

RESOURCE 1 401(K) RETIREMENT SAVINGS PLAN

QUALIFIED DEFAULT INVESTMENT ALTERNATIVE ("QDIA") NOTICE

This is an annual notice and only applies to the Plan Year beginning on January 1, 2024.

Right to direct investment/default investment. You have the right to direct the investment of your directed accounts under the Plan (your "directed accounts") in any of the investment choices explained in the investment information materials provided to you.

We encourage you to make an investment election to ensure that amounts in the Plan are invested in accordance with your long-term investment and retirement plans. However, **if you do not make an investment election**, then the amounts that you could have elected to invest will be invested in a default investment that the Plan officials have selected.

Description of default investment. The default investment is:

Multiple Default Investments:

Year of Normal Retirement Age	Name of Investment
2060 or later	JPMorgan SmartRetirement Blend 2060
2055	JPMorgan SmartRetirement Blend 2055
2050	JPMorgan SmartRetirement Blend 2050
2045	JPMorgan SmartRetirement Blend 2045
2040	JPMorgan SmartRetirement Blend 2040
2035	JPMorgan SmartRetirement Blend 2035
2030	JPMorgan SmartRetirement Blend 2030
2025	JPMorgan SmartRetirement Blend 2025
2020	JPMorgan SmartRetirement Blend 2020
Earlier than 2020	JPMorgan SmartRetirement Blend Income

Investment objectives: Refer to Annual Statement of Fee Disclosures

Risk and return characteristics (if applicable): Refer to Annual Statement of Fee Disclosures

Fees and expenses: Refer to Annual Statement of Fee Disclosures

Right to alternative investment. If the Plan invests any of your directed accounts in the default investment, then you have the continuing right to direct the investment of your directed accounts in one or more of the other investment choices available to you as explained above. You may change your investments at any time.

No transfer fees or expenses will be charged if you elect an alternative investment within 90 days after first being subject to the default investment. However, your account will be adjusted for any investment gains or losses. If, you elect to transfer to an alternative investment after the 90-day period beginning on the date of your first default investment, then the following fees and/or restrictions will apply:

No fees or restrictions apply.

Where to go for further investment information. To learn more about the Plan's investment alternatives and procedures for changing how your accounts are invested you can contact the Administrator at:

Contact: Resource 1, Inc.

Address: 701 Harger Road, Suite 100

Oak Brook, Illinois 60523

Telephone: (630) 575-5141

Fax: (630) 575-5177

Resource 1 401(k) Retirement Savings Plan

Annual Statement of Fee Disclosures

This notice advises you of information regarding fees associated with your participation in the Plan and is divided into three sections: General Plan Information, Administrative Expenses and Individual Expenses. General Plan Information includes the operation of the Plan. Administrative Expenses outlines plan level charges for administrative expenses the Plan may incur. Individual Expenses lists the charges for services you may elect as a Plan Participant or Beneficiary.

General Plan Information

Giving Investment Instructions

You can direct your plan investments using the following:

- Participant website at www.alliance-plan.com
- Participant toll-free line at 800-406-4015
- Enrollment Form (if applicable)
- Investment change form (if applicable)

Limitations on Instructions

Investment instructions can be given at any time and are generally processed on the same business day, provided they are received before 2:45 p.m. CST on days the New York Stock Exchange is open for business. Requests received between 2:45 p.m. and 3:00 p.m. CST may be processed the next business day.

Voting Rights

The trustee(s) will exercise any voting or other rights associated with ownership of your investments held in your account.

Designated Investment Alternatives

The Plan provides designated investment alternatives into which you can invest your plan funds. The Investment Comparative Chart lists the alternatives and provides important information regarding these investments.

Self Directed Brokerage Option

In addition to the investment alternatives listed on the Investment Comparative Chart, the Plan offers the option of investing through a brokerage account with Charles Schwab. To establish an account, you should contact your plan administrator. You can direct your brokerage account investments by visiting www.schwab.com or calling 888-393-7272. Trades requested before 3:00 p.m. CST on days the New York Stock Exchange is open for business will be executed that day.

