

Important Plan Information

From CrossFire Group 401(k) Plan

September 21, 2017

Dear Participant,

Saving for retirement is an important part of your financial future. And as you know, your company sponsored retirement plan is a convenient way to help you save for retirement.

The following Fee Disclosure Notice is meant to help you make better, more informed decisions about your retirement account and will be provided annually. While your plan offers many valuable benefits and features such as helping you save and invest for your future, it's important to understand that every retirement plan has fees. You should be aware of these fees and how they impact your retirement account.

What's included in the Disclosure?

You are receiving important plan related information. This includes some general information about your plan, including how to provide investment instructions, outline of fees associated with the general administration of your plan, and transactional fees that you may be assessed.

In addition to the important plan related information, included in the report is the Investment Comparative Chart ("ICC"). The ICC outlines information about the investment options offered through your plan, including performance, fees and expense information, so you can better understand how these fees can impact your account balance. The ICC includes investment details such as, average annual total returns, shareholder type fees and total annual operating expenses for various investment options available.

In addition, please be mindful that:

- An investment's past performance is no guarantee of future results.
- To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio.
- Fees and expenses are only one of several factors you should consider when making investment decisions. For more information and an example demonstrating the long-term effect of fees and expenses, please visit:
<http://www.dol.gov/ebsa/publications/undrstndgrtrmnt.html>.

Please note that nothing in this Notice is intended to serve as a substitute for investment, fee, and expense information that may be available to you in a summary plan description, prospectus, or in other disclosure materials. Before making any investment decisions regarding your account, you should review all information available to you and not rely solely upon the information contained in this Notice.

Please review this information carefully, and note that no other action on your part is required at this time. We hope that you find the enclosed information useful. If you have any questions, please contact your plan administrator at (419) 756-3921.

Respectfully,

Your Plan Fiduciary

CrossFire Group 401(k) Plan

Participant Fee Disclosure Notice as of September 21, 2017

This document, comprised of four sections, contains important information regarding your retirement plan. Section I includes general information about our plan. Section II outlines the administrative expenses of the plan. Section III lists the individual expenses for services you may elect. Section IV includes comparative information about the investment options available under our plan, including applicable fees for those options.

If you have any questions, or need additional information, please contact our Plan Administrator:

Jason Miller
Summit Benefit Solutions, Inc.
630 Lexington Avenue
Mansfield, OH 44907
Phone: (419)756-3921
Email: jason@sbstpas.com

SECTION I: General Plan Information

The following provides an explanation of how you may direct investments in the Plan and outlines the restrictions and policies that apply to the investment options available under your Plan:

How to Access Disclosure Information via the Website

- Go to www.summitsolutionsinc.com
- Input your login id and password (if you have never accessed system the default login id = social security number (no dashes) and password = last 4 digits of your social security number)
- Go to the Tools tab\Reports\ Fee Disclosure

How to Provide Your Investment Instructions

You can direct your Plan investments using any of the following:

- Enrollment Form
- Investment Change Form
- Participant website at www.summitsolutionsinc.com
- Participant services at 419-756-3921 or contact your investment advisor. Your investment advisors information can be located under the Miscellaneous option tab at www.summitsolutionsinc.com.

You may direct the investment of the funds held in your Plan Account to any of the investment options outlined The Investment Comparative Chart.

Timelines Regarding Your Investment Instructions

Investment Instructions:

- Can be given using the options outlined above
- Can be given at any time and
- Are generally processed on the same business day, provided they are received before 4 p.m. EST (or before the New York Stock Exchange closes). If received on or after 4 p.m. EST, they will generally be processed the next business day.

Short-term Trading Policy

Changes to your investments under your Account may be subject to short-term trading guidelines. Please refer to the Investment Comparative Chart or go to Tools\Reports\ Fee Disclosure at www.summitsolutionsinc.com for the most recent listing.

Redemption Fees

An underlying mutual fund may apply a redemption fee or other fee for certain investment transfers.

- This fee is deducted from your Account.
- For a list of the funds that have redemption fees, refer to the Investment Comparative Chart or go to Tools\Reports Fee Disclosure at www.summitsolutionsinc.com for the most recent listing.

Restrictions regarding investing in the Stable Value Fund

If you choose to invest in a Stable Value Fund, withdrawals from this fund may be subject to certain restrictions imposed by the trustee of the underlying trust.

- Where such, or any other, restrictions or market value adjustments are imposed by the underlying trustee, these will apply to your investment within the fund.
- The Stable Value option may not be available within your retirement account. For more information, please contact your Plan Administrator for more detail.

Personal Brokerage Account

In addition to the investment alternatives listed on the Investment Comparative Chart, your plan offers you the option of making your own investments through a brokerage account option. To establish a brokerage account, contact Summit Benefit Solutions, Inc.

- The Personal Brokerage Account options may not be available within your retirement account. For more information, please contact your Plan Administrator for more detail.

Voting and Other Rights

If you invest in a mutual fund, it is your Plan Sponsor's right to vote for members of the fund company's board of directors and other matters of corporate policy, such as the issuance of senior securities, stock splits, and substantial changes in operations.

