

What fees do I pay when participating in the MMC 401(k) Savings and Retirement Plan? For many participants, that question may come as a surprise. There's an assumption that the answer is, "None".

In fact, there are costs associated with your participation in the plan. Participants pay for the cost of the plan's administration. There are also other costs that plan participants pay. And those expenses have an impact on the size of your account balance at retirement.

The information that follows is intended to provide you with a better understanding of expenses associated with your participation in the plan. You'll learn:

- How administration expenses are handled.
- What costs are associated with elective plan features (e.g., taking out a loan).
- What fees are associated with our plan's investment options.

In addition, you'll learn about rights you may have with respect to the plan's operation, how the plan's investments' performance compares to broad-based benchmarks, and where to go for additional information concerning the plan's investments.

The fees and expenses associated with our plan are not unusual. Almost all 401(k) plans have such costs. And the fees and expenses associated with our plan are reviewed regularly to make sure that they are competitive and reasonable. The objective of this communication is simply to provide you with more and better information for making investment and other plan-related decisions.

Remember, too, that investment-related fees should be placed in context. A somewhat higher fee may be perfectly appropriate if an investment better suits your needs and goals.

If you have any questions concerning the information that follows, contact Participant Services at 888-401-5629.

MMC 401(k) Savings and Retirement Plan

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

If you have questions concerning any of this information, contact Participant Services at 888-401-5629.

Plan Information

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

As a Plan participant, you may request certain information from Shirley Tenorio, 8150 Beverly Blvd, Los Angeles, CA 90048, Phone: 310-360-5230. This information includes: annual operating expenses of the Plan investments; copies of prospectuses, financial statements, reports, or other materials relating to Plan investments provided to the Plan; a list of assets contained in each Plan investment portfolio; the value of those assets and fund units or shares; and the past and current performance of each Plan investment.

You give investment directions for your Plan account, selecting from investment choices provided under the Plan, as determined by Medical Management Consultants, Inc.

You may change your investment choices daily by using the Plan's internet website at www.verisightgroup.com.

Other Plan-related Expenses

Retirement plans have different types of expenses.

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

In our Plan, these expenses are allocated to Plan participants on both a pro rata and a per capita basis. Certain fees may be applied pro rata (i.e., your share of these expenses is based on the value of your account balance over the total value of all participants' accounts in the Plan) while others, may be applied per capita (i.e., your share of these expenses is determined by dividing the total expense by the number of participants in the Plan).

The plan incurs annual recordkeeping expenses equal to \$80 per participant plus 0.25% of plan assets.

If the Plan incurs any additional expenses for services such as legal or accounting services, such fees will be deducted from Plan accounts on both a pro rata and a per capita basis.

Investment Advisor expenses – These are charges for advice the Plan receives related to the investment options offered under the Plan. The Advisory fee for the plan is 0.31% of plan assets per year. These fees are allocated to participants on a pro-rata basis.

Individual expenses – These fees are for services to execute specific transactions under the Plan. The amounts below will be deducted from your account in the event that you execute one of the specific transactions.

Loans – A \$200 processing fee for each new participant loan.

Qualified Domestic Relations Order (QDRO) – A minimum charge of \$225 will apply for each Qualified Domestic Relations Orders Processed against your account. This is based on an hourly rate of \$180.

Distributions – The following distribution-related expenses will be deducted from your account:

- Processing fee for each type of distribution requested: \$75
- Fee for each hardship withdrawal requested: \$125
- Fee for each required minimum distribution requested: \$75

Other Expenses – You may incur certain charges for:

- Check reissuance: \$40

- Additional overnight charge: \$20
- Wire transfer fee: \$20
- Participant Loan Takeover: \$75
- Required Minimum Distribution Calculation Fee: \$85

MMC 401(k) Savings and Retirement Plan

Investment Options - 06/30/2015

This document includes important information to help you compare the investment options under your retirement plan. If you want additional information about your investment options, you can go to the specific Internet Web site address shown below or you can contact Participant Services at 888-401-5629. A free paper copy of the information available on the Web site[s] can be obtained by contacting Participant Services at 888-401-5629.

