

What fees do I pay when participating in the BARTON COUNTY COMMUNITY COLLEGE 403(B) 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. While administration expenses are shared by the Plan sponsor and Plan participants, there are other costs that Plan participants pay. 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 retirement 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 Jenna Hoffman at 620-792-9221.

BARTON COUNTY COMMUNITY COLLEGE 403(B) 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 Jenna Hoffman at 620-792-9221.

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 Jenna Hoffman, 245 NE 30 Road, Great Bend, KS 67530, Phone: 620-792-9221. 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 Barton County Community College.

You may change your investment choices daily at www.benefitsforyou.com.

Other Plan Information

There are certain limitations on investment instructions. You can transfer assets from the Plan's stable value investment at any time, except that no transfers can be made directly between the stable value investment and competing funds (generally money markets and funds with a bond component), unless the transfer is first directed to a non-competing fund and held there for a period of at least 90-days.

Certain voting rights may apply to an investment option you have chosen for your account. The Plan's Trustees or another plan fiduciary will exercise any voting rights for any designated investment alternatives held by the Plan.

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 paid partly by the Plan sponsor and partly by participants. A participant's share of these expenses is allocated 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 assets 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).

You will pay your share of the following administrative and recordkeeping fees: Administrative Asset Based Fee - 0.04%, Administrative Per Ppt Fee - \$21.00, Platform Fee - 0.35%, Recordkeeping Asset Based Fee - 0.13%. Additional expenses may be paid from the Plan at the employer's discretion or due to other extenuating circumstances. Any expenses paid by the Plan, and which are charged against participant accounts, will be reflected on the quarterly benefit statements.

The Plan benefits from revenue sharing, and these payments offset some of the administration expenses. In the absence of revenue sharing, a participant's share of these expenses might be higher.

Individual expenses – These are expenses you may incur if you take advantage of certain Plan features.

Loans – A \$75 processing fee for each new loan will be charged to your account.

Qualified Domestic Relations Order (QDRO) – A \$250.00 QDRO processing fee (paid by the Participant). The standard distribution fee applies to an Alternate Payee distribution.

Distributions – \$50.00 for each distribution.

Other Expenses – You may incur certain charges for:

- Expedited Mailing Fee: \$50.00

BARTON COUNTY COMMUNITY COLLEGE 403(B) PLAN

Investment Options - 09/30/2025

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 website address shown below or you can contact Jenna Hoffman at 620-792-9221. A free paper copy of the information available on the website[s] can be obtained by contacting Jenna Hoffman at 620-792-9221.

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. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an option's principal risks is available on the website[s].

Each investment in the table also has a "benchmark". 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.

Table 1 – Variable Return Investments								
Name	Average Annual Total Return as of 09/30/2025				Benchmark			
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*	
Cash/Stable Value								
Invesco Government Money Market Fund (A)	4.07%	2.73%	2.54%	10/18/1993	4.60%	3.05%	2.86%	BofAML LIBOR USD 3-Month Constant Maturity Index
Additional information may be found at: www.dolfeedisclosure.com?c=cpi&f=XU123								
Fixed Income								
Hartford Total Return Bond Fund (R6)	2.93%	0.21%	2.60%	07/22/1996	3.40%	0.08%	2.26%	Bloomberg U.S. Universal Index
Additional information may be found at: www.dolfeedisclosure.com?c=cpi&f=XI424								
iShares US Aggregate Bond Index Fund (K)	2.83%	-0.46%	1.79%	07/02/1993	2.88%	-0.45%	1.84%	Bloomberg U.S. Aggregate Bond Index
Additional information may be found at: www.dolfeedisclosure.com?c=cpi&f=04916								
Lord Abbett Short Duration Income Fund (R6)	5.19%	2.79%	2.91%	11/04/1993	4.12%	1.78%	1.94%	Bloomberg U.S. Government/Credit 1-3 Year Index
Additional information may be found at: www.dolfeedisclosure.com?c=cpi&f=XK578								
Victory Pioneer Strategic Income (R6)	6.15%	3.33%	4.04%	04/15/1999	3.40%	0.08%	2.26%	Bloomberg U.S. Universal Index
Additional information may be found at: www.dolfeedisclosure.com?c=cpi&f=XB533								
Equity								
Am. Funds 2010 Target Date Retire. Fund (R6)	8.92%	6.53%	6.66%	02/01/2007	8.26%	5.32%	6.03%	Morningstar Lifetime Moderate 2010 Index
Additional information may be found at: www.dolfeedisclosure.com?c=cpi&f=X3186								