- If applicable to your retirement plan. Please contact your Plan Administrator for more detail.

Designated Investment Alternatives

Your Plan provides designated investment alternatives into which you can direct the investment of your Account balance.

- For a full listing of these Funds, including applicable important information, refer to the Investment Comparative Chart.
- A listing of the Funds available for selection can also be accessed under the Investments\Investment Profiles options tab at www.summitsolutionsinc.com for the most recent listing.

Designated Investment Manager

- To determine any investment-level designated investment managers, as defined by ERISA, please refer to your plan's Fund Fact Sheets, which can also be accessed under the investments\Investment Profiles options tab at www.summitsolutionsinc.com
- To determine any plan-level designated investment managers, as defined by ERISA, please contact your Plan Sponsor

SECTION II: Administrative Expenses

These are charges for general administrative services to our Plan that may include, but are not limited to, legal, accounting, custodial, trustee, and recordkeeping expenses. The estimated fees shown are based on the current assets and number of participants in the plan as of August 31, 2017. The actual charges incurred may vary based on changes in the asset values, the number of participants, and the investment options selected by participants.

Direct Expenses

The following expenses are calculated by the service providers and then charged to each participant.

| Description of Service | Estimated Annual Rate |
|-------------------------------------|-------------------------|
| Investment Advisory Services | |
| Advisory Fee | 0.400% of account value |
| Recordkeeping Services | |
| Record Keeping Fee | 0.400% of account value |

In addition to the direct expenses listed above, our plan may incur other expenses. These additional expenses may be paid directly by the Company as the Plan Sponsor, and if so, your account will not be charged. However, if any of these additional expenses are approved by the Plan Fiduciary to be paid by the Plan, your account will be charged with your portion of those fees, generally allocated among all participants based upon their account value. Any such charges will be reported in your account statement.

Investment Provider Rebates

Our plan receives certain rebates from some investment fund providers. Rebates can include 12b-1 fees and shareholder servicing fees. Any rebates that the plan receives are used to pay the administrative expenses listed above or reduce investment related expenses and will lower the actual fees paid from your account. The actual amount received from the investment fund providers will vary based on the number of participants, the funds in which you are invested, and/or the total value our plan has invested in the fund. The estimated annual rebate based on the current assets and number of participants in the plan as of August 31, 2017 is 0.06% of account value.

Estimated Out Of Pocket Expenses

Based on the information above, your estimated annual administrative expenses are shown in the table below.

| | If the value of your account is... | | |
|-------------------------------|------------------------------------|----------------|-----------------|
| | \$1,000 | \$10,000 | \$100,000 |
| Direct Expenses | \$8.00 | \$80.00 | \$800.00 |
| Rebates | (\$0.55) | (\$5.53) | (\$55.35) |
| Out of Pocket Expenses | \$7.45 | \$74.47 | \$744.65 |

SECTION III: Individual Expenses

These are expenses you may incur if you take advantage of certain Plan services and features.

| Description of Service | Fee |
|-------------------------|-------------|
| Distribution Fee | \$100/event |
| In-Plan Roth Conversion | \$100/event |
| Loan Maintenance Fee | \$100/event |
| Loan Set-Up Fee | \$100/event |
| QDRO Fee | \$350/event |

SECTION IV: Investment Options

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, you can go to the specific internet website address shown with each investment option, or you can access individual investment fact sheets containing more detailed disclosures through our plan website, www.summitsolutionsinc.com. You may also obtain, free of charge, paper copies of the fund information available on the website by contacting the Plan Administrator.

Jason Miller

Summit Benefit Solutions, Inc.

630 Lexington Avenue

Mansfield, OH 44907

Phone: (419)756-3921

Email: jason@sbstpas.com

Variable Return Investments

Your retirement plan provides several professionally managed investment options. Each of these options will provide a variable return on your investment and expose you to varying levels of risk. Generally, those investment options with a greater opportunity for higher returns expose you to greater risks of losing value in your original investment, especially over shorter time periods.

Performance Information

This table shows how these variable return investment 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].

