Definitive Disclosure SM | 408(b)(2)

Covered Service Provider Profiles

CSPs will be enabled to manage their own profiles that meet the 408(b)(2) disclosure requirements.

For reporting purposes a CSP is assigned to one of the following Service Provider Categories.

Investment Management | Administration/Recordkeeping |Other

Within a Service Provider Category a Service Provider Type is assigned.

<u>Administration/Recordkeeping Service Provider Types</u>

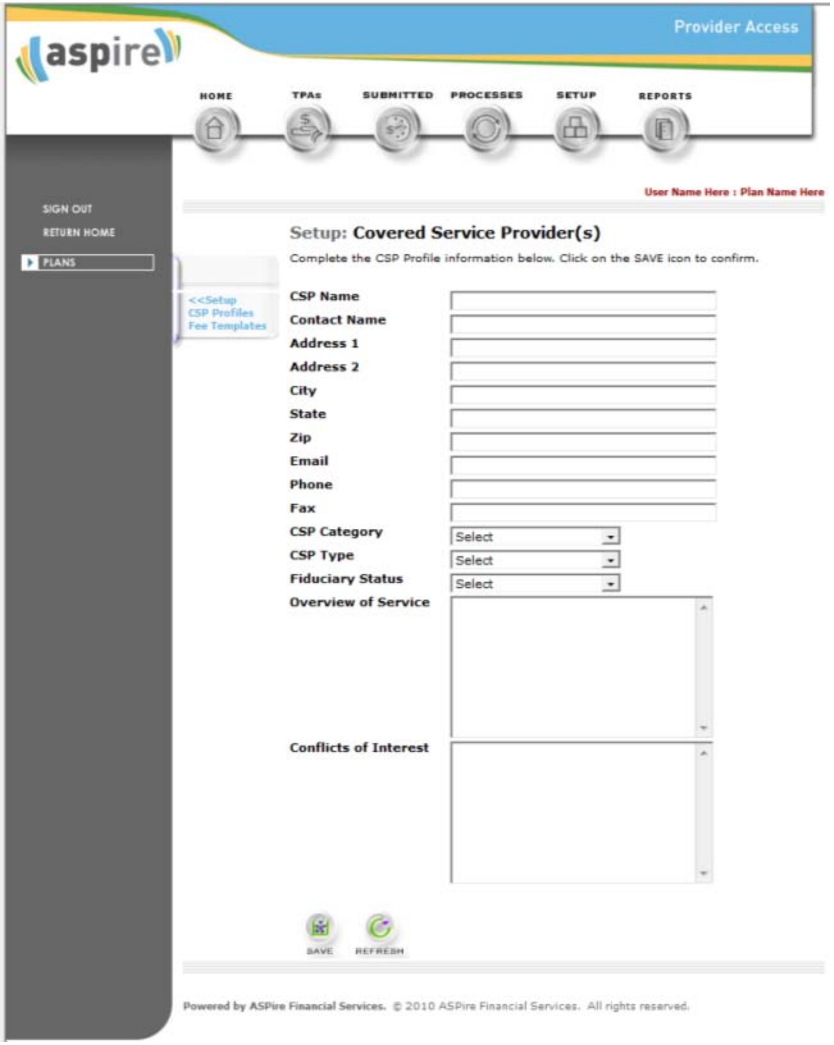
- Plan Administrator
- Third Party Administrator
- Plan Recordkeeper
- Other