Document Summary

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

Part I. Performance Information

Table 1 focuses on the performance of investment options that do not have a fixed or stated rate of return. Table 1 shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. The benchmark allows you to compare an investment's performance to the performance of a widely used collection of investments. While you cannot invest in a benchmark, the performance of the benchmark will give you an idea of how well the investment did in the same time period.

The benchmark information shown in the chart below includes both a broad benchmark as required by the Department of Labor and a more specific benchmark based on the mutual fund's objectives. Additional information about your plan investments may be found at www.verisightgroup.com. 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].

Table 1 – Variable Return Investments								
Name	Average Annual Total Return as of 06/30/2015				Benchmarks			
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*	
STOCK								
American Funds EuroPacific Growth Fund (R6)	0.97%	10.12%	7.57%	04/16/1984	-5.26%	7.76%	5.54%	MSCI All Country World ex-US NR Index -5.26% 7.76% 5.54% MSCI All Country World ex-US NR Index
Additional information may be found at: www.dolfeidisclosure.com?c=verisight2&f=X3181								
Note on Performance: Performance for this investment for the period prior to 05/01/2009 is based on a different share class for the investment.								
American Funds New Perspective Fund (R6)	5.67%	14.26%	9.11%	03/13/1973	0.71%	11.93%	6.41%	MSCI All Country World NR Index 0.71% 11.93% 6.41% MSCI All Country World NR Index
Additional information may be found at: www.dolfeidisclosure.com?c=verisight2&f=X3232								
Note on Performance: Performance for this investment for the period prior to 05/01/2009 is based on a different share class for the investment.								
Janus Triton Fund (N)	14.94%	20.34%	13.96%	02/25/2005	9.59%	19.39%	10.05%	S&P 600 Growth Index 6.72% 18.44% 9.28% S&P SmallCap 600 Index
Additional information may be found at: www.dolfeidisclosure.com?c=verisight2&f=X9994								
Note on Performance: Performance for this investment for the period prior to 05/31/2012 is based on a different share class for the investment.								

Table 1 – Variable Return Investments

Name	Average Annual Total Return as of 06/30/2015				Benchmarks		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
JPMorgan Mkt. Expansion Enh. Index Fund (Sel)	7.26%	18.05%	9.35%	07/31/1998	6.40%	17.82%	9.74%
						S&P MidCap 400 Index	
					6.40%	17.82%	9.74%
						S&P MidCap 400 Index	
Additional information may be found at: www.dolfeedisclosure.com?c=verisight2&f=14098							
JPMorgan US Small Company Fund (R6)	8.54%	18.93%	9.16%	11/04/1993	6.72%	18.44%	9.28%
						S&P SmallCap 600 Index	
					6.72%	18.44%	9.28%
						S&P SmallCap 600 Index	
Additional information may be found at: www.dolfeedisclosure.com?c=verisight2&f=X8804							
Note on Performance: Performance for this investment for the period prior to 11/01/2011 is based on a different share class for the investment.							
MFS Mass. Investors Growth Stock Fund (R5)	8.12%	17.06%	8.53%	01/01/1935	10.07%	18.65%	9.04%
						S&P 500 Growth Index	
					7.42%	17.34%	7.89%
						S&P 500 Index	
Additional information may be found at: www.dolfeedisclosure.com?c=verisight2&f=XA044							
Note on Performance: Performance for this investment for the period prior to 06/01/2012 is based on a different share class for the investment.							
Nuveen Mid Cap Growth Oppor. Fund (R6)	10.38%	19.29%	9.67%	12/28/1989	9.04%	18.37%	10.34%
						S&P 400 Growth Index	
					6.40%	17.82%	9.74%
						S&P MidCap 400 Index	
Additional information may be found at: www.dolfeedisclosure.com?c=verisight2&f=XC250							
Note on Performance: Performance for this investment for the period prior to 02/28/2013 is based on a different share class for the investment.							
Prudential Jennison Equity Opp. Fund (Z)	2.19%	16.43%	8.78%	11/07/1996	7.42%	17.34%	7.89%
						S&P 500 Index	
					7.42%	17.34%	7.89%
						S&P 500 Index	
Additional information may be found at: www.dolfeedisclosure.com?c=verisight2&f=11523							
Prudential Jennison Mid-Cap Growth Fund (Q)	10.98%	16.68%	10.97%	12/31/1996	9.04%	18.37%	10.34%
						S&P 400 Growth Index	
					6.40%	17.82%	9.74%
						S&P MidCap 400 Index	
Additional information may be found at: www.dolfeedisclosure.com?c=verisight2&f=X6932							
Note on Performance: Performance for this investment for the period prior to 01/18/2011 is based on a different share class for the investment.							
Vanguard Developed Markets Index Fund (Adm)	-3.97%	9.84%	5.35%	08/17/1999	-5.26%	7.76%	5.54%
						MSCI All Country World ex-US NR Index	
					-5.26%	7.76%	5.54%
						MSCI All Country World ex-US NR Index	
Additional information may be found at: www.dolfeedisclosure.com?c=verisight2&f=25959							
Vanguard Emerging Mkt. Stock Index Fund (Inv)	-2.57%	3.97%	7.80%	05/04/1994	-5.12%	3.68%	8.11%
						MSCI Emerging Markets NR Index	
					-5.12%	3.68%	8.11%
						MSCI Emerging Markets NR Index	
Additional information may be found at: www.dolfeedisclosure.com?c=verisight2&f=08408							