| | As Of | Year to Date | Last 12 Months | Last 5 Years | Last 10 Years | Since Inception |
|--|---------|--------------|----------------|--------------|---------------|-----------------|
| Capital Preservation | | | | | | |
| Deposit Management Program II | 8/31/17 | 0.49% | 0.63% | | | 0.50% |
| Category: Money Market-Taxable | | | | | | 1/1/2016 |
| Benchmark: USTREAS T-Bill Auction Ave 3 Mon | | 0.57% | 0.71% | 0.22% | 0.43% | |
| Website: www.macg.com/clients/depositxchange-disclosures | | | | | | |
| Income | | | | | | |
| CrossFire Group Q3AM EA-6 Sector Conservative Fund | 8/31/17 | | | | | |
| Category: Allocation--30% to 50% Equity | | | | | | |
| Model: Q3AM EA-6 Sector Conservative | | 4.43% | 3.18% | 7.93% | | 8.05% |
| Manager: Q3 Asset Management | | | | | | |
| This investment option is a custom fund for your plan, but the manager listed above manages other client accounts using the same model portfolio. The returns in the shaded area above are the composite return for those accounts managed using this model. If you use these composite returns as a proxy for your plan's custom fund returns, remember that your plan did not achieve those actual returns. Carefully review the associated investment fact sheet for details about how these composite returns were calculated. | | | | | | |
| As of the date reported above, this custom fund did not have enough investment history by the plan's participants to calculate actual returns. No actual investment performance is being reported for comparison, only model composite returns from other accounts using the same model portfolio. | | | | | | |
| Benchmark: Morningstar Con Tgt Risk TR USD | | 5.36% | 3.72% | 3.33% | 4.29% | |
| Website: www.q3tactical.com | | | | | | |
| Permanent Portfolio Permanent Portfolio Class I (PRPFX) | 8/31/17 | 8.79% | 6.18% | 2.13% | 5.28% | 6.19% |
| Category: Allocation--30% to 50% Equity | | | | | | 12/1/1982 |
| Benchmark: Morningstar Mod Con Tgt Risk TR USD | | 7.32% | 6.92% | 5.63% | 5.05% | |
| Website: www.permanentportfoliofunds.com | | | | | | |
| Transamerica Asset Allocation Conservative Portfolio Class I (TACIX) | 8/31/17 | 7.46% | 6.95% | 5.64% | 4.69% | 6.03% |
| Category: Allocation--30% to 50% Equity | | | | | | 11/30/2009 |
| Benchmark: Morningstar Mod Con Tgt Risk TR USD | | 7.32% | 6.92% | 5.63% | 5.05% | |
| Website: www.transamerica.com | | | | | | |

| | As Of | Year to Date | Last 12 Months | Last 5 Years | Last 10 Years | Since Inception |
|--|---------|--------------|----------------|--------------|---------------|---------------------|
| Transamerica Asset Allocation Moderate Portfolio Class I (TMMIX) Category: Allocation--30% to 50% Equity Benchmark: Morningstar Mod Con Tgt Risk TR USD Website: www.transamerica.com | 8/31/17 | 8.82% | 8.98% | 7.19% | 4.91% | 7.17% 11/30/2009 |
| PIMCO Real Return Fund Class D (PRRD) Category: Inflation-Protected Bond Benchmark: BBgBarc US Treasury US TIPS TR USD Website: www.pimco.com | 8/31/17 | 2.86% | 1.10% | -0.24% | 4.09% | 5.64% 4/8/1998 |
| American Funds The Bond Fund of America Class F-2 (ABNFX) Category: Intermediate-Term Bond Benchmark: BBgBarc US Agg Bond TR USD Website: www.americanfunds.com | 8/31/17 | 3.90% | 1.40% | 2.44% | 3.42% | 3.93% 8/4/2008 |
| DoubleLine Total Return Bond Fund Class N (DLTNX) Category: Intermediate-Term Bond Benchmark: BBgBarc US Agg Bond TR USD Website: www.doubleline.com | 8/31/17 | 3.66% | 2.17% | 3.12% | 4.40% | 6.43% 4/6/2010 |
| TCW Total Return Bond Fund Class I (TGLMX) Category: Intermediate-Term Bond Benchmark: BBgBarc US Agg Bond TR USD Website: www.tcw.com | 8/31/17 | 3.67% | 0.65% | 3.50% | 6.47% | 6.54% 6/17/1993 |
| Vanguard Total Bond Market Index Fund Investor Shares (VBMFX) Category: Intermediate-Term Bond Benchmark: BBgBarc US Agg Bond TR USD Website: www.vanguard.com | 8/31/17 | 3.62% | 0.23% | 1.99% | 4.24% | 6.01% 12/11/1986 |
| Transamerica Short-Term Bond Fund Class A (ITAAX) Category: Short-Term Bond Benchmark: BBgBarc US Govt/Credit 1-5 Yr TR USD Website: www.transamerica.com | 8/31/17 | 2.05% | 2.14% | 2.12% | 3.73% | 3.68% 11/1/2007 |
| Templeton Global Bond Fund Class A (TPINX) Category: World Bond Benchmark: Citi WGBI NonUSD USD Website: www.franklintempleton.com | 8/31/17 | 2.72% | 9.65% | 2.87% | 6.39% | 7.44% 9/18/1986 |
| Balanced | | | | | | |
| American Funds American Balanced Fund Class F-2 (AMBFX) Category: Allocation--50% to 70% Equity Benchmark: Morningstar Mod Tgt Risk TR USD Website: www.americanfunds.com | 8/31/17 | 9.36% | 11.40% | 10.74% | 7.03% | 8.67% 8/5/2008 |
| Crossfire Group Cornerstone Growth Duo Fund Category: Allocation--50% to 70% Equity <i>Model: CAMS Cornerstone Portfolio</i> <i>Manager:</i> | | | 2.18% | -1.65% | | -1.21% |
| This investment option is a custom fund for your plan, but the manager listed above manages other client accounts using the same model portfolio. The returns in the shaded area above are the composite return for those accounts managed using this model. If you use these composite returns as a proxy for your plan's custom fund returns, remember that your plan did not achieve those actual returns. Carefully review the associated investment fact sheet for details about how these composite returns were calculated. As of the date reported above, this custom fund did not have enough investment history by the plan's participants to calculate actual returns. No actual investment performance is being reported for comparison, only model composite returns from other accounts using the same model portfolio. | | | | | | |
| Benchmark: Morningstar Mod Tgt Risk TR USD Website: | | | | | | |
| CrossFire Group Q3AM EA-6 Sector Moderate Fund Category: Allocation--50% to 70% Equity <i>Model: Q3AM EA-6 Sector Moderate</i> <i>Manager: Q3 Asset Management</i> | 8/31/17 | 6.13% | 2.04% | | | 5.16% 2/18/2016 |
| This investment option is a custom fund for your plan, but the manager listed above manages other client accounts using the same model portfolio. The returns in the shaded area above are the composite return for those accounts managed using this model. If you use these composite returns as a proxy for your plan's custom fund returns, remember that your plan did not achieve those actual returns. Carefully review the associated investment fact sheet for details about how these composite returns were calculated. | | | | | | |
| Benchmark: Morningstar Mod Tgt Risk TR USD Website: www.q3tactical.com | | | | | | |
| CrossFire Group Q3AM SA-6 Moderate Fund Category: Allocation--50% to 70% Equity <i>Model: Q3AM SA-6 Moderate</i> <i>Manager: Q3 Asset Management</i> | 7/31/17 | 7.38% | -2.12% | | | 3.65% 2/18/2016 |
| This investment option is a custom fund for your plan, but the manager listed above manages other client accounts using the same model portfolio. The returns in the shaded area above are the composite return for those accounts managed using this model. If you use these composite returns as a proxy for your plan's custom fund returns, remember that your plan did not achieve those actual returns. Carefully review the associated investment fact sheet for details about how these composite returns were calculated. | | | | | | |
| Benchmark: Morningstar Mod Tgt Risk TR USD Website: www.q3tactical.com | | | | | | |
| Transamerica Asset Allocation Moderate Growth Portfolio Class I (TMGIX) Category: Allocation--50% to 70% Equity | 8/31/17 | 10.80% | 11.79% | 9.28% | 5.03% | 8.54% 11/30/2009 |