<u>Investment Management Service Provider Types</u>

- Custody/Trust
- Third Party Money Manager
- Financial Advisor
- Other

<u>Other Service Provider Types</u>

- Communications/Education
- Legal/Consulting
- Insurance/Actuarial
- Other



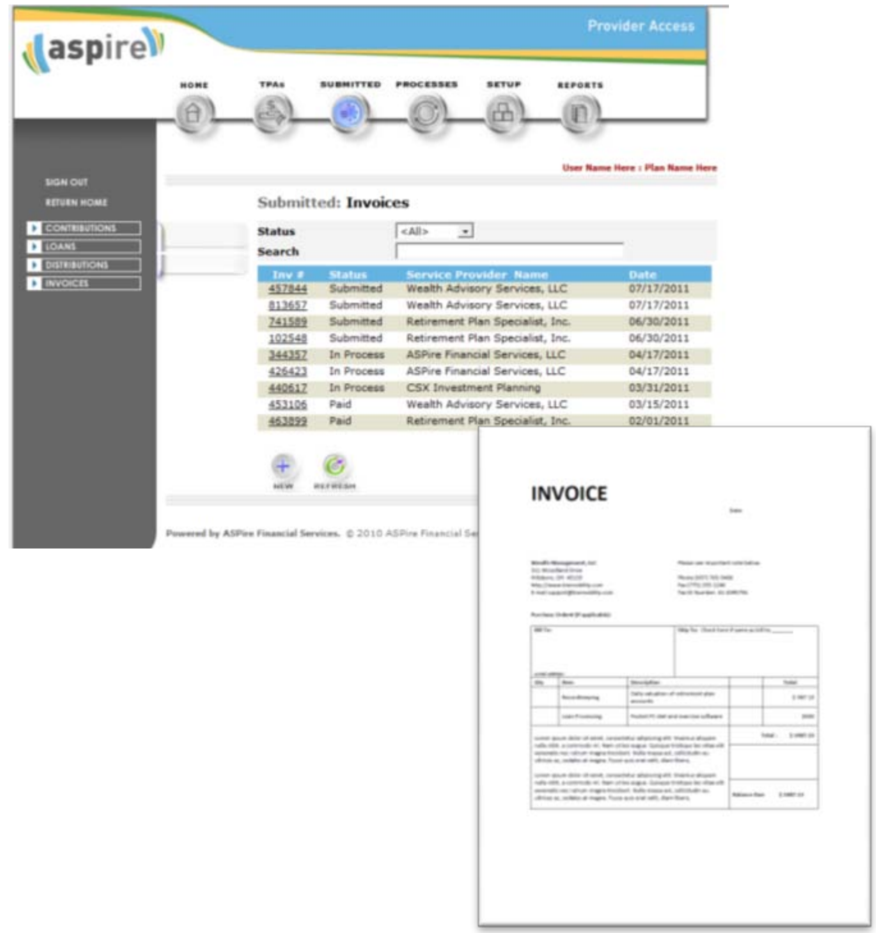
Plan Sponsor Invoice Approval System

Plan Sponsors will review and approve submitted fee invoices online via the Plan Sponsor Gateway.

Each invoice is assigned a unique transaction number that displays the service(s) detail and billing amounts.

Plan Sponsors will have the following payment options:

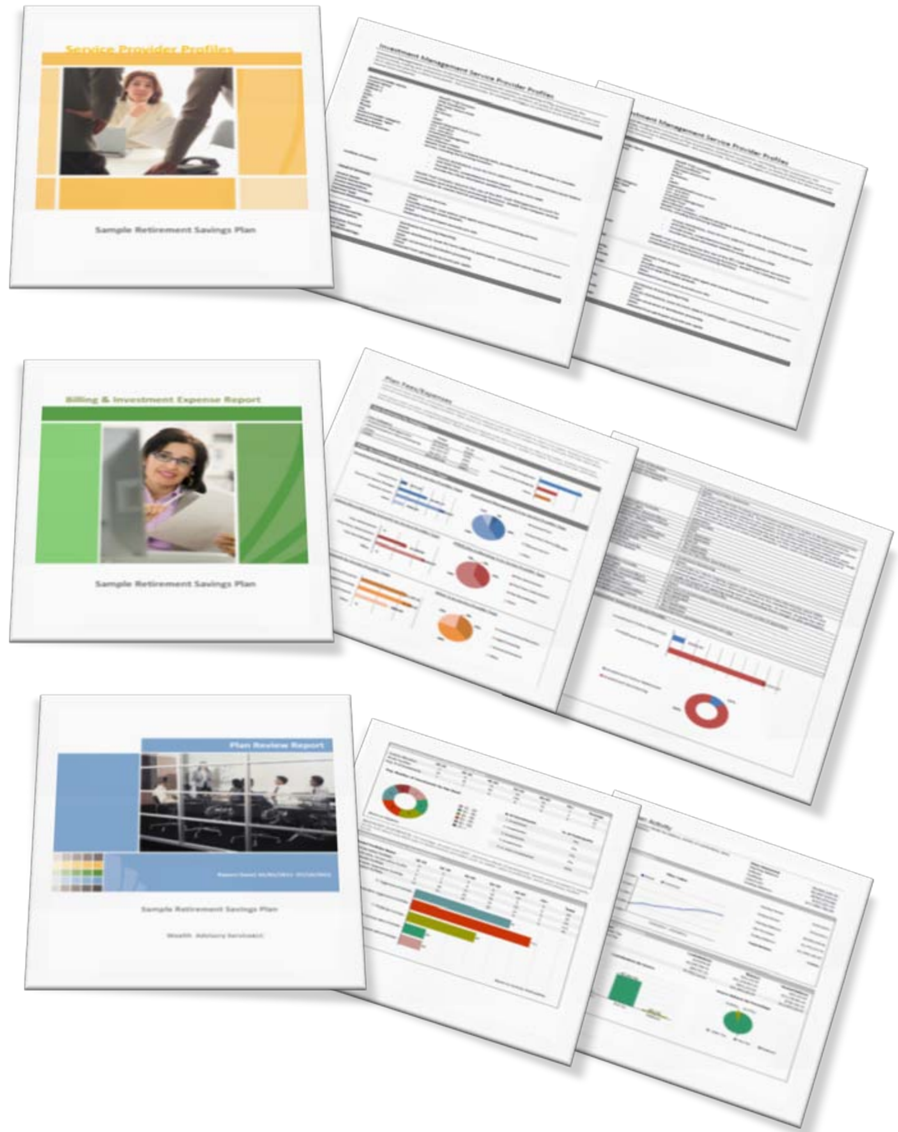
1. **Deduct from Plan assets** – pro rata or per capita
2. **Fiduciary Spending Account** – available revenue sharing balance.
3. **Plan Sponsor Direct** – from employer checking account *Note: ASPire is NOT responsible for this payment type.*



