

CSM Corporation 401(k) Retirement Plan

As a participant in this plan, you are required to receive the following notices:

Qualified Default Investment Alternative (QDIA) Notice

Safe Harbor Notice

Summary Annual Report (SAR)

Fee Disclosure Notice

Security at MillimanBenefits.com – Participant Action Required!

Milliman takes the safety of your retirement account seriously. We offer multi-factor authentication and have features in place to protect your account from unauthorized withdrawals. To help prevent unauthorized access to your account, it's your responsibility to:

1. Register Your Account on MillimanBenefits.com

If you have not already done so, go to **MillimanBenefits.com**, click on "Create an account" and follow the prompts.

2. Make Sure Your Account is Locked!

Withdrawal Lock protects your account from unauthorized withdrawals, distributions or loans (if offered by your plan). We recommend that you keep your account locked until you are ready to withdraw funds. You'll receive a special code you'll need to unlock your account. Keep this code in a safe place so you will have it when you need to withdraw funds. Otherwise, you will experience a delay while you wait for a new code to be mailed to you.

Why is it so important to register?

It's the No. 1 step you can take to protect your retirement money and avoid delays when trying to access your account or withdraw funds.

Registering helps Milliman confirm your identity. Plus, you'll get immediate alerts about account activity. You need to respond to Milliman immediately if there's activity on your account that you did not initiate.

Milliman began applying Withdrawal Lock automatically to accounts registered after June 18, 2020. If you registered prior to June 18, 2020, we recommend that you activate this feature at **MillimanBenefits.com**.

3. Keep Your Contact Information Updated and Report Issues

Milliman notifies you when there is activity on your account. It's critical that Milliman has an email address and/or cell phone number that you regularly monitor.

2022
QUALIFIED DEFAULT INVESTMENT ALTERNATIVE NOTICE
TO PARTICIPANTS IN THE
CSM CORPORATION 401(K) RETIREMENT PLAN

This notice explains your right to direct the investment of your accounts in the CSM Corporation 401(k) Retirement Plan (the "Plan") and the circumstances under which assets in your Plan accounts may be invested on your behalf in a "qualified default investment alternative" if you do not make an investment election.

Right to Direct Investment. You have the right to direct the investment of all of your Plan contribution accounts in any of the Plan's investment choices. This includes your own contributions, such as elective salary deferrals and rollovers, as well as employer contributions (if any). If you do *not* make an election as to how the Plan should invest your contributions, then the Plan trustee will invest them in the "default" investment option. In accordance with Department of Labor Regulations, the Plan's default investment option is intended to qualify as an ERISA 404(c) "qualified default investment alternative," which relieves plan fiduciaries of liability for any investment losses that result from investment directions made by plan participants.

Default Investment. The default investment is InvestMap™. InvestMap™ is not a single investment; it is a lifetime age-based diversified asset allocation investment strategy. Developed by investment professionals, InvestMap™ creates a portfolio for you using the Plan's investment options.

Investment Objective. Each individual's age-based InvestMap™ portfolio is comprised of the Plan's underlying mutual funds (a mix of diversified stock funds and bond funds) designed to manage risk and maximize performance.

InvestMap™ uses your current age along with your complete life span to chart a long-term investment strategy called a glide path. With annual reallocations according to the glide path, your portfolio gradually becomes more conservative so you take on less and less investment risk. At younger ages, the reallocation adjustments will be slight (and may not occur every year); they will become greater as your age increases.

The allocations may also change to reflect long-term stock market trends and updates to the Plan's investment lineup. To help reduce the risk of outliving your savings, InvestMap™ allocations continue to change until you reach age 75. InvestMap™ assumes that withdrawals will begin at a normal retirement age of 65, which may differ from the Plan's stated retirement date.

Risk and return characteristics. The risk associated with each individual's age-based InvestMap™ portfolio will be commensurate with the higher risk associated with stock investing. While moderate risk is expected, each portfolio can experience periods of extreme return volatility during stock market downturns. Over the long term, portfolios with more stock investments carry relatively more risk but offer higher potential returns. There is no assurance or guarantee the default funds will achieve their stated objective.