| | As Of | Year to Date | Last 12 Months | Last 5 Years | Last 10 Years | Since Inception |
|--|---------|--------------|----------------|--------------|---------------|-----------------|
| Benchmark: Morningstar Mod Tgt Risk TR USD Website: www.transamericafunds.com | | 9.26% | 10.09% | 7.61% | 5.58% | |
| Growth | | | | | | |
| American Funds Investment Company of America Class F-2 (ICAFX) | 8/31/17 | 9.52% | 13.55% | 13.69% | 6.76% | 9.23% |
| Category: Large Blend | | | | | | 8/1/2008 |
| Benchmark: Russell 1000 TR USD Website: www.americanfunds.com | | 11.79% | 16.16% | 14.37% | 7.73% | |
| Vanguard Dividend Growth Fund Investor Shares (VDIGX) | 8/31/17 | 10.98% | 10.83% | 12.78% | 8.38% | 8.35% |
| Category: Large Blend | | | | | | 5/15/1992 |
| Benchmark: Russell 1000 TR USD Website: www.vanguard.com | | 11.79% | 16.16% | 14.37% | 7.73% | |
| Hussman Strategic Total Return Fund (HSTRX) | 8/31/17 | 2.68% | -0.45% | 0.81% | 3.63% | 4.73% |
| Category: Tactical Allocation | | | | | | 9/12/2002 |
| Benchmark: Morningstar Mod Agg Tgt Risk TR USD Website: www.hussmanfunds.com | | 11.45% | 13.52% | 9.56% | 5.85% | |
| American Funds Capital Income Builder Class F-2 (CAIFX) | 8/31/17 | 10.08% | 9.18% | 7.68% | 4.49% | 5.82% |
| Category: World Allocation | | | | | | 8/1/2008 |
| Benchmark: Morningstar Gbl Allocation TR USD Website: www.americanfunds.com | | 11.49% | 10.61% | 7.50% | 5.08% | |
| Ivy Asset Strategy Fund Class A (WASAX) | 8/31/17 | 10.55% | 8.11% | 4.06% | 4.37% | 6.89% |
| Category: World Allocation | | | | | | 7/10/2000 |
| Benchmark: Morningstar Gbl Allocation TR USD Website: www.ivyfund.com | | 11.49% | 10.61% | 7.50% | 5.08% | |
| Aggressive | | | | | | |
| American Funds The Income Fund of America Class F-2 (AMEFX) | 8/31/17 | 7.37% | 9.28% | 9.29% | 5.91% | 7.87% |
| Category: Allocation--70% to 85% Equity | | | | | | 8/1/2008 |
| Benchmark: Morningstar Mod Agg Tgt Risk TR USD Website: www.americanfunds.com | | 11.45% | 13.52% | 9.56% | 5.85% | |
| CrossFire Group Q3AM EA-6 Sector Growth Fund | 8/31/17 | 10.03% | 4.62% | | | 5.12% |
| Category: Allocation--70% to 85% Equity | | | | | | 3/12/2015 |
| Model: Q3AM EA-6 Sector Growth Manager: Q3 Asset Management | | 10.33% | 6.76% | 14.15% | | |
| This investment option is a custom fund for your plan, but the manager listed above manages other client accounts using the same model portfolio. The returns in the shaded area above are the composite return for those accounts managed using this model. If you use these composite returns as a proxy for your plan's custom fund returns, remember that your plan did not achieve those actual returns. Carefully review the associated investment fact sheet for details about how these composite returns were calculated. | | | | | | |
| Benchmark: Morningstar Agg Tgt Risk TR USD Website: www.q3tactical.com | | 12.92% | 15.96% | 11.02% | 5.91% | |
| CrossFire Group Q3AM SA- 6 Growth Fund | 8/31/17 | 8.71% | 0.47% | | | -0.06% |
| Category: Allocation--70% to 85% Equity | | | | | | 2/2/2015 |
| Model: Q3AM SA-6 Growth Manager: Q3 Asset Management | | 8.71% | 0.47% | | | |
| This investment option is a custom fund for your plan, but the manager listed above manages other client accounts using the same model portfolio. The returns in the shaded area above are the composite return for those accounts managed using this model. If you use these composite returns as a proxy for your plan's custom fund returns, remember that your plan did not achieve those actual returns. Carefully review the associated investment fact sheet for details about how these composite returns were calculated. | | | | | | |
| Benchmark: Morningstar Agg Tgt Risk TR USD Website: www.q3tactical.com | | 12.92% | 15.96% | 11.02% | 5.91% | |
| Transamerica Asset Allocation Growth Portfolio Class I (TAGIX) | 8/31/17 | 13.00% | 14.98% | 11.50% | 5.06% | 10.14% |
| Category: Allocation--85%+ Equity | | | | | | 11/30/2009 |
| Benchmark: Morningstar Agg Tgt Risk TR USD Website: www.transamericafunds.com | | 12.92% | 15.96% | 11.02% | 5.91% | |
| SPDR Gold Shares (GLD.P) | 8/31/17 | 12.87% | -0.21% | -4.85% | 6.49% | 8.45% |
| Category: Commodities Precious Metals | | | | | | 11/18/2004 |
| Benchmark: Bloomberg Sub Precious Metals TR USD Website: www.spdrs.com | | 12.47% | -2.24% | -7.07% | 5.46% | |
| Oppenheimer Developing Markets Fund Class Y (ODVYX) | 8/31/17 | 28.18% | 24.61% | 6.20% | 5.38% | 9.46% |
| Category: Diversified Emerging Mkts | | | | | | 9/7/2005 |
| Benchmark: MSCI EM NR USD Website: www.oppenheimerfunds.com | | 28.29% | 24.53% | 5.30% | 2.43% | |
| American Funds The Growth Fund of America Class F-2 (GFFFX) | 8/31/17 | 16.23% | 19.83% | 15.68% | 7.87% | 9.81% |
| Category: Large Growth | | | | | | 8/1/2008 |
| Benchmark: Russell 1000 Growth TR USD Website: www.americanfunds.com | | 19.17% | 20.82% | 15.41% | 9.39% | |
| T. Rowe Price New America Growth Fund (PRWAX) | 8/31/17 | 24.97% | 26.57% | 16.49% | 10.30% | 10.82% |
| Category: Large Growth | | | | | | 9/30/1985 |
| Benchmark: Russell 1000 Growth TR USD | | 19.17% | 20.82% | 15.41% | 9.39% | |

