401(k) Plan Enrollment Worksheet

Enrolling in your company's retirement plan is easy! Please complete the five steps below.

Note: This worksheet is for your reference only. Please do not fax or mail this form to Paychex.

STEP 1: Fee Disclosure.

Your employer is required to provide you with a disclosure, prior to enrollment, that explains any fees that are paid with plan assets, as well as a comparison of the plan's investment alternatives.

STEP 2: Determine how much you want to contribute.

Determine what amount of your gross pay you want to invest in your 401(k) account. This is the amount of your pay that will be deducted at each payroll.

STEP 3: Select your investment options.

After reviewing the fee disclosure and investment literature, decide how you want your funds divided among the plan's investment alternatives.

Prior to requesting any movement between investments please review the prospectus for policies regarding frequent trading and market timing. Prospectuses can be viewed online at http://www.paychexflex.com

You may select any combination in 1% increments totaling 100%.

Enter **0** if you would not like your contribution to be invested in a certain investment.

You may change these percentages at any time using Paychex Retirement Services Online.

	Non-Broker Guided Fund Select	Investment Selection
5651	PGIM HIGH YIELD Z	%
6395	SCHWAB S&P 500 INDEX	%
9026	PRINCIPAL MID CAP R5	%
12056	AMERICAN FUNDS EUROPACIFIC GROWTH R6	%
12351	VANGUARD INTERNATIONAL EXPLORER INV	%
12888	JANUS HENDERSON TRITON I	%
13128	METROPOLITAN WEST TOTAL RETURN BOND I	%
	VANGUARD MORTGAGE BACKED SECURITIES	%
13639	INDEX ADML	
13928	DFA EMERGING MARKETS CORE EQUITY I	%
13935	DFA INTERNATIONAL CORE EQUITY I	%
13966	DFA US SMALL CAP I	%
	SCHWAB TREASURY INFLATION PROTECTED	%
14934	SECURITIES INDEX	
15217	VANGUARD EQUITY INCOME ADML	%
15313	VANGUARD SHORT TERM FEDERAL ADMN	%
	GOLDMAN SACHS LARGE CAP GROWTH	%
15660	INSIGHTS INST	
	JHANCOCK MULTI-INDEX INCOME	%
16188	PRESERVATION R6	
	JHANCOCK MULTI-INDEX 2020 PRESERVATION	%
16191	R6	
	JHANCOCK MULTI-INDEX 2025 PRESERVATION	%
16194	R6	
	JHANCOCK MULTI-INDEX 2030 PRESERVATION	%
16197	R6	
	JHANCOCK MULTI-INDEX 2035 PRESERVATION	%
16200	R6	
	JHANCOCK MULTI-INDEX 2040 PRESERVATION	%
16203	R6	
	JHANCOCK MULTI-INDEX 2045 PRESERVATION	%
16206	R6	
	JHANCOCK MULTI-INDEX 2050 PRESERVATION	%
16209	R6	
17699	VANGUARD MID CAP INDEX FUND ADML	%
20772	VANGUARD GROWTH AND INCOME ADML	%
	JOHN HANCOCK MULTI-INDEX 2060	%
27172	PRESERVATION PORTFOLIO R6	

(Funds continued on next page)

	Non-Broker Guided Fund Select	Investment Selection
20028	FEDERATED US TREASURY CASH RESERVES	%
	Totals	100%

STEP 4: Access your account online.

Log in to your Paychex Retirement Services account at http://www.paychexflex.com

Note: If you are accessing your account for the first time, you will need to sign-up by entering personal and security information.

STEP 5: Enroll in your retirement plan.

Now you are ready to enroll! Use your completed 401(k) Plan Enrollment Worksheet as a tool to guide you through the enrollment process.



Fee Disclosure Statement for Participants of the Adroit Software Inc 401(k) Profit Sharing Plan & Trust

Overview

As a participant in the retirement plan sponsored by your employer, you are entitled to know the fees and expenses incurred to operate the plan that are paid by participant assets. The Employee Retirement Income Security Act of 1974, as amended ("ERISA"), requires that the plan administrator provide the disclosures of these fees to you, on or before the date you can first direct your investments, and annually thereafter.

The disclosure of fees is intended to make you aware of the rights and responsibilities associated with the options made available under the plan so that you may make informed decisions regarding the management of your account.

