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	%
13639	VANGUARD MORTGAGE BACKED SECURITIES INDEX ADML	%
13928	DFA EMERGING MARKETS CORE EQUITY I	%
13935	DFA INTERNATIONAL CORE EQUITY I	%
13966	DFA US SMALL CAP I	%
14934	SCHWAB TREASURY INFLATION PROTECTED SECURITIES INDEX	%
15217	VANGUARD EQUITY INCOME ADML	%
15313	VANGUARD SHORT TERM FEDERAL ADMN	%
15660	GOLDMAN SACHS LARGE CAP GROWTH INSIGHTS INST	%
16188	JHANCOCK MULTI-INDEX INCOME PRESERVATION R6	%
16191	JHANCOCK MULTI-INDEX 2020 PRESERVATION R6	%
16194	JHANCOCK MULTI-INDEX 2025 PRESERVATION R6	%
16197	JHANCOCK MULTI-INDEX 2030 PRESERVATION R6	%
16200	JHANCOCK MULTI-INDEX 2035 PRESERVATION R6	%
16203	JHANCOCK MULTI-INDEX 2040 PRESERVATION R6	%
16206	JHANCOCK MULTI-INDEX 2045 PRESERVATION R6	%
16209	JHANCOCK MULTI-INDEX 2050 PRESERVATION R6	%
17699	VANGUARD MID CAP INDEX FUND ADML	%
20772	VANGUARD GROWTH AND INCOME ADML	%
27172	JOHN HANCOCK MULTI-INDEX 2060 PRESERVATION PORTFOLIO R6	%

(Funds continued on next page)

	Non-Broker Guided Fund Select	Investment Selection
20028	FEDERATED US TREASURY CASH RESERVES INST	%
	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 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 including preparation of amortization schedule.	$175 general purpose 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 automated clearing house (ACH) transaction or via wire transfer.	$18

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

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 Return Investments

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

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 12/31/19 1yr. 5yr. 10yr. Since Inception	Benchmark 1yr. 5yr. 10yr. Since 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/ Type of Option	Ticker Symbol	Average Annual Total Return as of 12/31/19 1yr. 5yr. 10yr. Since Inception	Benchmark 1yr. 5yr. 10yr. Since Inception
JHANCOCK MULTI-INDEX 2030 PRESERVATION R6/ Target Date 2030	JRHSX	18.13% 6.48% N/A 7.87% www.jhfunds.com	21.24% 7.28% 9.01% N/A Morningstar Lifetime Mod 2030 TR USD
JHANCOCK MULTI-INDEX 2035 PRESERVATION R6/ Target Date 2035	JRYSX	20.86% 7.25% N/A 8.76% www.jhfunds.com	23.04% 7.82% 9.47% N/A Morningstar Lifetime Mod 2035 TR USD
JHANCOCK MULTI-INDEX 2040 PRESERVATION R6/ Target Date 2040	JRRSX	22.37% 7.66% N/A 9.21% www.jhfunds.com	24.35% 8.15% 9.68% N/A Morningstar Lifetime Mod 2040 TR USD
JHANCOCK MULTI-INDEX 2045 PRESERVATION R6/ Target Date 2045	JRVSX	23.11% 7.87% N/A 9.39% www.jhfunds.com	24.97% 8.26% 9.69% N/A Morningstar Lifetime Mod 2045 TR USD
JHANCOCK MULTI-INDEX 2050 PRESERVATION R6/ Target Date 2050	JRISX	23.28% 7.91% N/A 9.39% www.jhfunds.com	25.09% 8.24% 9.61% N/A Morningstar Lifetime Mod 2050 TR USD
JHANCOCK MULTI-INDEX INCOME PRESERVATION R6/ Target Date Retirement	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 USD

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

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.

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.