| | As Of | Year to Date | Last 12 Months | Last 5 Years | Last 10 Years | Since Inception |
|--|---------|--------------|----------------|--------------|---------------|-----------------|
| Website: www.troweprice.com | | | | | | |
| Royce Small-Cap Value Fund Service Class (RYVFX) | 8/31/17 | -7.41% | 2.32% | 6.26% | 4.16% | 8.93% |
| Category: Small Value | | | | | | 6/14/2001 |
| Benchmark: Russell 2000 Value TR USD | | -1.31% | 13.47% | 12.51% | 6.46% | |
| Website: www.roycefunds.com | | | | | | |
| Royce Special Equity Fund Investment Class (RYSEX) | 8/31/17 | -2.59% | 12.93% | 9.00% | 7.44% | 9.05% |
| Category: Small Value | | | | | | 5/1/1998 |
| Benchmark: Russell 2000 Value TR USD | | -1.31% | 13.47% | 12.51% | 6.46% | |
| Website: www.roycefunds.com | | | | | | |
| American Funds Capital World Growth and Income Fund Class F-2 (WGIFX) | 8/31/17 | 16.10% | 16.59% | 11.15% | 5.14% | 6.53% |
| Category: World Stock | | | | | | 8/1/2008 |
| Benchmark: MSCI ACWI Large Cap NR USD | | 15.00% | 17.42% | 10.32% | 4.16% | |
| Website: www.americanfunds.com | | | | | | |
| Target Date | | | | | | |
| Vanguard Target Retirement 2040 Fund Investor Shares (VFORX) | 8/31/17 | 12.91% | 14.82% | 10.97% | 5.93% | 6.98% |
| Category: Target Date 2036-2040 | | | | | | 6/7/2006 |
| Benchmark: Morningstar Lifetime Mod 2040 TR USD | | 11.64% | 14.01% | 10.29% | 5.90% | |
| Website: www.vanguard.com | | | | | | |