The types of information that must be disclosed are both plan-related and investment-related. Plan-related information includes general operational and identifying information, administrative expenses, and individual expenses. Investment-related information is included on a separate chart which details the fee information of the investment alternatives made available by the plan.

Part One: General Plan Information

Enrollment

Participants and beneficiaries can enroll and make investment changes at any time once eligible to participate in the plan. They can enroll via the internet or by completing an Enrollment/Change Form and either faxing or mailing it to Paychex.

http://www.paychexflex.com
Fax: 585-389-7252
Mail correspondence: Attn: 401(k) Participant Support 1175 John St., West Henrietta, NY 14586

Plan Investment Changes

There are no limitations on the frequency of when investment changes may be made; however, there may be fees associated with such changes. Review the attached Investment Chart or the fund's prospectus for additional information.

Voting of Proxy

The plan administrator shall have responsibility for instructing the trustee as to voting and the tendering of shares relating to assets held by the trust, by proxy or in person, except to the extent such responsibility is delegated to another person, under the terms of the plan or under an agreement between the adopting employer and an investment manager, in which case such persons shall have such responsibility.

Part Two: Administrative Expenses

Administrative expenses for such duties as recordkeeping, accounting, tax form preparation, and legal fees may be paid by the employer or by the plan. Your employer also has the option to be reimbursed by the plan for expenses they have paid. Fees paid with plan assets will be deducted pro-rata based on account balances and specified on your quarterly participant benefit statement as a plan administration expense.

Paychex charges administrative fees for the services provided to the plan which may be paid either by your employer or by

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plan assets. In the event your employer elects to have fees paid by plan assets the fees will be deducted pro-rata based on the account balances and will be specified on your quarterly participant benefit statement as Plan Administration Fee. Paychex administrative expenses include monthly fees, per participant fees, setup fees, and, when an employer selects specific service offerings or other features, an annual account fee which is charged against plan assets.

Paychex administrative fees may be paid from plan assets if elected by the plan administrator. Certain restrictions may apply. You may contact your plan administrator to determine whether administrative fees are paid from plan assets. If this applies, the fees are charged against participant accounts pro-rata based on account balance. Over the previous 12 months, Paychex administrative fees paid from assets totaled \$396.34.

Paychex returns any payments which Paychex would have received from the investments in the Plan's lineup pro-rata to the Plan and assesses an annual account fee against the Plan assets. The annual account fee is currently 10.00 bps. Basis points (bps) are a unit of measurement equal to 1/100th of 1% (e.g., 40 bps = .40%=.004).

Paychex assesses a Guided Fund Select Service Fee of 5 basis points of which a portion may be charged to plan assets. Basis points (bps) are a unit of measurement equal to 1/100th of 1% (e.g., 5bps = .05% = .0005).

In the event that the employer decides to transfer the plan's recordkeeping services to a new service provider, there may be a plan transfer fee charged for services associated with the transfer process. The employer has the option to pay the expense with plan assets. If the expense is paid by the plan, it will be deducted on a pro-rata basis from all account balances, and the portion applied to your account will be reflected on your quarterly participant benefit statement.

Mid Atlantic Trust Company Directed Trustee services include, but are not limited to, holding and administering the plan trust pursuant to the direction of company or named fiduciary, establishing a cash settlement account for the plan, purchasing and subscribing authorized plan investments and maintaining custody of said plan investments, accounting for plan investments on a regular basis, certifying the accuracy of statements, and more as defined in the Directed Trustee Agreement as entered into with the plan trust. The fee is \$71.67 per month which is pro-rated and charged against participant accounts based on account balance.

The actual fee(s) for administrative expenses assessed against your account will be specified on your quarterly participant benefit statement.

Part Three: Individual Expenses

The following expenses may be charged against your account as set forth below. The actual fee(s) for any individual expenses assessed will be listed on your quarterly participant benefit statement.

Type of Fee	Description	Amount
Loan Fee	Fee charged for the initial processing of a loan request	\$175 general purpose
	including preparation of amortization schedule.	loan
		\$325 primary residence
		loan
Distribution Fee	Fee charged for processing a distribution of plan assets.	\$75
Wire/ACH Fee	Fee charged for sending loans and distributions as an	\$18
	automated clearing house (ACH) transaction or via wire	
	transfer.	