Fees and Expenses

Name/ Type of Option	**Ticker Symbol**	**Total Annual Operating Expenses As a %***	**Per $1000**	**Shareholder-Type Fees**	**Round Trip Period ****	**Restriction Frequency *****	**Restricted Trading Period ******
Bond Funds							
METROPOLITAN WEST TOTAL RETURN BOND I/ Intermediate - Term Bond	MWTIX	0.44%	$ 4.40	N/A	N/A	2 in 30 Days	N/A
Additional Description: None							
PGIM HIGH YIELD Z/ High Yield Bond	PHYZX	0.54%	$ 5.40	N/A	90 Days	1 in 90 Days	90 Days
Additional Description: None							
SCHWAB TREASURY INFLATION PROTECTED SECURITIES INDEX/ Inflation Protected Bond	SWRSX	0.05%	$ 0.50	N/A	N/A	N/A	N/A
Additional Description: None							
VANGUARD MORTGAGE BACKED SECURITIES INDEX ADML/ Intermediate - Term Bond	VMBSX	0.07%	$ 0.70	N/A	30 Days	N/A	N/A
Additional Description: None							

Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses As a %*	 Per $1000	Shareholder-Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
VANGUARD SHORT TERM FEDERAL ADMN/ Short Government	VSGDX	0.10%	$ 1.00	N/A	30 Days	N/A	N/A
Additional Description: None							
Equity Funds							
AMERICAN FUNDS EUROPACIFIC GROWTH R6/ Foreign Large Growth	RERGX	0.49%	$ 4.90	N/A	N/A	N/A	N/A
Additional Description: None							
DFA EMERGING MARKETS CORE EQUITY I/ Diversified Emerging Markets	DFCEX	0.52%	$ 5.20	N/A	N/A	1 in 30 Days	90 Days
Additional Description: None							
DFA INTERNATIONAL CORE EQUITY I/ Foreign Large Value	DFIEX	0.30%	$ 3.00	N/A	N/A	1 in 30 Days	90 Days
Additional Description: None							
DFA US SMALL CAP I/ Small Blend	DFSTX	0.37%	$ 3.70	N/A	N/A	1 in 30 Days	90 Days
Additional Description: None							
GOLDMAN SACHS LARGE CAP GROWTH INSIGHTS INST/ Large Growth	GCGIX	0.53%	$ 5.30	N/A	N/A	1 in 90 Days	N/A
Additional Description: None							
JANUS HENDERSON TRITON I/ Small Growth	JSMGX	0.75%	$ 7.50	N/A	N/A	N/A	N/A
Additional Description: None							

Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses As a %*	 Per $1000	Shareholder-Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
JHANCOCK MULTI-INDEX 2020 PRESERVATION R6/ Target Date 2020	JRWSX	0.33%	$ 3.30	N/A	N/A	N/A	N/A
Additional Description: None							
JHANCOCK MULTI-INDEX 2025 PRESERVATION R6/ Target Date 2025	JRESX	0.35%	$ 3.50	N/A	N/A	N/A	N/A
Additional Description: None							
JHANCOCK MULTI-INDEX 2030 PRESERVATION R6/ Target Date 2030	JRHSX	0.36%	$ 3.60	N/A	N/A	N/A	N/A
Additional Description: None							
JHANCOCK MULTI-INDEX 2035 PRESERVATION R6/ Target Date 2035	JRYSX	0.36%	$ 3.60	N/A	N/A	N/A	N/A
Additional Description: None							
JHANCOCK MULTI-INDEX 2040 PRESERVATION R6/ Target Date 2040	JRRSX	0.36%	$ 3.60	N/A	N/A	N/A	N/A
Additional Description: None							

Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses As a %*	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: None							
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							
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: None							
PRINCIPAL MID CAP R5/ Mid - Cap Growth	PMBPX	0.85%	$ 8.50	N/A	N/A	1 in 30 Days	30 Days
Additional Description: None							
SCHWAB S&P 500 INDEX/ Large Blend	SWPPX	0.02%	$ 0.20	N/A	N/A	N/A	N/A
Additional Description: None							

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

The information set forth in this document is based upon information that Paychex has received from unaffiliated third parties. Paychex has not verified the accuracy or completeness of the information and cannot be responsible for any inaccuracies in the information from third party sources. You must independently determine how to use and interpret the information set forth in this document, including whether you need the assistance of any professionals to assist you in your interpretation of that information and if so, the nature of professional assistance that you may need. Paychex is not responsible for the manner in which you interpret the information in this document.

Note: When using this document, be aware that some, and perhaps all, of the information may be time-sensitive.

To assist you in understanding your designated investment alternatives, a general glossary of terms can be found at http://www.morningstar.com/InvGlossary/?CustId=&CLogin=&CType=&CName= . 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.