.
Vanguard Total Intl. Bond Index Fund (Adm)	0.11%      \$1.10	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days. Sales charges shown above may not apply in retirement plans.
<b>BLEND</b>		
Vanguard LifeStrategy Conserv. Gro. Fund (Inv)	0.12%      \$1.20	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days. Sales charges shown above may not apply in retirement plans.
Vanguard LifeStrategy Growth Fund (Inv)	0.14%      \$1.40	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days. Sales charges shown above may not apply in retirement plans.
Vanguard LifeStrategy Income Fund (Inv)	0.11%      \$1.10	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days. Sales charges shown above may not apply in retirement plans.
Vanguard LifeStrategy Moderate Gr Inv	0.13%      \$1.30	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days. Sales charges shown above may not apply in retirement plans.
Vanguard Target Retirement 2020 Fund	0.08%      \$0.80	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days. Sales charges shown above may not apply in retirement plans.
Vanguard Target Retirement 2025 Fund	0.08%      \$0.80	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days. Sales charges shown above may not apply in retirement plans.
Vanguard Target Retirement 2030 Fund	0.08%      \$0.80	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days. Sales charges shown above may not apply in retirement plans.
Vanguard Target Retirement 2035 Fund	0.08%      \$0.80	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days. Sales charges shown above may not apply in retirement plans.

Table 2 – Fees and Expenses			
Name / Type of Option	Total Annual Gross Operating Expense As a %	Per \$1000	Shareholder-Type Fees
Vanguard Target Retirement 2040 Fund	0.08%	\$0.80	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days. Sales charges shown above may not apply in retirement plans.
Vanguard Target Retirement 2045 Fund	0.08%	\$0.80	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days. Sales charges shown above may not apply in retirement plans.
Vanguard Target Retirement 2050 Fund	0.08%	\$0.80	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days. Sales charges shown above may not apply in retirement plans.
Vanguard Target Retirement 2055 Fund	0.08%	\$0.80	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days. Sales charges shown above may not apply in retirement plans.
Vanguard Target Retirement 2060 Fund	0.08%	\$0.80	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days. Sales charges shown above may not apply in retirement plans.
Vanguard Target Retirement 2065 Fund	0.08%	\$0.80	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days. Sales charges shown above may not apply in retirement plans.
Vanguard Target Retirement 2070 Fund	0.08%	\$0.80	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days. Sales charges shown above may not apply in retirement plans.
Vanguard Target Retirement Income Fund	0.08%	\$0.80	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days. Sales charges shown above may not apply in retirement plans.

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 <https://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf> 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.

Please visit <http://www.investmentterms.com/futureplan/> 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.