Definitive Disclosure SM | 408(b)(2)

Plan Sponsor Reports

Plan Sponsors will have online access a suite of reports that meet the 408(b)(2) disclosure requirements. The Definitive Disclosure reports encompass detailed information regarding their Plan's service providers, billing and invoices transactions and investment expense with revenue sharing accounting.



Definitive Disclosure SM Report Suite

- **Service Provider Summary Report**
- **Billing & Investment Expense Report**
- **Plan Review Report**

Definitive Disclosure SM | 404(a)(5)

Informing Employees & Participants

The 404(a)(5) disclosure audience includes:

1. Newly eligible
2. Eligible (not participating)
3. Participants
4. Beneficiaries (right to direct investments)

404(a)(5) Disclosure Requirements

1. Plan-related information
2. Administrative Expenses Information
3. Individual Expenses Information
4. Statements of Actual Charges or Deductions
5. Investment Benchmarking
6. Performance Data
7. Fee and Expense Information
8. Internet Website Address
9. Glossary

ASPire's 404(a)(5) Definitive Disclosure SM program consists of online and printed media formats to ensure clear and informative fee transparency.

- **Summary Fee Description (SFD) Report**
- **Redesigned Quarterly Statements**
- **Transaction History online** (currently in RKS)
- **Glossary of Terms online**

aspire

Definitive Disclosure SM | 404(a)(5)

Summary Fee Description (SFD) Report

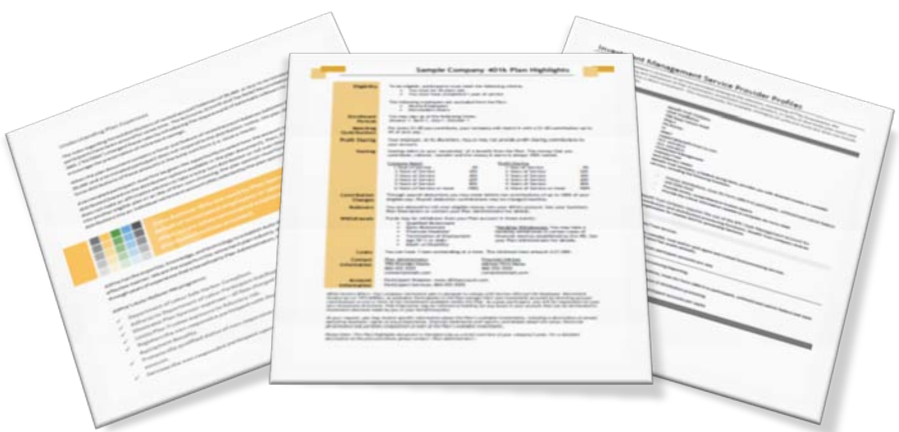
The SFD Report will be available on-demand within the **REPORTS** module of the Participant Gateway. Compiling data stored in ASPire's RKS the SFD report will cover the following:

Overview | Understanding Plan Expenses

General explanation of the working components of retirement plans and the fee structures associated with them.