Fees and Expenses. The operating expenses of portfolios within the InvestMap™ offering vary depending on the individual's age-based InvestMap™ portfolio. The chart below shows the estimated expense ratios at representative ages:

Age	Estimated Expense Ratio
25	0.58%
35	0.58%
45	0.52%
55	0.47%
65	0.44%
75	0.44%

Right to Alternative Investment. Even if the Plan trustee invests some or all of your contributions in the default investment, you have the continuing right to direct your investments in one or more of the other investment choices available to you. You may change your investments at any time. You are entitled to invest in any of the alternative investment choices without incurring a financial penalty.

To change your investments, log on through the Internet at millimanbenefits.com and go to the Account Details/Investments/Change Investments tab, or call the Benefits Service Center at (866) 833-5584. Benefits Service Center representatives are available Monday through Friday between 7 a.m. and 7 p.m. Central Time, except for major holidays.

This notice is intended to provide a brief review of the default investment aspects of the Plan. If there are discrepancies between the contents of this notice and the Plan document, the terms of the Plan shall govern. Please refer to your Summary Plan Description for more information on this subject. If you have any questions or if you would like an additional copy of the Summary Plan Description, log on through the Internet at millimanbenefits.com or call (866) 833-5584.

**2022
SAFE HARBOR NOTICE
TO PARTICIPANTS IN THE
CSM CORPORATION 401(K) RETIREMENT PLAN**

This annual notice includes important information related to contributions in your Employer-sponsored retirement plan. By making 401(k) deferrals and receiving Employer contributions, you can significantly increase your retirement savings.

Eligibility Conditions and Plan Entry Date

For salary deferral contributions, you are eligible to participate in the Plan on the first day of the month coinciding with or next following the date you satisfy the following eligibility conditions:

- Attain age 21
- Completion of 1 month of service

For Safe Harbor Matching contributions you are eligible to participate in the Plan on the first day of the month coinciding with our next following the date you satisfy the following eligibility conditions:

- Attain age 21
- Completion of 90 days of service

The following employees are **not eligible** to participate in the Plan:

- Leased Employees
- Non-Resident Alien Employees
- Collective Bargaining (union) Employees

Making or Changing Your Deferral Election

As a Participant, you may elect to defer up to 75% of your compensation to the Plan. You may make Regular 401(k) deferrals (pre-tax) and Roth 401(k) deferrals (after-tax). The amount you elect to defer will be deducted from your pay.

To make a deferral election, you must complete and submit a salary reduction agreement to the Plan Administrator. If you are a new participant, you may submit a salary reduction agreement anytime during a 30-day period that includes your plan eligibility date. Your deferral election will remain in effect until you change or revoke it.

You may submit, change or revoke your deferral election anytime by accessing the plan website at MillimanBenefits.com or by contacting the Call Center at 1.866.833.5584. Any change will be effective as soon as administratively feasible.

Type and Amount of Compensation You May Defer

For the purposes of the Plan, compensation has a special meaning. Compensation is defined as your total compensation that is paid to you during the Plan Year and reported on your W-2 form. Your compensation includes any salary deferrals that you make to the 401(k) plan, a Section 457 plan, or a Section 125 cafeteria plan. Compensation excludes reimbursements or other expense allowances, fringe benefits, moving expenses, deferred compensation, and welfare benefits.

Safe Harbor Matching Contribution

The Employer will make a Safe Harbor Matching contribution equal to 100% of your salary deferrals that do not exceed 3% of your compensation plus 50% of your salary deferrals between 3% and 5% of your compensation for the Plan Year.

The Plan may be amended during the plan year to reduce or eliminate the Safe Harbor Matching contribution. If the Employer makes this election, then you will receive a second notice at least 30 days before the change is effective.

Distribution Provisions

All contributions can be withdrawn upon your separation from service with the Employer, death or disability.

2022
SAFE HARBOR NOTICE
TO PARTICIPANTS IN THE
CSM CORPORATION 401(K) RETIREMENT PLAN

If you are employed and incurred a financial hardship, you may request a hardship withdrawal from your account. Please see the Summary Plan Description for an explanation of financial hardship.

If you are employed, in-service withdrawals may be requested from the following accounts if you satisfy certain conditions:

Contribution Type	Conditions Met
Salary Deferrals (Regular or Roth)	Attained Age 59 ½
Safe Harbor Matching	Attained Age 59 ½

Vesting Provisions

Salary deferrals (Regular or Roth) and Safe Harbor Matching contributions are 100% vested at all times.