Table 1 – Variable Return Investments

Name	Average Annual Total Return as of 06/30/2015				Benchmarks		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
Vanguard Growth Index Fund (Adm)	9.61%	18.65%	9.14%	11/02/1992	10.07%	18.65%	9.04%
Additional information may be found at: www.dolfeedisclosure.com?c=verisight2&f=06700					S&P 500 Growth Index		
					7.42%	17.34%	7.89%
					S&P 500 Index		
Vanguard Mid-Cap Index Fund (Adm)	8.63%	18.24%	9.37%	05/21/1998	6.40%	17.82%	9.74%
Additional information may be found at: www.dolfeedisclosure.com?c=verisight2&f=17982					S&P MidCap 400 Index		
					6.40%	17.82%	9.74%
					S&P MidCap 400 Index		
Vanguard REIT Index Fund (Adm)	3.82%	14.23%	7.19%	05/13/1996	4.75%	14.80%	7.06%
Additional information may be found at: www.dolfeedisclosure.com?c=verisight2&f=17979					S&P 1500 REIT Industry Index		
					0.71%	11.93%	6.41%
					MSCI All Country World NR Index		
Vanguard Small-Cap Growth Index Fund (Inv)	6.30%	18.63%	10.11%	05/21/1998	9.59%	19.39%	10.05%
Additional information may be found at: www.dolfeedisclosure.com?c=verisight2&f=15101					S&P 600 Growth Index		
					6.72%	18.44%	9.28%
					S&P SmallCap 600 Index		
Vanguard Small-Cap Index Fund (Adm)	5.24%	18.15%	9.49%	10/03/1960	6.72%	18.44%	9.28%
Additional information may be found at: www.dolfeedisclosure.com?c=verisight2&f=06770					S&P SmallCap 600 Index		
					6.72%	18.44%	9.28%
					S&P SmallCap 600 Index		
Vanguard Small-Cap Value Index Fund (Adm)	4.15%	17.23%	8.41%	05/21/1998	3.75%	17.50%	8.47%
Additional information may be found at: www.dolfeedisclosure.com?c=verisight2&f=X8440					S&P 600 Value Index		
					6.72%	18.44%	9.28%
					S&P SmallCap 600 Index		
Vanguard Total Stock Market Index Fund (Adm)	7.18%	17.56%	8.33%	04/27/1992	7.42%	17.34%	7.89%
Additional information may be found at: www.dolfeedisclosure.com?c=verisight2&f=06774					S&P 500 Index		
					7.42%	17.34%	7.89%
					S&P 500 Index		
Vanguard Windsor II Fund (Inv)	4.27%	16.32%	7.00%	06/24/1985	4.57%	16.01%	6.68%
Additional information may be found at: www.dolfeedisclosure.com?c=verisight2&f=26550					S&P 500 Value Index		
					7.42%	17.34%	7.89%
					S&P 500 Index		
Victory Sycamore Established Value Fund (I)	7.59%	17.10%	10.65%	08/16/1983	3.53%	17.25%	9.07%
Additional information may be found at: www.dolfeedisclosure.com?c=verisight2&f=X5040					S&P 400 Value Index		
					6.40%	17.82%	9.74%
					S&P MidCap 400 Index		