Fee and Expense Information

This table shows fee and expense information for the variable return investments listed above. The Total Annual Operating Expenses columns are expenses that reduce the rate of return of the investment option. The Shareholder Fees and Restrictions column includes fees that you may incur in addition to the Total Annual Operating Expenses as well as any restrictions you may have when investing in that option.

| | Total Annual Operating Expenses | | Shareholder Fees and Restrictions |
|---|---------------------------------|------------|--|
| | As a % | Per \$1000 | |
| Capital Preservation | | | |
| Deposit Management Program II | 0.40% | \$4.00 | None Noted |
| Category: Money Market-Taxable | | | |
| Income | | | |
| CrossFire Group Q3AM EA-6 Sector Conservative Fund | 0.91%* | \$8.55 | None Noted |
| Category: Allocation--30% to 50% Equity | | | |
| *Net expense is 0.86% due to fee waiver | | | |
| Permanent Portfolio Permanent Portfolio Class I (PRPFX) | 0.82% | \$8.20 | None Noted |
| Category: Allocation--30% to 50% Equity | | | |
| Transamerica Asset Allocation Conservative Portfolio Class I (TACIX) | 1.02%* | \$10.00 | The Board of Trustees has approved policies and procedures that are designed to discourage market timing or excessive trading, which include limitations on the number of transactions in fund shares. If you intend to engage in such practices, we request that you do not purchase shares of any of the funds. Each fund reserves the right to reject any request to purchase shares, including purchases in connection with an exchange transaction, which the fund reasonably believes to be in connection with market timing or excessive trading. |
| Category: Allocation--30% to 50% Equity | | | |
| *Net expense is 1.00% due to fee waiver | | | |
| Transamerica Asset Allocation Moderate Portfolio Class I (TMMIX) | 1.05%* | \$10.20 | The Board of Trustees has approved policies and procedures that are designed to discourage market timing or excessive trading, which include limitations on the number of transactions in fund shares. If you intend to engage in such practices, we request that you do not purchase shares of any of the funds. Each fund reserves the right to reject any request to purchase shares, including purchases in connection with an exchange transaction, which the fund reasonably believes to be in connection with market timing or excessive trading. |
| Category: Allocation--30% to 50% Equity | | | |
| *Net expense is 1.02% due to fee waiver | | | |
| PIMCO Real Return Fund Class D (PRRDY) | 1.04%* | \$8.50 | The Trust and PIMCO each reserves the right to restrict or refuse any purchase or exchange transaction if, in the judgment of the Trust or of PIMCO, the transaction may adversely affect the interests of a Fund or its shareholders. Among other things, the Trust may monitor for any patterns of frequent purchases and sales that appear to be made in response to short-term fluctuations in share price and may also monitor for any |
| Category: Inflation-Protected Bond | | | |
| *Net expense is 0.85% due to fee waiver | | | |