Plan Related Information

1. Explanation of investment instructions and limitations on such instructions
2. Exercise of voting, tender or similar rights
3. Plan Investment alternatives
4. Designated investment managers/advisors
5. A description of ”self-directed brokerage accounts” (if applicable)



Administrative Expenses Information

An explanation of any fees and expenses for general plan administrative services that may be charged to or deducted from all individual accounts. Examples include fees and expenses for legal, accounting, and recordkeeping services.

Individual Expenses Information

An explanation of any fees and expenses that may be charged to or deducted from the individual account of a specific participant or beneficiary based on the actions taken by that person. Examples include fees and expenses for plan loans and for processing qualified domestic relations orders.

Definitive Disclosure SM | 404(a)(5)

Quarterly Mailed Statement

The quarterly mailed statement is being expanded to include the required 404(a)(5) disclosures.

The additional data includes:

- **Fees deducted by investment in the Account Activity section**
- **Fee Summary section the itemizes all fees by provider, category, type and amount**
- **Investment Performance section displays the total annual operating expenses expressed as both a percentage of assets and as a dollar amount for each $1,000 invested; indices benchmark; web address for additional information by investment.**

Quarterly Statement | Activity by Investment

The Activity by Investment table will include a **Fees** column that represents ALL fee transactions amounts by investment with a summation total.

Activity by Investment

Investment Name	Starting Balance	Inflows	Outflows	Loans	Transfers	Fees	Gain/Loss	Ending Balance
Columbia Technology Z	12,861.90	8,772.64	-1522.44	0.00	0.00	21.75	8,193.73	28,327.58
Cohen & Steers Realty (No-Load)	711.37	562.56	0	0.00	0.00	5.61	470.62	1,750.16
Calamos Growth A	1,344.40	1,900.14	0	0.00	265.49	-4.74	1,255.04	4,760.33
Dodge & Cox Balanced	2,717.55	2,640.00	0	0.00	270.50	-19.55	1,324.73	6,933.23
Dodge & Cox Stock Fund	10,421.38	6,847.86	-918.93	0.00	0.00	-46.76	4,567.68	20,871.23
FBR Focus Fund	2,372.61	781.37	-1194.7	0.00	0.00	-5.90	254.35	2,207.73
TD Bank USA Institutional Money Market	887.86	480.04	0	0.00	-1,157.58	17.84	2.09	230.25
Hotchkis & Wiley Mid Value	2,401.58	1,124.96	-767.59	0.00	0.00	-12.69	988.65	3,734.91
Wells Fargo Stable Value J	4,657.80	2,600.16	0	0.00	0.00	45.63	149.40	7,452.99
Mainstay High Yield Corp A	22,376.59	10,882.56	-2538.16	0.00	0.00	-126.96	10,716.13	41,310.16
Columbia Marsico 21st Century A	17,596.13	11,095.02	-1810.86	0.00	0.00	-51.19	6,824.00	33,653.10
Oakmark Equity & Income	41,474.53	20,843.79	-3926.77	0.00	0.00	-194.45	10,346.38	68,543.48
Oppenheimer International Bond A	12,845.65	5,935.48	-1303.65	0.00	0.00	-42.20	2,005.73	19,441.01
T. Rowe Price Growth Stock	5,025.08	4,392.93	0	0.00	0.00	-38.41	3,262.02	12,641.62
T. Rowe Price Financial Services	14,892.19	8,255.95	-1556.87	0.00	0.00	-81.12	5,486.29	26,996.44
American Funds - 2040 Target Retirement Date	4,291.88	21,593.67	-13500	0.00	0.00	-32.16	2,268.65	14,622.04
Royce Low Priced Stock Fund S	4,430.58	2,295.46	-2246.15	0.00	0.00	10.25	1,364.63	5,854.77
First Eagle SoGen Global	62,181.26	33,635.35	-6141.74	0.00	204.89	-302.70	18,149.51	107,726.57
Thompson Plumb Growth	164.47	0.00	0	0.00	0.00	62.39	61.10	287.96
Columbia Energy & Natural Resources Fund Z	12,564.93	10,225.35	-1462.94	0.00	0.00	-60.53	6,788.54	28,055.35
Vanguard Inter Term Bond Index	14,048.19	5,159.66	-1405.88	0.00	416.70	-65.23	1,090.22	19,243.66
Vanguard Healthcare	2,177.41	1,204.32	-456.77	0.00	0.00	-12.13	571.99	3,484.82
Total	252,445.34	161,229.27	-40,753.45	0.00	0.00	-933.25	86,141.48	458,129.39

Quarterly Statement | Fee Summary Section

The **Fee Summary** section will include a listing of all fee transactions amounts by service provider, fee category and fee type.