For Further Information

Please refer to the Summary Plan Description for a complete explanation of the Plan features. Please ask the Plan Administrator if you have any questions regarding your rights or obligations under the Plan or if you would like to obtain an additional copy of the Summary Plan Description.

This notice is intended to provide a brief overview of certain key aspects of the Plan. If there are discrepancies between the contents of this notice and the Plan document, the terms of the Plan shall govern. Please refer to your Summary Plan Description (SPD) for more information on this subject. If you have any questions or if you would like an additional copy of the SPD, log on through the Internet at MillimanBenefits.com or contact the Call Center at 1.866.833.5584.

SUMMARY ANNUAL REPORT

For CSM CORPORATION 401(K) RETIREMENT PLAN

This is a summary of the annual report for CSM CORPORATION 401(K) RETIREMENT PLAN, EIN 41-1320338, Plan No. 002, for period January 01, 2020 through December 31, 2020. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Basic Financial Statement

Benefits under the plan are provided by a trust fund. Plan expenses were \$8,997,617. These expenses included \$120,276 in administrative expenses, and \$8,877,341 in benefits paid to participants and beneficiaries. A total of 1,024 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$32,513,040 as of December 31, 2020, compared to \$35,766,174 as of January 01, 2020. During the plan year the plan experienced a decrease in its net assets of \$3,253,134. This decrease includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$5,744,483, including employer contributions of \$394,607, employee contributions of \$1,419,482, earnings from investments of \$3,841,200, and other income of \$89,194.

Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- an accountant's report;
- financial information;
- information on payments to service providers;
- assets held for investment;
- information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates;

To obtain a copy of the full annual report, or any part thereof, write or call the office of CSM CORPORATION in care of Gene Bower who is Plan Administrator at 500 WASHINGTON AVE., SUITE 3000, MINNEAPOLIS, MN 55415-1151, or by telephone at (612) 395-7000.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report.

You also have the legally protected right to examine the annual report at the main office of the plan (CSM CORPORATION, 500 WASHINGTON AVE., SUITE 3000, MINNEAPOLIS, MN 55415-1151) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13)(PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average less than one minute per notice (approximately 3 hours and 11 minutes per plan). Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Office of the Chief Information Officer, Attention: Departmental Clearance Officer, 200 Constitution Avenue, N.W., Room N-1301, Washington, DC 20210 or email DOL_PRA_PUBLIC@dol.gov and reference the OMB Control Number 1210-0040.

OMB Control Number 1210-0040 (expires 06/30/2022)

Fee Disclosure Notice

CSM Corporation 401(k) Retirement Plan

August 31, 2021

Important Information Regarding Your Plan Investments

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 millimanbenefits.com or you can contact the Milliman Benefits Service Center at (866) 833-5584. A free paper copy of the information available on the Website can be obtained by contacting the Milliman Benefits Service Center at (866) 833-5584.

How to Give Investment Instructions

You have the right to direct the investment of all of your CSM Corporation 401(k) Retirement Plan contribution accounts in any of the plan's investment choices. This includes your own contributions, such as elective salary deferrals and rollovers, as well as Company contributions, such as matching and discretionary amounts (if any). If you do not make an election as to how the plan should invest your contributions, then the plan trustee will invest them in the "default" investment option.

You may direct the investment of your account balance in the plan at any time. Transactions submitted by the closure of the New York Stock Exchange will be submitted for trades the same day and most funds settle the same day.

To make a change to your account, go to the Account Details/Investments/Change Investments tab of millimanbenefits.com. Call Center representatives are also available to assist you at (866) 833-5584 Monday through Friday between 7 a.m. and 7 p.m. Central Time.

The plan offers InvestMap portfolios, developed by independent investment professionals, as age-based, diversified asset allocation strategies. If you elect InvestMap, all future contributions and your entire account balance will be invested in the InvestMap strategy. With InvestMap, you will make one election that can be modified to be more conservative or more aggressive. Then, your portfolio updates automatically through quarterly rebalancing based on your election date and annual reallocations according to the glidepath.