Type of Fee	Description	Amount
Stale Check Fee	Fees charged to participants who fail to cash their	\$65 Stale Check
	distribution check by Paychex and third-party vendor. The	Processing to remit to
	amount of the fee depends on the services that are necessary	Third-party vendor.
	to locate the participant.	1 2
		Third-party Vendor Fees
		\$5 mailing fac to
		\$5 mailing fee to
		participant
		\$60 distribution of
		Stale Check Assets to
		participant or rollover
		of Stale Check Assets to
		IRA fee
		\$125 missing participant
		search fee
Participant Search Fee	Fee charged in event participant fails to request	\$65
	distribution during a plan termination and search is	
<u> </u>	performed to determine current address.	
Check Reissue Fee	Fee charged for requiring a change in the method of	\$75
	distribution from cash to rollover or vice versa.	
Managed Account Fee	Fee for using GuidedChoice® managed account services.	45 bps or .45% of the
	GuidedChoice® provides investment advisory services to	first \$100,000 in assets
	retirement Participants. Services are delivered through	with an annual maximum
	online-based software, telephone, paper application and	of \$450 regardless of
	face-to-face meetings. Individuals may receive projections	asset level. These fees
	of potential income at retirement, based upon the current	are prorated and charged
	value of retirement assets, expected future contributions,	on a quarterly basis.
	earnings and social security. Based upon specific	
	information, income, asset level, risk tolerance and the	
	retirement goal established, recommended changes to saving	
	rate, investment allocation, risk level and retirement age	
	may be provided. Paychex does not deliver the GuidedChoice®	
	managed account services or make recommendations as to the	
	selection of an advice provider or investments.	
Front/Back-End Load Fee	Sales charge or commission to compensate a sales	None/waived
	intermediary, such as a broker or financial advisor, for	
	their time and expertise in selecting an appropriate	
	investment option for the investor.	
Redemption Fee	A fee assessed by an investment company to discourage	Refer to Section II, Fee
	short-term in and out trading of mutual fund shares.	and Expense Information
	Redemption fees are credited directly to the investments'	of the Investment Chart.
	assets, not to the investment company. They are quoted as a	
	percentage of sale proceeds sold within a specified period	
	of time.	
Qualified Domestic	Fee charged to the Participant for calculation and division	\$500 or as set forth on
Relations Order (QDRO)	of individual Participants Plan assets pursuant to a QDRO.	the QDRO determination
Processing Fee	hand a second	of status paperwork.
	1	or surus puper work.

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Investment Chart

This chart includes important information to help you compare the investment options under your retirement plan. Additional information about your investment options and hardcopies can be obtained via the investment option's Web site(s) listed in the chart or by contacting Rajay Goyal at 23 FAULKNER RD, SHREWSBURY, MA 01545-3969, 617-640-0838.

The investment options available within the plan may include certain trading guidelines, imposed by the Investment Company, that restrict or limit the frequency in which purchase, transfer or withdrawals may be made. Any restrictions or limitations are identified in Section II of the Investment Chart under the Shareholder-Type Fees section. This information may also be found in each investment option's prospectus, where applicable, or on the investment option's website.

Section I. Performance Information

The Variable Return Investments table focuses on the performance of investment options that do not have a fixed or stated rate of return. This table 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 Web site(s).

	Variable Re	turn Investments	
Name/	Ticker	Average Annual Total Return	Benchmark
Type of Option	Symbol	as of 12/31/19	1yr. 5yr. 10yr. Since
		1yr. 5yr. 10yr. Since	Inception
		Inception	
Bond Funds			
METROPOLITAN	MWTIX	9.09% 3.03% 4.98% 5.94%	8.72% 3.05% 3.75% N/A
WEST TOTAL		www.mwamllc.com	BBgBarc US Agg Bond TR USD
RETURN BOND I/			
Intermediate -			
Term Bond			
PGIM HIGH	PHYZX	16.08% 6.76% 7.72% 6.66%	14.41% 6.13% 7.50% N/A
YIELD Z/		www.jennisondryden.com	ICE BofA US High Yield TR USD
High Yield			
Bond			
SCHWAB	SWRSX	8.38% 2.50% 3.11% 3.69%	8.43% 2.62% 3.36% N/A
TREASURY		www.schwab.com	BBgBarc US Treasury US TIPS TR
INFLATION			USD
PROTECTED			
SECURITIES			
INDEX/			
Inflation			
Protected Bond			
VANGUARD	VMBSX	6.16% 2.43% 3.01% 2.91%	6.83% 2.36% 3.03% N/A
MORTGAGE		www.vanguard.com	BBgBarc US Government TR USD
BACKED			
SECURITIES			
INDEX ADML/			
Intermediate -			
Term Bond			