| | Total Annual Operating Expenses | | Shareholder Fees and Restrictions |
|--|---------------------------------|------------|--|
| | As a % | Per \$1000 | |
| American Funds The Bond Fund of America Class F-2 (ABNFX) Category: Intermediate-Term Bond | 0.36% | \$3.60 | attempts to improperly avoid the imposition of a redemption fee. Any shareholder redeeming shares (including part of an exchange transaction) having a value of \$5,000 or more from a fund will be precluded from investing in the fund (including part of an exchange transaction) for 30 calendar days after the redemption. This prohibition will not apply to redemptions by shareholders whose shares are held on the books of third-party intermediaries that have not adopted procedures to implement this policy. |
| DoubleLine Total Return Bond Fund Class N (DLTNX) Category: Intermediate-Term Bond | 0.73% | \$7.30 | Each Fund may reject any purchase order for any reason and without prior notice. A Fund or a Fund's transfer agent may reject a purchase order of any investor or group of investors or person acting on behalf of any investor or investors, whose pattern of trading or transaction history involves, in the opinion of the Fund's Adviser or the Fund's transfer agent, actual or potential harm to the Fund. |
| TCW Total Return Bond Fund Class I (TGLMX) Category: Intermediate-Term Bond *Net expense is 0.49% due to fee waiver | 0.60%* | \$4.90 | For U.S. Fixed Income Funds, TCW Emerging Markets Income Fund, TCW Emerging Markets Local Currency Fund, TCW Emerging Markets Multi-Asset Opportunities Fund and TCW Global Bond Fund, future purchases into a Fund may be barred if a shareholder effects more than two round trips in shares of that Fund (meaning exchanges or redemptions following a purchase) in excess of certain de minimis limits within a 30-day period. Shareholders effecting a round trip transaction in shares of a Fund in excess of the relevant de minimis threshold more than once within the above-referenced 30-day period may receive a communication from the Fund warning that the shareholder is in danger of violating the Corporation's frequent trading policy. For all other Funds, future purchases into a Fund may be barred if a shareholder effects a round trip in shares of that Fund (meaning exchanges or redemptions following a purchase) in excess of certain de minimis limits within a 30-day period. |
| Vanguard Total Bond Market Index Fund Investor Shares (VBMFX) Category: Intermediate-Term Bond | 0.15% | \$1.50 | Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 60 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits. |
| Transamerica Short-Term Bond Fund Class A (ITAAX) Category: Short-Term Bond *Net expense is 0.85% due to fee waiver | 0.84%* | \$8.50 | The Board of Trustees has approved policies and procedures that are designed to discourage market timing or excessive trading, which include limitations on the number of transactions in fund shares. If you intend to engage in such practices, we request that you do not purchase shares of any of the funds. Each fund reserves the right to reject any request to purchase shares, including purchases in connection with an exchange transaction, which the fund reasonably believes to be in connection with market timing or excessive trading. |
| Templeton Global Bond Fund Class A (TPINX) Category: World Bond *Net expense is 0.93% due to fee waiver | 0.99%* | \$9.30 | None Noted |
| Balanced | | | |
| American Funds American Balanced Fund Class F-2 (AMBFX) Category: Allocation--50% to 70% Equity | 0.39% | \$3.90 | Any shareholder redeeming shares (including part of an exchange transaction) having a value of \$5,000 or more from a fund will be precluded from investing in the fund (including part of an exchange transaction) for 30 calendar days after the redemption. This prohibition will not apply to redemptions by shareholders whose shares are held on the books of third-party intermediaries that have not adopted procedures to implement this policy. |
| Crossfire Group Cornerstone Growth Duo Fund Category: Allocation--50% to 70% Equity | | | None Noted |
| CrossFire Group Q3AM EA-6 Sector Moderate Fund Category: Allocation--50% to 70% Equity *Net expense is 0.86% due to fee waiver | 0.91%* | \$8.55 | None Noted |
| CrossFire Group Q3AM SA-6 Moderate Fund Category: Allocation--50% to 70% Equity *Net expense is 1.73% due to fee waiver | 1.74%* | \$17.25 | None Noted |
| Transamerica Asset Allocation Moderate Growth Portfolio Class I (TMGIX) Category: Allocation--50% to 70% Equity | 1.08% | \$10.80 | The Board of Trustees has approved policies and procedures that are designed to discourage market timing or excessive trading, which include limitations on the number of transactions in fund shares. If you intend to engage in such practices, we request that you do not purchase shares of any of the funds. Each fund reserves the right to reject any request to purchase shares, including purchases in connection with an exchange |