InvestMap uses your current age along with your complete life span to chart a long-term investment strategy called a glidepath. With annual reallocations according to the glidepath, your portfolio gradually becomes more conservative so you take on less and less investment risk. At younger ages, the reallocation adjustments will be slight (and may not occur every year) and will become greater as your age increases. The allocations may also change to reflect long-term stock market trends and updates to the plan's investment lineup. To help reduce the risk of outliving your savings InvestMap allocations continue to change until you reach age 75. InvestMap assumes that withdrawals will begin at a retirement age of 65, which may differ from the plan's stated retirement age.

InvestMap is not a single investment; it is a lifetime investment strategy using the plan's investment options. The age-based asset allocations are based on industry standards and may change from time to time to reflect long-term stock market trends or changes to the plan's investment lineup. InvestMap is not investment advice and should not be relied upon as advice. Like any investment, there is no guarantee of the value of your account upon withdrawal or that InvestMap will succeed in its objectives. For your long-term retirement security, you should give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income and investments.

If you do not choose to use InvestMap, you may also design your own custom asset allocation. You may choose to invest in any combination of the plan's investment options which represent a broad range of risk and return characteristics within various asset classes.

Voting Rights

The Plan Sponsor or other designated plan fiduciary will exercise any voting or other rights associated with ownership of your investments held in your plan account.

Designated Investment Managers

Sageview Advisory Group serves as the Plan's Designated Investment Manager.

Administrative Expenses

All fees, including custodial, recordkeeping, legal, investment, education and accounting fees, may be paid from the plan assets and deducted from individual plan accounts on a pro rata (account value) basis. Any expense allocated to your account will appear on your quarterly statement.

For example, if the plan fee is \$15,000 and the Plan's total assets are \$10,000,000 and your account balance is \$10,000, you would pay \$15 per year or \$1.25 per month.

Revenue sharing received from the mutual fund investments in the Plan are allocated back into the Plan directly to those invested in the mutual funds from which the revenue was derived.

For further information on your actual fees paid go to millimanbenefits.com and select Account Details/Account Activity/Transaction History.

Schedule of Individual Expenses

Description	Amount or Rate
Florida Residents: Documentary Stamp Tax (per \$100 borrowed)	\$ 0.35
New Loan	\$ 75 Per Transaction
Distribution/Withdrawals	\$ 35 Per Transaction
QDRO (Split between both parties) Standard	\$ 750 Per Transaction
QDRO (Split between both parties) Non-Standard	\$ 1,500 Per Transaction
Stale Check Processing	\$ 75 Per Transaction
Special Handling - Disbursement/Loan	\$ 25 Per Transaction
Lost Beneficiary Search	\$ 125 Per Transaction

This represents a schedule of individual expenses that could be incurred for certain transactions and optional services.

Post-transaction fees may also be assessed to be paid outside of the plan, including: check reissuance, additional copies of IRS Form 1099-R, and express payment methods like wire transfer or overnight mail delivery.

Glossary

For your reference, a glossary of retirement plan terms is available at <https://www.investmentterms.com/milliman/>.

Designated Investment Alternatives

The plan provides designated investment alternatives into which you can direct the investment of your plan funds. The Comparative Chart lists these designated investment alternatives and provides information regarding the alternatives.

Designated Investment Alternatives - Performance and Benchmarks

This table focuses on the performance of investment options that do not have a fixed or stated rate of return. It shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods.

For additional fund information, please visit the "Investments" page of your account at millimanbenefits.com. Current performance information is available on the "Account Details/Investments/Fund Information" link. Links to the investment option summaries are available. Each summary includes the issuing company, the objectives and goals of the fund, the principal strategies and risks of the fund, and the fund's turnover rate and operating expenses.

Performance shown is net of mutual fund expenses, but before any applicable plan charges. Returns assume the reinvestment of dividends and capital gains distributions. Past performance does not guarantee how the investment option will perform in the future. Your investment in these investment options could lose money.

Fund performance is gathered from sources that are believed to be reliable, such as investment companies and Morningstar, Inc. However, Milliman Inc. cannot guarantee the complete accuracy of all performance information.

©2021 Morningstar Inc. All Rights Reserved. With respect to data provided by Morningstar Inc. all information contained herein: (1) is proprietary to Morningstar and/or its content providers, (2) may not be copied or distributed, and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers (Milliman) are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.