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Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 12/31/19	Benchmark 1yr. 5yr. 10yr. Since
		1yr. 5yr. 10yr. Since Inception	Inception
VANGUARD SHORT TERM FEDERAL ADMN/ Short Government	VSGDX	4.20% 1.68% 1.71% 3.10% www.vanguard.com	4.23% 1.67% 1.71% N/A BBgBarc Government 1-5 Yr TR USD
Equity Funds			
AMERICAN FUNDS EUROPACIFIC GROWTH R6/ Foreign Large Growth	RERGX	27.40% 7.41% 6.73% 9.43% www.americanfunds.com	27.34% 7.30% 6.24% N/A MSCI ACWI Ex USA Growth NR USD
DFA EMERGING MARKETS CORE EQUITY I/ Diversified Emerging Markets	DFCEX	16.04% 5.14% 3.89% 7.58% www.dfaus.com	18.42% 5.61% 3.68% N/A MSCI EM NR USD
DFA INTERNATIONAL CORE EQUITY I/ Foreign Large Value	DFIEX	21.68% 6.23% 6.07% 5.18% www.dfaus.com	21.51% 5.51% 4.97% N/A MSCI ACWI Ex USA NR USD
DFA US SMALL CAP I/ Small Blend	DFSTX	21.75% 7.10% 12.11% 10.20% www.dfaus.com	25.52% 8.23% 11.83% N/A Russell 2000 TR USD
GOLDMAN SACHS LARGE CAP GROWTH INSIGHTS INST/ Large Growth	GCGIX	29.67% 12.37% 14.66% 7.44% www.gs.com	36.39% 14.63% 15.22% N/A Russell 1000 Growth TR USD
JANUS HENDERSON TRITON I/ Small Growth	JSMGX	28.45% 11.66% 15.15% 16.96% www.janus.com	28.48% 9.34% 13.01% N/A Russell 2000 Growth TR USD
JHANCOCK MULTI-INDEX 2020 PRESERVATION R6/ Target Date 2020	JRWSX	10.98% 4.05% N/A 4.72% www.jhfunds.com	17.73% 6.10% 7.70% N/A Morningstar Lifetime Mod 2020 TR USD
JHANCOCK MULTI-INDEX 2025 PRESERVATION R6/ Target Date 2025	JRESX	14.67% 5.33% N/A 6.45% www.jhfunds.com	19.36% 6.66% 8.36% N/A Morningstar Lifetime Mod 2025 TR USD

Name/	Ticker	Average Annual Total Return	Benchmark
Type of Option	Symbol	as of 12/31/19	1yr. 5yr. 10yr. Since
		1yr. 5yr. 10yr. Since Inception	Inception
JHANCOCK	JRHSX	18.13% 6.48% N/A 7.87%	21.24% 7.28% 9.01% N/A
MULTI-INDEX	Jittion .	www.jhfunds.com	Morningstar Lifetime Mod 2030 TR
2030			USD
PRESERVATION			
R6/			
Target Date			
2030			
JHANCOCK	JRYSX	20.86% 7.25% N/A 8.76%	23.04% 7.82% 9.47% N/A
MULTI-INDEX		www.jhfunds.com	Morningstar Lifetime Mod 2035 TR
2035			USD
PRESERVATION			
R6/			
Target Date			
2035	IDDGV		
JHANCOCK	JRRSX	22.37% 7.66% N/A 9.21%	24.35% 8.15% 9.68% N/A
MULTI-INDEX 2040		www.jhfunds.com	Morningstar Lifetime Mod 2040 TR USD
2040 PRESERVATION			USD
R6/			
Target Date			
2040			
JHANCOCK	JRVSX	23.11% 7.87% N/A 9.39%	24.97% 8.26% 9.69% N/A
MULTI-INDEX		www.jhfunds.com	Morningstar Lifetime Mod 2045 TR
2045		5	USD
PRESERVATION			
R6/			
Target Date			
2045			
JHANCOCK	JRISX	23.28% 7.91% N/A 9.39%	25.09% 8.24% 9.61% N/A
MULTI-INDEX		www.jhfunds.com	Morningstar Lifetime Mod 2050 TR
2050			USD
PRESERVATION			
R6/			
Target Date			
2050	IDECV	0.020/ 2.200/ NI/A 2.250/	12 270/ 4 700/ 5 C00/ NT/A
JHANCOCK MULTI-INDEX	JRFSX	9.08% 3.30% N/A 3.25% www.jhfunds.com	13.27% 4.70% 5.68% N/A Morningstar Lifetime Mod Incm TR
INCOME		www.jiituiius.com	USD
PRESERVATION			
R6/			
Target Date			
Retirement			
iven chicht	1		