Table 1 – Variable Return Investments

Name	Average Annual Total Return as of 09/30/2025				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
Am. Funds 2015 Target Date Retire. Fund (R6)	9.18%	6.90%	7.01%	02/01/2007	8.34%	5.26%	6.26%
Additional information may be found at: www.dolfeedisclosure.com?c=cpi&f=X3241					Morningstar Lifetime Moderate 2015 Index		
Am. Funds 2020 Target Date Retire. Fund (R6)	9.76%	7.22%	7.50%	02/01/2007	8.65%	5.52%	6.65%
Additional information may be found at: www.dolfeedisclosure.com?c=cpi&f=X3245					Morningstar Lifetime Moderate 2020 Index		
Am. Funds 2025 Target Date Retire. Fund (R6)	10.04%	7.62%	8.26%	02/01/2007	9.16%	6.11%	7.23%
Additional information may be found at: www.dolfeedisclosure.com?c=cpi&f=X3202					Morningstar Lifetime Moderate 2025 Index		
Am. Funds 2030 Target Date Retire. Fund (R6)	11.35%	8.79%	9.38%	02/01/2007	9.97%	7.17%	8.02%
Additional information may be found at: www.dolfeedisclosure.com?c=cpi&f=X3203					Morningstar Lifetime Moderate 2030 Index		
Am. Funds 2035 Target Date Retire. Fund (R6)	12.80%	10.27%	10.63%	02/01/2007	11.23%	8.71%	8.95%
Additional information may be found at: www.dolfeedisclosure.com?c=cpi&f=X3242					Morningstar Lifetime Moderate 2035 Index		
Am. Funds 2040 Target Date Retire. Fund (R6)	15.02%	11.59%	11.46%	02/01/2007	12.74%	10.28%	9.79%
Additional information may be found at: www.dolfeedisclosure.com?c=cpi&f=X3244					Morningstar Lifetime Moderate 2040 Index		
Am. Funds 2045 Target Date Retire. Fund (R6)	15.56%	11.90%	11.71%	02/01/2007	14.06%	11.40%	10.32%
Additional information may be found at: www.dolfeedisclosure.com?c=cpi&f=X3212					Morningstar Lifetime Moderate 2045 Index		
Am. Funds 2050 Target Date Retire. Fund (R6)	15.75%	11.93%	11.79%	02/01/2007	14.83%	11.90%	10.52%
Additional information may be found at: www.dolfeedisclosure.com?c=cpi&f=X3243					Morningstar Lifetime Moderate 2050 Index		
Am. Funds 2055 Target Date Retire. Fund (R6)	15.99%	11.95%	11.79%	02/01/2010	15.07%	11.99%	10.54%
Additional information may be found at: www.dolfeedisclosure.com?c=cpi&f=X4802					Morningstar Lifetime Moderate 2055 Index		
Am. Funds Wash. Mutual Investors Fund (R6)	14.99%	16.29%	14.04%	07/31/1952	9.44%	13.88%	10.72%
Additional information may be found at: www.dolfeedisclosure.com?c=cpi&f=X3185					Russell 1000 Value Index		
American Funds American Balanced Fund (R6)	14.84%	10.71%	10.26%	07/25/1975	10.43%	7.61%	7.87%
Additional information may be found at: www.dolfeedisclosure.com?c=cpi&f=X3201					Morningstar Moderate Target Risk Index		
American Funds Growth Fund of America (R6)	23.60%	15.16%	16.19%	11/30/1973	25.53%	17.58%	18.83%
Additional information may be found at: www.dolfeedisclosure.com?c=cpi&f=X3198					Russell 1000 Growth Index		
American Funds Invest Co of America (R6)	20.86%	17.69%	14.84%	01/02/1934	17.60%	16.47%	15.30%
Additional information may be found at: www.dolfeedisclosure.com?c=cpi&f=X3240					S&P 500 Index		
Fidelity Real Estate Index Fund	-2.32%	7.81%	4.84%	09/08/2011	-2.21%	6.89%	6.31%
Additional information may be found at: www.dolfeedisclosure.com?c=cpi&f=X8480					SEC/Morningstar Real Estate Sector Index		
Hartford Small Cap Growth Fund (R6)	2.36%	6.08%	8.52%	02/19/2002	13.56%	8.41%	9.91%
Additional information may be found at: www.dolfeedisclosure.com?c=cpi&f=X1418					Russell 2000 Growth Index		
Invesco Discovery Mid Cap Growth Fund (R6)	11.50%	8.30%	12.18%	11/01/2000	22.02%	11.26%	13.37%
Additional information may be found at: www.dolfeedisclosure.com?c=cpi&f=XB728					Russell Mid Cap Growth Index		