Investment Name/Type of Option/Ticker	Average Annual Total Return				Benchmark as of 08/31/2021			
	1 Yr	5 Yr	10 Yr	Since Inception	1 Yr	5 Yr	10 Yr	Since Inception
More information online at MillimanBenefits.com Go To Investments >> View Fund Information Click on the fund's prospectus icon to view the summary prospectus								
Wells Fargo Stable Value FundC (20)/Stable Value/WFVTZ Fund Inception Date: 06/01/2006	1.87%	1.93%	1.72%	2.38%	0.06%	1.13%	0.60%	1.03%
	Returns as of: 08/31/2021				FTSE Treasury Bill 3 Mon			
Fidelity US Bond Index/Intrmdt-termBnd/FXNAX Fund Inception Date: 05/04/2011	-0.18%	3.06%	3.15%	3.42%	-0.08%	3.11%	3.18%	3.45%
	Returns as of: 08/31/2021				Bloomberg US Agg Bond TR			
PGIM Total Return Bond R6/IntCorePlus Bnd/PTRQX Fund Inception Date: 12/27/2010	2.03%	4.25%	4.63%	5.04%	-0.08%	3.11%	3.18%	3.56%
	Returns as of: 08/31/2021				Bloomberg US Agg Bond TR			
Vanguard Inflation-Protected Secs Adm/Infl-Prot Bond/VAIPX Fund Inception Date: 06/10/2005	5.51%	4.47%	3.10%	4.19%	5.56%	4.60%	3.17%	4.31%
	Returns as of: 08/31/2021				Bloomberg Gbl Infl Linked			
BlackRock High Yield Bond Instl/High Yield Bond/BHYIX Fund Inception Date: 11/19/1998	10.43%	6.73%	7.14%	7.30%	10.14%	6.66%	7.07%	6.96%
	Returns as of: 08/31/2021				Bloomberg US Corporate Hi			
BlackRock Multi-Asset Income Instl/Alloc 30-50% Eq/BIICX Fund Inception Date: 04/07/2008	13.26%	6.58%	6.79%	6.04%	6.06%	4.96%	5.04%	5.34%
	Returns as of: 08/31/2021				DJ US Conservative TR USD			
MFS Value R6/Large Value/MEIKX Fund Inception Date: 05/01/2006	33.33%	12.38%	13.63%	9.07%	36.44%	11.68%	13.03%	7.92%
	Returns as of: 08/31/2021				Russell 1000 Value TR USD			
Fidelity 500 Index/Large Blend/FXAIX Fund Inception Date: 05/04/2011	31.15%	18.01%	16.33%	14.74%	31.17%	18.02%	16.34%	14.75%
	Returns as of: 08/31/2021				S&P 500 TR USD			
T. Rowe Price All-Cap Opportunities Fund/Large Growth/PRWAX Fund Inception Date: 09/30/1985	32.12%	26.32%	19.81%	12.44%	28.53%	24.35%	19.45%	12.28%
	Returns as of: 08/31/2021				Russell 1000 Growth TR US			
JPMorgan Mid Cap Value R6/Mid-Cap Value/JMVYX Fund Inception Date: 09/09/2016	45.25%	10.64%	13.10%	11.19%	52.51%	11.23%	12.38%	11.66%
	Returns as of: 08/31/2021				Russell 2500 Value TR USD			
Fidelity Mid Cap Index/Mid-Cap Blend/FSMDX Fund Inception Date: 09/08/2011	41.21%	15.39%	N/A	15.19%	45.87%	15.10%	14.32%	14.78%
	Returns as of: 08/31/2021				Russell 2500 TR USD			
JPMorgan Mid Cap Growth R6/Mid-Cap Growth/JMGMX Fund Inception Date: 11/01/2011	32.28%	23.25%	18.53%	18.82%	36.14%	19.20%	16.31%	16.66%
	Returns as of: 08/31/2021				Russell 2500 Growth TR US			
American Century Small Cap Value R6/Small Value/ASVDX Fund Inception Date: 07/26/2013	66.60%	14.85%	14.00%	12.12%	59.49%	11.66%	12.14%	9.60%
	Returns as of: 08/31/2021				Russell 2000 Value TR USD			
Fidelity Small Cap Index/Small Blend/FSSNX Fund Inception Date: 09/08/2011	46.97%	14.51%	N/A	14.30%	47.08%	14.38%	13.62%	14.15%
	Returns as of: 08/31/2021				Russell 2000 TR USD			
Loomis Sayles Small Cap GrowthInstl/Small Growth/LSSIX Fund Inception Date: 12/31/1996	31.77%	19.25%	15.66%	8.76%	35.61%	16.58%	14.78%	8.19%
	Returns as of: 08/31/2021				Russell 2000 Growth TR US			