Table 1 – Variable Return Investments

Name	Average Annual Total Return as of 06/30/2015				Benchmarks		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
Victory Sycamore Small Company Opp Fund (I)	4.43%	15.61%	9.32%	08/16/1983	3.75%	17.50%	8.47%
							S&P 600 Value Index
					6.72%	18.44%	9.28%
							S&P SmallCap 600 Index
Additional information may be found at: www.dolfeedisclosure.com?c=verisight2&f=56390							
Note on Performance: Performance for this investment for the period prior to 08/31/2007 is based on a different share class for the investment.							
BOND							
Hartford Floating Rate Fund (Y)	0.76%	5.38%	4.17%	04/29/2005	1.86%	3.35%	4.44%
							Barclays U.S. Aggregate Bond Index
					1.86%	3.35%	4.44%
							Barclays U.S. Aggregate Bond Index
Additional information may be found at: www.dolfeedisclosure.com?c=verisight2&f=23616							
PIMCO Foreign Bond Fund (Unhedged) (I)	-10.78%	2.97%	4.56%	04/30/2004	-7.09%	2.07%	3.54%
							Barclays Global Aggregate Index
					-7.09%	2.07%	3.54%
							Barclays Global Aggregate Index
Additional information may be found at: www.dolfeedisclosure.com?c=verisight2&f=21893							
PIMCO Real Return Fund (I)	-3.05%	3.25%	4.40%	01/29/1997	-1.73%	3.29%	4.13%
							Barclays U.S. Treasury TIPS Index
					-1.73%	3.29%	4.13%
							Barclays U.S. Treasury TIPS Index
Additional information may be found at: www.dolfeedisclosure.com?c=verisight2&f=07202							
Prudential High Yield Fund (Q)	0.32%	8.25%	7.18%	03/29/1979	-0.40%	8.61%	7.89%
							Barclays U.S. Corporate High Yield Index
					1.86%	3.35%	4.44%
							Barclays U.S. Aggregate Bond Index
Additional information may be found at: www.dolfeedisclosure.com?c=verisight2&f=X8809							
Note on Performance: Performance for this investment for the period prior to 10/31/2011 is based on a different share class for the investment.							
Wells Fargo Advantage Core Bond Fund (R6)	2.08%	4.01%	4.97%	06/30/1997	1.86%	3.35%	4.44%
							Barclays U.S. Aggregate Bond Index
					1.69%	3.52%	4.38%
							Barclays U.S. Government/Credit Index
Additional information may be found at: www.dolfeedisclosure.com?c=verisight2&f=XB082							
Note on Performance: Performance for this investment for the period prior to 11/30/2012 is based on a different share class for the investment.							
BLENDED							
BlackRock Global Allocation Fund (I)	1.49%	8.21%	7.40%	02/03/1989	0.71%	11.93%	6.41%
							MSCI All Country World NR Index
					0.71%	11.93%	6.41%
							MSCI All Country World NR Index
Additional information may be found at: www.dolfeedisclosure.com?c=verisight2&f=21170							
Hartford Balanced Income Fund (R6)	0.75%	10.43%	-0.06%	07/31/2006	0.31%	5.68%	-0.26%
							S&P Target Risk Conservative Index
					0.71%	11.93%	0.68%
							MSCI All Country World NR Index
Additional information may be found at: www.dolfeedisclosure.com?c=verisight2&f=XI421							
Note on Performance: Performance for this investment for the period prior to 11/07/2014 is based on a different share class for the investment.							