| | Total Annual Operating Expenses | | Shareholder Fees and Restrictions |
|--|---------------------------------|------------|---|
| | As a % | Per \$1000 | |
| transaction, which the fund reasonably believes to be in connection with market timing or excessive trading. | | | |
| Growth | | | |
| American Funds Investment Company of America Class F-2 (ICAFX) Category: Large Blend | 0.41% | \$4.10 | Any shareholder redeeming shares (including part of an exchange transaction) having a value of \$5,000 or more from a fund will be precluded from investing in the fund (including part of an exchange transaction) for 30 calendar days after the redemption. This prohibition will not apply to redemptions by shareholders whose shares are held on the books of third-party intermediaries that have not adopted procedures to implement this policy. |
| Vanguard Dividend Growth Fund Investor Shares (VDIGX) Category: Large Blend | 0.30% | \$3.00 | Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 60 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits. |
| Hussman Strategic Total Return Fund (HSTRX) Category: Tactical Allocation *Net expense is 0.79% due to fee waiver | 0.81%* | \$7.90 | The Trust also reserves the right to reject any purchase order or exchange request that it believes to involve excessive trading of Fund shares or to be potentially disruptive in nature. The Trust may modify any terms or conditions applicable to the purchase of Fund shares or modify its policies as it deems necessary to deter market timing. |
| American Funds Capital Income Builder Class F-2 (CAIFX) Category: World Allocation | 0.40% | \$4.00 | Any shareholder redeeming shares (including part of an exchange transaction) having a value of \$5,000 or more from a fund will be precluded from investing in the fund (including part of an exchange transaction) for 30 calendar days after the redemption. This prohibition will not apply to redemptions by shareholders whose shares are held on the books of third-party intermediaries that have not adopted procedures to implement this policy. |
| Ivy Asset Strategy Fund Class A (WASAX) Category: World Allocation | 1.12% | \$11.20 | WISC will monitor the number of roundtrip transactions in Fund shares. Any shareholder that has more than two transactions that are considered a change in direction relative to the Fund within a time period determined by WISC may be restricted from making additional purchases of Fund shares. A change in direction is defined as any exchange or sale out of the Fund and a second change in direction is an exchange or purchase back into that Fund. Shareholders who reach this limit may be blocked from making additional purchases for 60 days. A second violation can result in a permanent block. |
| Aggressive | | | |
| American Funds The Income Fund of America Class F-2 (AMEFX) Category: Allocation--70% to 85% Equity | 0.39% | \$3.90 | Any shareholder redeeming shares (including part of an exchange transaction) having a value of \$5,000 or more from a fund will be precluded from investing in the fund (including part of an exchange transaction) for 30 calendar days after the redemption. This prohibition will not apply to redemptions by shareholders whose shares are held on the books of third-party intermediaries that have not adopted procedures to implement this policy. |
| CrossFire Group Q3AM EA-6 Sector Growth Fund Category: Allocation--70% to 85% Equity *Net expense is 0.86% due to fee waiver | 0.91%* | \$8.55 | None Noted |
| CrossFire Group Q3AM SA- 6 Growth Fund Category: Allocation--70% to 85% Equity | 1.85% | \$18.55 | None Noted |
| Transamerica Asset Allocation Growth Portfolio Class I (TAGIX) Category: Allocation--85%+ Equity | 1.18% | \$11.80 | The Board of Trustees has approved policies and procedures that are designed to discourage market timing or excessive trading, which include limitations on the number of transactions in fund shares. If you intend to engage in such practices, we request that you do not purchase shares of any of the funds. Each fund reserves the right to reject any request to purchase shares, including purchases in connection with an exchange transaction, which the fund reasonably believes to be in connection with market timing or excessive trading. |
| SPDR Gold Shares (GLD.P) Category: Commodities Precious Metals | 0.40% | \$4.00 | None Noted |
| Oppenheimer Developing Markets Fund Class Y (ODVYX) Category: Diversified Emerging Mkts | 1.07% | \$10.70 | Oppenheimer fund account for shares of the Fund, his or her Fund account will be "blocked" from exchanges into any other fund for a period of 30 calendar days from the date of the exchange, subject to certain exceptions described below. The block will apply to the full account balance and not just to the amount exchanged into the account. Exceptions to 30-Day Exchange Limit: Exchanges Into Money Market Funds; Dividend |

| | Total Annual Operating Expenses | | Shareholder Fees and Restrictions |
|---|---------------------------------|------------|--|
| | As a % | Per \$1000 | |
| American Funds The Growth Fund of America Class F-2 (GFFFX) Category: Large Growth | 0.44% | \$4.40 | Reinvestments and Share Conversions; Asset Allocation Programs; Automatic Exchange Plans; Redemptions of Shares. Any shareholder redeeming shares (including part of an exchange transaction) having a value of \$5,000 or more from a fund will be precluded from investing in the fund (including part of an exchange transaction) for 30 calendar days after the redemption. This prohibition will not apply to redemptions by shareholders whose shares are held on the books of third-party intermediaries that have not adopted procedures to implement this policy. |
| T. Rowe Price New America Growth Fund (PRWAX) Category: Large Growth | 0.80% | \$8.00 | In addition to restricting transactions in accordance with the 30-Day Purchase Block, T. Rowe Price may, in its discretion, reject any purchase or exchange into a fund from a person whose trading activity could disrupt the management of the fund or dilute the value of the fund's shares, including trading by persons acting collectively. Such persons may be barred from further purchases of T. Rowe Price funds for a period longer than 30 calendar days or permanently. |
| Royce Small-Cap Value Fund Service Class (RYVFX) Category: Small Value | 1.49% | \$14.90 | The Policy provides that the Funds will monitor shareholder trading activity and will seek to restrict a shareholder's trading privileges in a Fund if that shareholder is found to have engaged in multiple "Round Trip" transactions. A "Round Trip" is defined as a purchase (including exchanges) into a Fund followed by a sale (including exchanges) of the same or a similar number of shares out of the Fund within 30 days of the purchase. |
| Royce Special Equity Fund Investment Class (RYSEX) Category: Small Value | 1.17% | \$11.70 | The Policy provides that the Funds will monitor shareholder trading activity and will seek to restrict a shareholder's trading privileges in a Fund if that shareholder is found to have engaged in multiple "Round Trip" transactions. A "Round Trip" is defined as a purchase (including exchanges) into a Fund followed by a sale (including exchanges) of the same or a similar number of shares out of the Fund within 30 days of the purchase. |
| American Funds Capital World Growth and Income Fund Class F-2 (WGIFX) Category: World Stock | 0.55% | \$5.50 | Any shareholder redeeming shares (including part of an exchange transaction) having a value of \$5,000 or more from a fund will be precluded from investing in the fund (including part of an exchange transaction) for 30 calendar days after the redemption. This prohibition will not apply to redemptions by shareholders whose shares are held on the books of third-party intermediaries that have not adopted procedures to implement this policy. |
| Target Date | | | |
| Vanguard Target Retirement 2040 Fund Investor Shares (VFORX) Category: Target Date 2036-2040 | 0.16% | \$1.60 | Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 60 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits. |

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Website 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.