Table 1 – Variable Return Investments								
Name	Average Annual Total Return as of 09/30/2025				Benchmark			
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*	
iShares S&P 500 Index Fund (K)	17.57%	16.42%	15.27%	07/30/1993	17.60%	16.47%	15.30%	S&P 500 Index
Additional information may be found at: www.dolfeedisclosure.com?c=cpi&f=04922								
International Equity								
American Funds Cap Wld Gr & Inc Fund (R6)	17.65%	12.70%	11.20%	03/26/1993	17.27%	13.54%	11.91%	MSCI All Country World NR Index
Additional information may be found at: www.dolfeedisclosure.com?c=cpi&f=X3237								
American Funds Capital Inc Bldr Fund (R6)	13.79%	10.77%	8.12%	07/30/1987	12.61%	10.17%	9.68%	Morningstar Moderately Aggressive Target Risk Index
Additional information may be found at: www.dolfeedisclosure.com?c=cpi&f=X3231								
American Funds New Perspective Fund (R6)	17.64%	12.34%	13.52%	03/13/1973	17.27%	13.54%	11.91%	MSCI All Country World NR Index
Additional information may be found at: www.dolfeedisclosure.com?c=cpi&f=X3232								
American Funds New World Fund (R6)	15.26%	8.52%	9.93%	06/17/1999	17.32%	7.02%	7.99%	MSCI Emerging Markets NR Index
Additional information may be found at: www.dolfeedisclosure.com?c=cpi&f=X3236								
iShares MSCI EAFE Intl Index Fund (K)	15.68%	11.44%	8.30%	04/09/1997	16.45%	10.26%	8.23%	MSCI All Country World ex-US NR Index
Additional information may be found at: www.dolfeedisclosure.com?c=cpi&f=X7166								

*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 As a Per % \$1000	Shareholder-Type Fees
Cash/Stable Value		
Invesco Government Money Market Fund (A)	0.52% \$5.20	Generally these charges do not apply to retirement plans. Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase 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.
Fixed Income		
Hartford Total Return Bond Fund (R6)	0.32% \$3.20	Generally these charges do not apply to retirement plans. Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase 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 90-day period may result in restricted trading for 90 days.
iShares US Aggregate Bond Index Fund (K)	0.05% \$0.50	Generally these charges do not apply to retirement plans. Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase 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.
Lord Abbett Short Duration Income Fund (R6)	0.32% \$3.20	Generally these charges do not apply to retirement plans. Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase 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 Pioneer Strategic Income (R6)	0.63% \$6.30	Generally these charges do not apply to retirement plans. Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase 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.
Equity		
Am. Funds 2010 Target Date Retire. Fund (R6)	0.29% \$2.90	Generally these charges do not apply to retirement plans. Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase 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.
Am. Funds 2015 Target Date Retire. Fund (R6)	0.30% \$3.00	Generally these charges do not apply to retirement plans. Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase 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.
Am. Funds 2020 Target Date Retire. Fund (R6)	0.30% \$3.00	Generally these charges do not apply to retirement plans. Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase 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.