Fee Summary

Service Provider	Fee Category	Fee Type	Fee Amount
Fiduciary Wealth Management, LLC	Investment Management	Advisory Fee	$58.27
Retirement Plan Administrators, Inc.	Administration/Recordkeeping	Third Party Administrator	$5.00
ASPire Financial Services, LLC	Administration/Recordkeeping	Plan Recordkeeping	$10.00
ASPire Financial Services, LLC	Investment Management	Custody/Trust	$79.21
			$152.48

Quarterly Statement | Investment Performance Section

The Investment Performance section will include expense ratio, Cost per $1000, investment performance, benchmark data and website address for additional information.

Investment Performance

Investment Name	Expense Ratio	Cost per $1000	1 Year	3 Year	5 Year	10 Year	Since Inception	More Information
Columbia Technology Z	000%	$000.00	000%	000%	000%	000%	000%	investmentwebsite.com
Cohen & Steers Realty (No-Load)	000%	$000.00	000%	000%	000%	000%	000%	investmentwebsite.com
Calamos Growth A	000%	$000.00	000%	000%	000%	000%	000%	investmentwebsite.com
Dodge & Cox Balanced	000%	$000.00	000%	000%	000%	000%	000%	investmentwebsite.com
Dodge & Cox Stock Fund	000%	$000.00	000%	000%	000%	000%	000%	investmentwebsite.com
FBR Focus Fund	000%	$000.00	000%	000%	000%	000%	000%	investmentwebsite.com
TD Bank USA Institutional Money Market	000%	$000.00	000%	000%	000%	000%	000%	investmentwebsite.com
Hotchkis & Wiley Mid Value	000%	$000.00	000%	000%	000%	000%	000%	investmentwebsite.com
Wells Fargo Stable Value J	000%	$000.00	000%	000%	000%	000%	000%	investmentwebsite.com
Mainstay High Yield Corp A	000%	$000.00	000%	000%	000%	000%	000%	investmentwebsite.com
Columbia Marsico 21st Century A	000%	$000.00	000%	000%	000%	000%	000%	investmentwebsite.com
Oakmark Equity & Income	000%	$000.00	000%	000%	000%	000%	000%	investmentwebsite.com
Oppenheimer International Bond A	000%	$000.00	000%	000%	000%	000%	000%	investmentwebsite.com
T. Rowe Price Growth Stock	000%	$000.00	000%	000%	000%	000%	000%	investmentwebsite.com
T. Rowe Price Financial Services	000%	$000.00	000%	000%	000%	000%	000%	investmentwebsite.com
American Funds - 2040 Target Retirement Date	000%	$000.00	000%	000%	000%	000%	000%	investmentwebsite.com
Royce Low Priced Stock Fund S	000%	$000.00	000%	000%	000%	000%	000%	investmentwebsite.com
First Eagle SoGen Global	000%	$000.00	000%	000%	000%	000%	000%	investmentwebsite.com
Thompson Plumb Growth	000%	$000.00	000%	000%	000%	000%	000%	investmentwebsite.com
Columbia Energy & Natural Resources Fund Z	000%	$000.00	000%	000%	000%	000%	000%	investmentwebsite.com
Vanguard Inter Term Bond Index	000%	$000.00	000%	000%	000%	000%	000%	investmentwebsite.com
Vanguard Healthcare	000%	$000.00	000%	000%	000%	000%	000%	investmentwebsite.com