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Name/	Ticker	Average Annual Total Return	Benchmark			
Type of Option	Symbol	as of 12/31/19	1yr. 5yr. 10yr. Since			
		1yr. 5yr. 10yr. Since	Inception			
		Inception				
JOHN HANCOCK	JTFOX	23.29% N/A N/A 10.87%	24.96% 8.13% 9.41% N/A			
MULTI-INDEX		www.jhfunds.com	Morningstar Lifetime Mod 2060 TR			
2060			USD			
PRESERVATION						
PORTFOLIO R6/						
Target - Date						
2060+						
PRINCIPAL MID	PMBPX	42.67% 13.15% 15.97% 11.09%	35.47% 11.60% 14.24% N/A			
CAP R5/		www.wamu.com/wmgroupoffunds	Russell Mid Cap Growth TR USD			
Mid - Cap						
Growth						
SCHWAB S&P 500	SWPPX	31.44% 11.62% 13.48% 8.10%	31.43% 11.48% 13.54% N/A			
INDEX/		www.schwab.com	Russell 1000 TR USD			
Large Blend						
VANGUARD	VEIRX	25.35% 10.17% 13.02% 8.33%	26.54% 8.29% 11.80% N/A			
EQUITY INCOME		www.vanguard.com	Russell 1000 Value TR USD			
ADML/						
Large Value						
VANGUARD	VGIAX	29.77% 11.33% 13.57% 7.09%	31.43% 11.48% 13.54% N/A			
GROWTH AND		www.vanguard.com	Russell 1000 TR USD			
INCOME ADML/						
Large Blend						
VANGUARD	VINEX	21.91% 6.80% 7.38% 8.95%	24.82% 7.35% 7.31% N/A			
INTERNATIONAL		www.vanguard.com	MSCI World Ex USA SMID NR USD			
EXPLORER INV/						
Foreign						
Small/Mid						
Growth						
VANGUARD MID	VIMAX	31.03% 9.25% 13.08% 10.12%	30.54% 9.33% 13.19% N/A			
CAP INDEX FUND		www.vanguard.com	Russell Mid Cap TR USD			
ADML/						
Mid - Cap						
Blend						
Ioney Market						
unds						
FEDERATED US	UTIXX	2.04% 0.92% 0.46% 2.44%	2.60% 1.33% 0.83% N/A			
TREASURY CASH		www.federatedinvestors.com	ICE BofA USD 3M Dep OR CM TR USD			
RESERVES INST/						
Money Market						

N/A- Please refer to the fact sheets on http://www.paychexflex.com by selecting Research Funds from your Home Page and clicking on the name of the investment option.

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Section II. Fee and Expense Information

The Fees and Expenses table shows fee and expense information for the investment options listed in the Variable Return Investments table. It lists the Total Annual Operating Expenses of the options in the Variable Return Investments table. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option. This table also shows Shareholder-Type Fees. These fees are in addition to Total Annual Operating Expenses. A portion of the expense ratio may be returned to Paychex or its subsidiaries in the form of revenue sharing. If an employer has elected the return of concessions feature for its plan the revenue share that would be returned to Paychex or its subsidiaries is returned directly to the participant who incurred the fee charged by the investment and an annual account fee is charged against plan assets. Administrative fees including annual account fees, may be paid directly by your employer or by the Plan as described in Part Two.