Table 2 – Fees and Expenses		
Name / Type of Option	Total Annual Gross Operating Expense As a Per % \$1000	Shareholder-Type Fees
Am. Funds 2025 Target Date Retire. Fund (R6)	0.31% \$3.10	Generally these charges do not apply to retirement plans. Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase 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.
Am. Funds 2030 Target Date Retire. Fund (R6)	0.33% \$3.30	Generally these charges do not apply to retirement plans. Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase 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.
Am. Funds 2035 Target Date Retire. Fund (R6)	0.34% \$3.40	Generally these charges do not apply to retirement plans. Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase 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.
Am. Funds 2040 Target Date Retire. Fund (R6)	0.36% \$3.60	Generally these charges do not apply to retirement plans. Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase 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.
Am. Funds 2045 Target Date Retire. Fund (R6)	0.37% \$3.70	Generally these charges do not apply to retirement plans. Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase 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.
Am. Funds 2050 Target Date Retire. Fund (R6)	0.37% \$3.70	Generally these charges do not apply to retirement plans. Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase 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.
Am. Funds 2055 Target Date Retire. Fund (R6)	0.39% \$3.90	Generally these charges do not apply to retirement plans. Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase 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.
Am. Funds Wash. Mutual Investors Fund (R6)	0.26% \$2.60	Generally these charges do not apply to retirement plans. Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase 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.

Table 2 – Fees and Expenses

Name / Type of Option	Total Annual Gross Operating Expense As a % Per \$1000	Shareholder-Type Fees
American Funds American Balanced Fund (R6)	0.25% \$2.50	Generally these charges do not apply to retirement plans. Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase 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 Growth Fund of America (R6)	0.30% \$3.00	Generally these charges do not apply to retirement plans. Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase 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 Invest Co of America (R6)	0.27% \$2.70	Generally these charges do not apply to retirement plans. Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase 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.
Fidelity Real Estate Index Fund	0.07% \$0.70	Generally these charges do not apply to retirement plans. Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase 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 Small Cap Growth Fund (R6)	0.87% \$8.70	Generally these charges do not apply to retirement plans. Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase 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 90-day period may result in restricted trading for 90 days.
Invesco Discovery Mid Cap Growth Fund (R6)	0.67% \$6.70	Generally these charges do not apply to retirement plans. Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase 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.
iShares S&P 500 Index Fund (K)	0.03% \$0.30	Generally these charges do not apply to retirement plans. Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase 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.
International Equity		
American Funds Cap Wld Gr & Inc Fund (R6)	0.41% \$4.10	Generally these charges do not apply to retirement plans. Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase 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.

Table 2 – Fees and Expenses		
Name / Type of Option	Total Annual Gross Operating Expense As a Per % \$1000	Shareholder-Type Fees
American Funds Capital Inc Bldr Fund (R6)	0.27% \$2.70	Generally these charges do not apply to retirement plans. Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase 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)	0.41% \$4.10	Generally these charges do not apply to retirement plans. Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase 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 World Fund (R6)	0.57% \$5.70	Generally these charges do not apply to retirement plans. Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase 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.
iShares MSCI EAFE Intl Index Fund (K)	0.05% \$0.50	Generally these charges do not apply to retirement plans. Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase 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.

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 www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/understanding-your-retirement-plan-fees. 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 www.investmentterms.com/BFY 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.