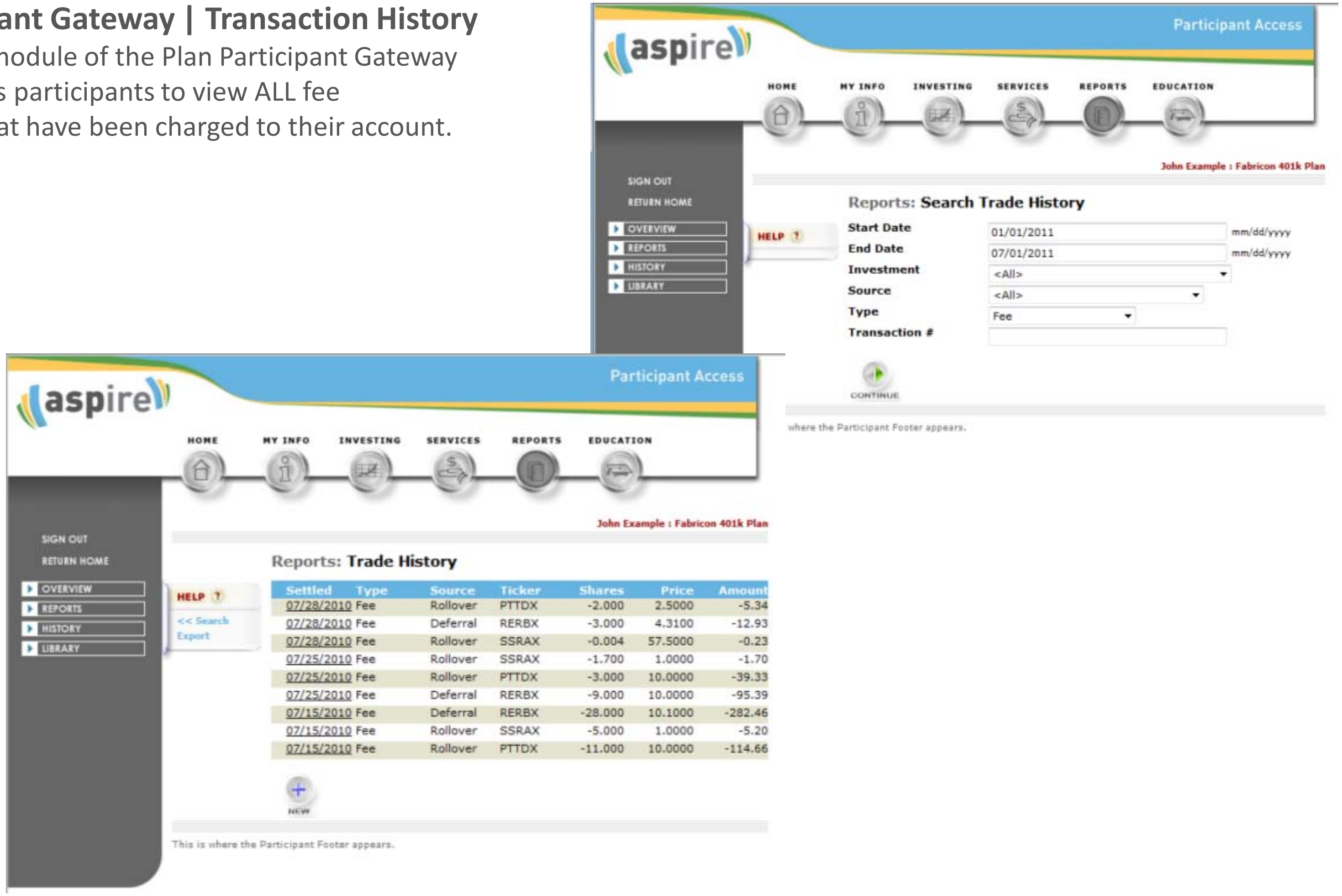
Market Indices	Benchmark Category	1 Year	3 Year	5 Year	10 Year
S&P 500 Index	Large Cap	000%	000%	000%	000%
Russell Mid Cap Index	Mid Cap	000%	000%	000%	000%
Russell 2000	Small Cap	000%	000%	000%	000%
MSCI EAFE Index	International	000%	000%	000%	000%
BarCap US Agg Bond TR	Fixed Income	000%	000%	000%	000%

An investment cannot be made directly into an index.

Definitive Disclosure SM | 404(a)(5)

Plan Participant Gateway | Transaction History

The **REPORTS** module of the Plan Participant Gateway currently allows participants to view ALL fee transactions that have been charged to their account.



Definitive Disclosure SM | 404(a)(5)

Plan Participant Gateway| Glossary of Terms

The **EDUCATION** module of the Plan Participant Gateway will include a comprehensive **Glossary** of Terms section that will assist participants with understanding the various terminologies, with detailed definitions, regarding retirement plan operations and investing.