Investment Name/Type of Option/Ticker	Average Annual Total Return				Benchmark as of 08/31/2021			
	1 Yr	5 Yr	10 Yr	Since Inception	1 Yr	5 Yr	10 Yr	Since Inception
More information online at MillimanBenefits.com Go To Investments >> View Fund Information Click on the fund's prospectus icon to view the summary prospectus								
Fidelity Total International	26.13%	10.01%	N/A	9.82%	23.37%	6.93%	4.46%	6.52%
LgBlend/FTIHX								
Fund Inception Date: 06/07/2016	Returns as of: 08/31/2021				MSCI EAFE PR USD			
American Funds Europacific Growth R6	27.88%	13.39%	9.79%	10.83%	23.37%	6.93%	4.46%	5.72%
Foreign LgGwth/RERGX								
Fund Inception Date: 05/01/2009	Returns as of: 08/31/2021				MSCI EAFE PR USD			
T. Rowe Price International Discovery	33.73%	17.41%	13.46%	11.18%	23.37%	6.93%	4.46%	2.79%
For Sm/Mid Gwth/PRIDX								
Fund Inception Date: 12/30/1988	Returns as of: 08/31/2021				MSCI EAFE PR USD			
DFA Global Real Estate Securities Port	33.90%	7.49%	9.37%	6.78%	36.74%	9.35%	11.16%	8.31%
Global Real Est/DFGEX								
Fund Inception Date: 06/04/2008	Returns as of: 08/31/2021				DJ Composite All REIT TR			

Investment Fee and Expense Information

This table shows fee and expense information for the investment options listed above, including the Total Annual Operating Expenses. These are expenses that reduce the rate of return of the investment options. For applicable investments, this table also shows Shareholder-type fees. These fees are in addition to Total Annual Operating Expenses.

Investment Name/Type of Option/Ticker	Expense Ratio as a %	Operating Expenses per \$1,000	Shareholder-Type Fees
Wells Fargo Stable Value FundC (20)	0.39%	\$3.90	
Stable Value/WFVTZ			
Fidelity US Bond Index	0.02%	\$0.20	The Fidelity US Bond Index adopted a "two exchange limit policy" to prohibit transfers into that fund within 90 days following two transfers out of more than \$1,000 from that fund. Exempt transactions: automatic rebalance transfers.
Intrmtd-termBnd/FXNAX			
PGIM Total Return Bond R6	0.39%	\$3.90	The PGIM Total Return Bond R6 adopted a "round trip" policy to prohibit transfers into that fund within 60 days of any transfer out of the fund.
IntCorePlus Bnd/PTRQX			
Vanguard Inflation-Protected Secs Adm	0.10%	\$1.00	The Vanguard Inflation-Protected Secs Adm adopted a "round trip" policy to prohibit transfers into that fund within 30 days following any transfer out from that fund.
Infl-Prot Bond/VAIPX			
BlackRock High Yield Bond Instl	0.62%	\$6.20	
High Yield Bond/BHYIX			
BlackRock Multi-Asset Income Instl	0.57%	\$5.70	
Alloc 30-50% Eq/BIICX			
MFS Value R6	0.47%	\$4.70	The MFS Value R6 adopted a "round trip" policy to prohibit transfers into that fund following any transfers out of more than \$15,000 within any calendar year quarter.
Large Value/MEIKX			
Fidelity 500 Index	0.01%	\$0.10	The Fidelity 500 Index adopted a "two exchange limit policy" to prohibit transfers into that fund within 90 days following two transfers out of more than \$1,000 from that fund. Exempt transactions: automatic rebalance transfers.
Large Blend/FXAIX			
T. Rowe Price All-Cap Opportunities Fund	0.77%	\$7.70	The T. Rowe Price All-Cap Opportunities Fund adopted a "round trip" policy to prohibit transfers into that fund within 30 days of any transfer out of the fund.
Large Growth/PRWAX			
JPMorgan Mid Cap Value R6	0.73%	\$7.30	The JPMorgan Mid Cap Value R6 fund adopted a "two exchange limit policy" to prohibit transfers into that fund within 60 days following two transfers from that fund. Exempt transactions: automatic rebalance transfers.
Mid-Cap Value/JMVYX			