Table 1 – Variable Return Investments

Name	Average Annual Total Return as of 06/30/2015				Benchmarks		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
JPMorgan SmartRetire. Blend 2015 Fund (R6)	1.26%	N/A	6.98%	07/02/2012	2.38%	9.21%	8.36%
Additional information may be found at: www.dolfeedisclosure.com?c=verisight2&f=XA669					S&P Target Date 2015 GR Index 0.71% 11.93% 12.88% MSCI All Country World NR Index		
JPMorgan SmartRetire. Blend 2020 Fund (R6)	2.00%	N/A	8.73%	07/02/2012	2.57%	10.29%	9.63%
Additional information may be found at: www.dolfeedisclosure.com?c=verisight2&f=XA632					S&P Target Date 2020 GR Index 0.71% 11.93% 12.88% MSCI All Country World NR Index		
JPMorgan SmartRetire. Blend 2025 Fund (R6)	2.17%	N/A	9.91%	07/02/2012	2.48%	11.14%	10.65%
Additional information may be found at: www.dolfeedisclosure.com?c=verisight2&f=XA646					S&P Target Date 2025 GR Index 0.71% 11.93% 12.88% MSCI All Country World NR Index		
JPMorgan SmartRetire. Blend 2030 Fund (R6)	2.36%	N/A	10.97%	07/02/2012	2.58%	11.89%	11.66%
Additional information may be found at: www.dolfeedisclosure.com?c=verisight2&f=XA708					S&P Target Date 2030 GR Index 0.71% 11.93% 12.88% MSCI All Country World NR Index		
JPMorgan SmartRetire. Blend 2035 Fund (R6)	2.43%	N/A	11.81%	07/02/2012	2.68%	12.52%	12.45%
Additional information may be found at: www.dolfeedisclosure.com?c=verisight2&f=XA647					S&P Target Date 2035 GR Index 0.71% 11.93% 12.88% MSCI All Country World NR Index		
JPMorgan SmartRetire. Blend 2040 Fund (R6)	2.48%	N/A	12.24%	07/02/2012	2.71%	12.95%	13.04%
Additional information may be found at: www.dolfeedisclosure.com?c=verisight2&f=XA670					S&P Target Date 2040 GR Index 0.71% 11.93% 12.88% MSCI All Country World NR Index		
JPMorgan SmartRetire. Blend 2045 Fund (R6)	2.48%	N/A	12.21%	07/02/2012	2.73%	13.26%	13.52%
Additional information may be found at: www.dolfeedisclosure.com?c=verisight2&f=XA718					S&P Target Date 2045 GR Index 0.71% 11.93% 12.88% MSCI All Country World NR Index		
JPMorgan SmartRetire. Blend 2050 Fund (R6)	2.43%	N/A	12.21%	07/02/2012	2.89%	13.35%	13.47%
Additional information may be found at: www.dolfeedisclosure.com?c=verisight2&f=XA627					Target Date 2050+ Index 0.71% 11.93% 12.88% MSCI All Country World NR Index		
JPMorgan SmartRetire. Blend 2055 Fund (R6)	2.52%	N/A	12.06%	07/02/2012	2.89%	13.35%	13.47%
Additional information may be found at: www.dolfeedisclosure.com?c=verisight2&f=XA720					Target Date 2050+ Index 0.71% 11.93% 12.88% MSCI All Country World NR Index		

Table 1 – Variable Return Investments							
Name	Average Annual Total Return as of 06/30/2015				Benchmarks		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
JPMorgan SmartRetire. Blend Income Fund (R6)	0.99%	N/A	5.71%	07/02/2012	1.86%	6.64%	5.33%
					S&P Target Date Retirement Income GR Index		
					1.86%	3.35%	1.40%
					Barclays U.S. Aggregate Bond Index		
Additional information may be found at: www.dolfeedisclosure.com?c=verisight2&f=XA716							
CASH/STABLE VALUE							
PIMCO Stable Income Fund (1)	0.62%	N/A	0.54%	07/20/2012	0.01%	0.06%	0.04%
					Barclays U.S. Treasury Bill 1-3 Month Index		
					0.01%	0.06%	0.04%
					Barclays U.S. Treasury Bill 1-3 Month Index		
Additional information may be found at: www.dolfeedisclosure.com?c=verisight2&f=ZC636							