	Fe	es and Expen	ses				
Name/	Ticker	Total Annua	al Operating Expenses	Shareholder-	Round Trip	Restriction	Restricted
Type of Option	Symbol	As a %*	Per \$1000	Type Fees	Period **	Frequency ***	Trading Period ****
Bond Funds							
METROPOLITAN	MWTIX	0.44%	\$ 4.40	N/A	N/A	2 in 30 Days	N/A
WEST TOTAL							
RETURN BOND I/							
Intermediate -							
Term Bond							
Additional Description: N		1		1			
PGIM HIGH	PHYZX	0.54%	\$ 5.40	N/A	90 Days	1 in 90 Days	90 Days
YIELD Z/							
High Yield							
Bond							
Additional Description: N		1		1			
SCHWAB	SWRSX	0.05%	\$ 0.50	N/A	N/A	N/A	N/A
TREASURY							
INFLATION							
PROTECTED							
SECURITIES							
INDEX/							
Inflation							
Protected Bond							
Additional Description: N							
VANGUARD	VMBSX	0.07%	\$ 0.70	N/A	30 Days	N/A	N/A
MORTGAGE							
BACKED							
SECURITIES							
INDEX ADML/							
Intermediate -							
Term Bond							
Additional Description: N	lone						

Name/ Type of Option	Ticker Symbol	Total Annu As a %*	al Operating Expenses Per \$1000	Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading
							Period ****
VANGUARD SHORT	VSGDX	0.10%	\$ 1.00	N/A	30 Days	N/A	N/A
TERM FEDERAL							
ADMN/							
Short							
Government							
Additional Description: N	lone						
Quity Funds							
AMERICAN FUNDS	RERGX	0.49%	\$ 4.90	N/A	N/A	N/A	N/A
EUROPACIFIC							
GROWTH R6/							
Foreign Large							
Growth							
Additional Description: N				1	- 1	1	
DFA EMERGING	DFCEX	0.52%	\$ 5.20	N/A	N/A	1 in 30 Days	90 Days
MARKETS CORE							
EQUITY I/							
Diversified							
Emerging							
Markets							
Additional Description: N				1		1	
DFA	DFIEX	0.30%	\$ 3.00	N/A	N/A	1 in 30 Days	90 Days
INTERNATIONAL							
CORE EQUITY I/							
Foreign Large							
Value							
Additional Description: N							
DFA US SMALL	DFSTX	0.37%	\$ 3.70	N/A	N/A	1 in 30 Days	90 Days
CAP I/							
Small Blend							
Additional Description: N							
GOLDMAN SACHS	GCGIX	0.53%	\$ 5.30	N/A	N/A	1 in 90 Days	N/A
LARGE CAP							
GROWTH							
INSIGHTS INST/							
Large Growth							
Additional Description: N						1	
JANUS	JSMGX	0.75%	\$ 7.50	N/A	N/A	N/A	N/A
HENDERSON							
TRITON I/							
Small Growth							
Additional Description: N	lone						