Investment Name/Type of Option/Ticker	Expense Ratio as a %	Operating Expenses per \$1,000	Shareholder-Type Fees
Fidelity Mid Cap Index/Mid-Cap Blend/FSMDX	0.02%	\$0.20	The Fidelity Mid Cap Index adopted a "two exchange limit policy" to prohibit transfers into that fund within 90 days following two transfers out of more than \$1,000 from that fund. Exempt transactions: automatic rebalance transfers.
JPMorgan Mid Cap Growth R6/Mid-Cap Growth/JMGMX	0.74%	\$7.40	The JPMorgan Mid Cap Growth R6 fund adopted a "two exchange limit policy" to prohibit transfers into that fund within 60 days following two transfers from that fund. Exempt transactions: automatic rebalance transfers.
American Century Small Cap Value R6/Small Value/ASVDX	0.84%	\$8.40	The American Century Small Cap Value R6 adopted a "round trip" policy to prohibit transfers into that fund within 30 days of any transfer out of the fund.
Fidelity Small Cap Index/Small Blend/FSSNX	0.02%	\$0.20	The Fidelity Small Cap Index adopted a "two exchange limit policy" to prohibit transfers into that fund within 90 days following two transfers out of more than \$1,000 from that fund. Exempt transactions: automatic rebalance transfers.
Loomis Sayles Small Cap GrowthInstl/Small Growth/LSSIX	0.94%	\$9.40	
Fidelity Total InternationalIndex/Foreign LgBlend/FTIHX	0.06%	\$0.60	The Fidelity Total InternationalIndex adopted a "two exchange limit policy" to prohibit transfers into that fund within 90 days following two transfers out of more than \$1,000 from that fund. Exempt transactions: automatic rebalance transfers.
American Funds Europacific Growth R6/Foreign LgGwth/REGX	0.46%	\$4.60	The American Funds Europacific Growth R6 adopted a "round trip" policy to prohibit transfers into that fund within 30 days following a transfer out of \$5,000 or more from that fund. Exempt transactions: automatic rebalance transfers.
T. Rowe Price International Discovery/For Sm/Mid Gwth/PRIDX	1.19%	\$11.90	The T. Rowe Price International Discovery adopted a "round trip" policy to prohibit transfers into that fund within 30 days of any transfer out of the fund.
DFA Global Real Estate Securities Port/Global Real Est/DFGEX	0.24%	\$2.40	The DFA Global Real Estate Securities Port adopted a "two exchange limit policy" to prohibit transfers into that fund following two transfers out of more than \$25,000 within 30 days.

Fees and expenses are only one of several factors that participants and beneficiaries should consider when making investment decisions. The cumulative effect of fees and expenses can substantially reduce the growth of a participant's or beneficiary's retirement account. Participants and beneficiaries can visit the Employee Benefit Security Administration website <https://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf> for an example of the long-term effect of fees and expenses.

Additional investment-related information, including current performance information, is available on the "Account Details/Investments/Fund Information" section of millimanbenefits.com. To request a paper copy of the information (free of charge) on the website or additional investment information, you may contact the Milliman Benefits Service Center at (866) 833-5584 or Milliman, Inc., 10000 North Central Expressway, Suite 1500, Dallas, TX 75231.

Fund information is displayed as of 08/31/2021. If your plan had a fund change after this date, please refer to your Fund Change Notice for the most updated investment information.

When you separate from service you will continue to have access to your retirement account and receive quarterly statements. To view your account, make investment changes or for distribution information please visit the website millimanbenefits.com or contact the Benefit Service Center at (866) 833-5584.