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

Part II. Fee and Expense Information

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

Table 2 – Fees and Expenses			
Name / Type of Option	Total Annual Gross Operating Expense		Shareholder-Type Fees
	As a %	Per \$1000	
STOCK			
American Funds EuroPacific Growth Fund (R6)	0.49%	\$4.90	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Funds New Perspective Fund (R6)	0.45%	\$4.50	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Janus Triton Fund (N)	0.68%	\$6.80	Redemption fee: 0% Excessive trading policy: Cannot exceed 1 round trip(s) (redeem shares within 90 days of purchase) in a rolling 90-day period.
JPMorgan Mkt. Expansion Enh. Index Fund (Sel)	0.67%	\$6.70	Redemption fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (purchase and redeem shares within the fund's short-term trading period) in a rolling 60-day period may result in restricted trading for 90 days.
JPMorgan US Small Company Fund (R6)	0.78%	\$7.80	Redemption fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (purchase and redeem shares within the fund's short-term trading period) in a rolling 60-day period may result in restricted trading for 90 days.

Table 2 – Fees and Expenses

Name / Type of Option	Total Annual Gross Operating Expense As a % Per \$1000	Shareholder-Type Fees
MFS Mass. Investors Growth Stock Fund (R5)	0.39% \$3.90	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Nuveen Mid Cap Growth Oppor. Fund (R6)	0.92% \$9.20	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Prudential Jennison Equity Opp. Fund (Z)	0.77% \$7.70	Redemption fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 60-day period may result in restricted trading for 90 days.
Prudential Jennison Mid-Cap Growth Fund (Q)	0.58% \$5.80	Redemption fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 60-day period may result in restricted trading for 90 days.
Vanguard Developed Markets Index Fund (Adm)	0.09% \$0.90	Redemption fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 60 days of purchase) in a rolling 60-day period may result in restricted trading for 60 days.
Vanguard Emerging Mkt. Stock Index Fund (Inv)	0.33% \$3.30	Redemption fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 60 days of purchase) in a rolling 60-day period may result in restricted trading for 60 days.
Vanguard Growth Index Fund (Adm)	0.09% \$0.90	Redemption fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 60 days of purchase) in a rolling 60-day period may result in restricted trading for 60 days.
Vanguard Mid-Cap Index Fund (Adm)	0.09% \$0.90	Redemption fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 60 days of purchase) in a rolling 60-day period may result in restricted trading for 60 days.
Vanguard REIT Index Fund (Adm)	0.12% \$1.20	Redemption fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 60 days of purchase) in a rolling 60-day period may result in restricted trading for 60 days.
Vanguard Small-Cap Growth Index Fund (Inv)	0.23% \$2.30	Redemption fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 60 days of purchase) in a rolling 60-day period may result in restricted trading for 60 days.
Vanguard Small-Cap Index Fund (Adm)	0.09% \$0.90	Redemption fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 60 days of purchase) in a rolling 60-day period may result in restricted trading for 60 days.
Vanguard Small-Cap Value Index Fund (Adm)	0.09% \$0.90	Redemption fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 60 days of purchase) in a rolling 60-day period may result in restricted trading for 60 days.
Vanguard Total Stock Market Index Fund (Adm)	0.05% \$0.50	Redemption fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 60 days of purchase) in a rolling 60-day period may result in restricted trading for 60 days.