JHANCOCK MULTI-INDEX 2020 PRESERVATION R6/ Target Date 2020 Additional Description: NoneIRWSX0.33%\$ 3.30N/AN/AN/AN/AN/AAdditional Description: None JHANCOCK MULTI-INDEX 2025 PRESERVATION R6/ Target Date 2025JRESX0.35%\$ 3.50N/AN/AN/AN/AN/AAdditional Description: None JHANCOCK MULTI-INDEX 2025 PRESERVATION R6/ Target Date 2030 PRESERVATION R6/ Target Date 2030 PRESERVATION R6/ Target Date 2030 PRESERVATION R6/ Target Date 2030 PRESERVATION R6/ Target Date 2035 PRESERVATION R6/ Target Date 2035 PRESERVATION R6/ Target Date 2035 PRESERVATION R6/ Target Date 2035 PRESERVATION R6/ Target Date 2035 PRESERVATION R6/ Target Date 2035 PRESERVATION R6/ Target Date 2035 PRESERVATION R6/ Target Date 2036 PRESERVATION R6/ PRESERVATION R6/ S 3.60N/AN/AN/AN/AMULTI-INDEX 2030 PRESERVATION R6/ PRESERVATION R6/ PRESERVATION R6/ PRESERVATION R6/ PRESERVATION R6/ PRESERVATION R6/JRRSX0.36%\$ 3.60N/AN/AN/AN/AMULTI-INDEX 2030 PRESERVATION R6/JRRSX0.36%\$ 3.60N/AN/AN/AN/A	Name/ Type of Option	Ticker Symbol	Total Annua As a %*	al Operating Expenses Per \$1000	Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading
MULT.FINDEX 2020Image: Constraint of the second of the se		_						Period ****
PRESERVATION R6/ Target Date 2020Image Date included in the second	MULTI-INDEX	JRWSX	0.33%	\$ 3.30	N/A	N/A	N/A	N/A
Target Date 200Image: Solution of the second secon								
2020Image: constraint of the second seco	R6/							
Additional Description: None JRESX 0.35% \$ 3.50 N/A N/A N/A N/A N/A MULTI-INDEX 2025 Image Date Iman	Target Date							
JHANCOCK MULTI-INDEX 2025 PRESERVATION R6/ Target Date 2025IRESX0.35%\$ 3.50N/AN/AN/AN/AR6/ 								
MULTI-INDEX 2025 PRESERVATION R6/ Target Date 2035Image: Constraint of the second s			_		1			
2025 PRESERVATION R6/ 2025Image Date Image Date 2025Image Date Image Date 2025Image Date Image Date 2026Image Date Image Date Image DateImage Date Image Date Image DateImage Date Image Date Image Date Image Date Image Date Image Date Image DateImage Date <th< td=""><td></td><td>JRESX</td><td>0.35%</td><td>\$ 3.50</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td></th<>		JRESX	0.35%	\$ 3.50	N/A	N/A	N/A	N/A
PRESERVATION R6/ Target Date 2025Image: Construction of the second of the sec								
R6/ Target Date 2025Image: Construct on the second of								
Target Date 2025Image: Constraint of the section of								
2025 Image: construction in the ima								
Additional Description: None IHANCOCK JRHSX 0.36% \$ 3.60 N/A N/A N/A N/A MULTI-INDEX 2030 N/A N/A N/A N/A N/A N/A PRESERVATION N N/A N/A N/A N/A N/A N/A R6/ Target Date 0.36% \$ 3.60 N/A N/A N/A N/A Additional Description: None None N/A N/A N/A N/A MULTI-INDEX JRYSX 0.36% \$ 3.60 N/A N/A N/A MULTI-INDEX JRYSX 0.36% \$ 3.60 N/A N/A N/A PRESERVATION N N/A N/A N/A N/A N/A R6/ Iarget Date Iarget Date <td>8</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	8							
JHANCOCK MULTI-INDEX 2030 PRESERVATION 								
MULTI-INDEX 2030 PRESERVATION R6/ Target Date 2030Image: Second Secon			0.260/	¢ 2 (0		NT/A	NT/A	NT/A
2030 PRESERVATION R6/ Target Date 2030 Image I base 2030 Image I base 2030 Image I base 2030 Image I base 2035 Image I base I base 2036 <tht< td=""><td></td><td>JKHSX</td><td>0.36%</td><td>\$ 3.60</td><td>N/A</td><td>IN/A</td><td>N/A</td><td>N/A</td></tht<>		JKHSX	0.36%	\$ 3.60	N/A	IN/A	N/A	N/A
PRESERVATION R6/ 2030Image: Construction of the second of the secon								
R6/ Target Date 2030Image: Construct on the second se								
Target Date 2030Image: Construct of the const								
2030 Image: Construct of the const								
Additional Description: None JRYSX 0.36% \$ 3.60 N/A N/A N/A N/A JHANCOCK JRYSX 0.36% \$ 3.60 N/A N/A N/A N/A MULTI-INDEX 2035 BRESERVATION Additional Description: None Image: Constraint of the second s	_							
JHANCOCK MULTI-INDEX 2035 PRESERVATION R6/JRYSX0.36%\$ 3.60N/AN/AN/AN/APRESERVATION R6/N/AN/AN/AN/AN/AN/AMditional Description:0.36%\$ 3.60N/AN/AN/AJHANCOCK MULTI-INDEX 2040 PRESERVATION R6/JRRSX0.36%\$ 3.60N/AN/AN/AModelN/AN/AN/AN/AN/AN/A		None						
MULTI-INDEX 2035Image: Constraint of the state of the			0.36%	\$ 3.60	N/A	N/A	N/A	N/A
2035 PRESERVATION R6/Image: Construction of the const								
R6/ Target Date 2035Image: Construction of the constr								
Target Date 2035Image: Construction of the construction o	PRESERVATION							
2035 Image: Constraint of the second of the se	R6/							
Additional Description: None JHANCOCK JRRSX 0.36% \$ 3.60 N/A N/A N/A MULTI-INDEX 2040 PRESERVATION Image: Constraint of the second sec	Target Date							
JHANCOCK MULTI-INDEX 2040 PRESERVATION R6/JRRSX0.36% \$3.60N/AN/AN/AN/A	2035							
MULTI-INDEX 2040 PRESERVATION R6/			-		1			
2040 PRESERVATION R6/		JRRSX	0.36%	\$ 3.60	N/A	N/A	N/A	N/A
PRESERVATION R6/								
R6/								
Toward Data								
	Target Date							
2040 Additional Description: None								