Table 2 – Fees and Expenses

Name / Type of Option	Total Annual Gross Operating Expense As a % Per \$1000	Shareholder-Type Fees
Vanguard Windsor II Fund (Inv)	0.36% \$3.60	Redemption fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 60 days of purchase) in a rolling 60-day period may result in restricted trading for 60 days.
Victory Sycamore Established Value Fund (I)	0.66% \$6.60	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Victory Sycamore Small Company Opp Fund (I)	0.98% \$9.80	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
BOND		
Hartford Floating Rate Fund (Y)	0.64% \$6.40	Redemption fee: 0% Excessive trading policy: Exceeding 2 round trip(s) (purchase and redeem shares within the fund's short-term trading period) in a rolling 3-month period may result in restricted trading for 90 days.
PIMCO Foreign Bond Fund (Unhedged) (I)	0.52% \$5.20	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
PIMCO Real Return Fund (I)	0.47% \$4.70	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Prudential High Yield Fund (Q)	0.46% \$4.60	Redemption fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 60-day period may result in restricted trading for 90 days.
Wells Fargo Advantage Core Bond Fund (R6)	0.48% \$4.80	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
BLENDED		
BlackRock Global Allocation Fund (I)	0.87% \$8.70	Redemption fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Hartford Balanced Income Fund (R6)	0.62% \$6.20	Redemption fee: 0% Excessive trading policy: Exceeding 2 round trip(s) (purchase and redeem shares within the fund's short-term trading period) in a rolling 3-month period may result in restricted trading for 90 days.
JPMorgan SmartRetire. Blend 2015 Fund (R6)	1.33% \$13.30	Redemption fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (purchase and redeem shares within the fund's short-term trading period) in a rolling 60-day period may result in restricted trading for 90 days.
JPMorgan SmartRetire. Blend 2020 Fund (R6)	1.06% \$10.60	Redemption fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (purchase and redeem shares within the fund's short-term trading period) in a rolling 60-day period may result in restricted trading for 90 days.

Table 2 – Fees and Expenses			
Name / Type of Option	Total Annual Gross Operating Expense As a %	Per \$1000	Shareholder-Type Fees
JPMorgan SmartRetire. Blend 2025 Fund (R6)	1.18%	\$11.80	Redemption fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (purchase and redeem shares within the fund's short-term trading period) in a rolling 60-day period may result in restricted trading for 90 days.
JPMorgan SmartRetire. Blend 2030 Fund (R6)	1.17%	\$11.70	Redemption fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (purchase and redeem shares within the fund's short-term trading period) in a rolling 60-day period may result in restricted trading for 90 days.
JPMorgan SmartRetire. Blend 2035 Fund (R6)	1.36%	\$13.60	Redemption fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (purchase and redeem shares within the fund's short-term trading period) in a rolling 60-day period may result in restricted trading for 90 days.
JPMorgan SmartRetire. Blend 2040 Fund (R6)	1.32%	\$13.20	Redemption fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (purchase and redeem shares within the fund's short-term trading period) in a rolling 60-day period may result in restricted trading for 90 days.
JPMorgan SmartRetire. Blend 2045 Fund (R6)	2.24%	\$22.40	Redemption fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (purchase and redeem shares within the fund's short-term trading period) in a rolling 60-day period may result in restricted trading for 90 days.
JPMorgan SmartRetire. Blend 2050 Fund (R6)	2.79%	\$27.90	Redemption fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (purchase and redeem shares within the fund's short-term trading period) in a rolling 60-day period may result in restricted trading for 90 days.
JPMorgan SmartRetire. Blend 2055 Fund (R6)	9.03%	\$90.30	Redemption fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (purchase and redeem shares within the fund's short-term trading period) in a rolling 60-day period may result in restricted trading for 90 days.
JPMorgan SmartRetire. Blend Income Fund (R6)	1.58%	\$15.80	Redemption fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (purchase and redeem shares within the fund's short-term trading period) in a rolling 60-day period may result in restricted trading for 90 days.
CASH/STABLE VALUE			
PIMCO Stable Income Fund (1)	0.58%	\$5.80	Redemption fee: 0%

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/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.

Please visit <http://www.investmentterms.com/> for a glossary of investment terms relevant to the investment options under this plan. This glossary is intended to help you better understand your options.