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Name/ Type of Option	Ticker Symbol	Total Annua As a %*	al Operating Expenses Per \$1000	Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
JHANCOCK MULTI-INDEX 2045 PRESERVATION R6/ Target Date 2045	JRVSX	0.37%	\$ 3.70	N/A	N/A	N/A	N/A
Additional Description:	None						
JHANCOCK MULTI-INDEX 2050 PRESERVATION R6/ Target Date 2050	JRISX	0.38%	\$ 3.80	N/A	N/A	N/A	N/A
Additional Description:				1			
JHANCOCK MULTI-INDEX INCOME PRESERVATION R6/ Target Date Retirement	JRFSX	0.34%	\$ 3.40	N/A	N/A	N/A	N/A
Additional Description:	None	T		1			
JOHN HANCOCK MULTI-INDEX 2060 PRESERVATION PORTFOLIO R6/ Target - Date 2060+	JTFOX	0.37%	\$ 3.70	N/A	N/A	N/A	N/A
Additional Description:				1			
PRINCIPAL MID CAP R5/ Mid - Cap Growth	PMBPX	0.85%	\$ 8.50	N/A	N/A	1 in 30 Days	30 Days
Additional Description:							
SCHWAB S&P 500 INDEX/ Large Blend Additional Description:	SWPPX	0.02%	\$ 0.20	N/A	N/A	N/A	N/A

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Name/ Type of Option	Ticker	Total Annual Operating Expenses		Shareholder-	Round Trip	Restriction	Restricted
	Symbol	As a %*	Per \$1000	Type Fees	Period **	Frequency ***	Trading Period ****
VANGUARD	VEIRX	0.18%	\$ 1.80	N/A	30 Days	N/A	N/A
EQUITY INCOME							
ADML/							
Large Value							
Additional Description:				1			
VANGUARD	VGIAX	0.23%	\$ 2.30	N/A	30 Days	N/A	N/A
GROWTH AND							
INCOME ADML/							
Large Blend							
Additional Description:	None	-1		1		1	
VANGUARD	VINEX	0.39%	\$ 3.90	N/A	30 Days	N/A	N/A
INTERNATIONAL							
EXPLORER INV/							
Foreign							
Small/Mid							
Growth							
Additional Description:	None	- 1		1			
VANGUARD MID	VIMAX	0.05%	\$ 0.50	N/A	30 Days	N/A	N/A
CAP INDEX FUND							
ADML/							
Mid - Cap							
Blend							
Additional Description:	None						
Ioney Market							
unds							
FEDERATED US	UTIXX	0.20%	\$ 2.00	N/A	N/A	N/A	N/A
TREASURY CASH							
RESERVES INST/							
Money Market							
Additional Description	None						

Additional Description: None

* = Total Operating Expense before waivers/reimbursements as taken from the Operating Fees & Expenses table of the prospectus

** = period of time between purchase and redemption of shares of the same investment that qualifies it as a round trip transaction *** = number of round trips permitted

**** = amount of time blocked from trading if policy is violated

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/undrstndgrtrmnt.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.

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To assist you in understanding your designated investment alternatives, a general glossary of terms can be found at <u>http://www.morningstar.com/InvGlossary/?CustId=&CLogin=&CType=&CName=</u>. In addition, the website provided with each investment alternative may contain its own glossary of terms relevant to that specific alternative, or a link to such a glossary.

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