Administrative Expenses

Administration Fees

The plan incurs expenses and fees for services such as trusteeship, custodianship, legal, accounting, auditing, consulting on Plan investments and administration, recordkeeping, government reporting, employee communications and assistance, bonding and other insurance, and computer programming and processing. The fees are paid to the service providers. Expenses are withdrawn from Plan accounts at a quarterly rate of \$25 per participant with a balance. The remainder is paid by the company.

Resource 1 401(k) Retirement Savings Plan
Annual Statement of Fee Disclosures

Individual Expenses

Administrative Processing Fee

If a Participant account is distributable and the distribution processing fee equals or exceeds the account balance, the Plan will charge the processing fee, resulting in elimination of the account balance.

Brokerage Account

Fees and commissions related to the purchase and sale of investments in the brokerage account will vary depending on a number of factors, including: investment type, total number of shares and trading interface. For a summary of the fees and commissions, visit <https://client.schwab.com/secure/file?cmsid=P-1036363&cv11>. Before buying or selling a particular security, you are urged to ask the provider of the brokerage account about any fees, including any undisclosed fees, associated with the purchase or sale of such security.

Hard Copy Statement Fee

Your plan account will be charged \$2.50 for each account statement physically mailed to your address on file. You may elect instead to receive electronic account statements through the plan's website, www.alliance-plan.com.

In-Plan Roth Rollover/Transfer

A \$350 processing fee will be charged to your account for an In-Plan Roth Rollover or In-Plan Roth Transfer, if available under the terms of the Plan.

Loan Origination Fee

A one-time \$180 processing fee will be charged to your account for each loan, if available under the terms of the Plan.

Qualified Domestic Relations Order Fee

For services related to the review and processing of a qualified domestic relations order ("QDRO"), including notices to parties, balance calculations, recordkeeping of alternate payees, account balance transfers, etc., a fee at a rate of \$250 per hour will be charged per the terms of the QDRO.

Required Minimum Distribution Fee

A \$165 processing fee will be charged to your account for a Required Minimum Distribution.

Termination Distribution Fee

A \$110 processing fee will be charged to your account for a termination distribution. The processing fee is \$165 if your account includes Roth balances.

Resource 1 401(k) Retirement Savings Plan
Investment Comparative Chart As Of 09/30/2023

This document includes important information to help you compare the designated investment alternatives under the Plan. If you want additional information about these investment options, you can go to the specific internet web site address shown below or you can contact the plan administrator. A free paper copy of the information available on the web site(s) can be obtained by contacting your plan administrator.

Performance Information

The table below shows how plan investment alternatives have performed over time and allows you to compare each with an appropriate benchmark for the same time period. 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 investment's principal risks is available on the web site listed.

Plan Investment	Average Annual Total Return as of 09/30/2023			Benchmark Returns			
	1yr.	5yr.	10yr. Inception	1yr.	5yr.	10yr.	Inception
MFS Intl Diversification R6 (MDIZX) Foreign Large Blend http://www.tcrfund.com/fund/ALL100/552743544	20.63	3.85	4.34 (since 10/02/2017)	20.52	2.93	3.55	2.84
				Morningstar Global ex-US Target Market E			
iShares MSCI Total Intl Idx K (BDOKX) Foreign Large Blend http://www.tcrfund.com/fund/ALL100/066923590	20.56	2.37	3.16	20.52	2.93	3.55	
				Morningstar Global ex-US Target Market E			
Western Asset Core Bond IS (WACSX) Intermediate Core Bond http://www.tcrfund.com/fund/ALL100/957663677	0.34	-0.55	1.38	0.66	0.09	1.08	
				Morningstar US Core Bond TR USD			
iShares S&P 500 Index K (WFSPX) Large Blend http://www.tcrfund.com/fund/ALL100/066922204	21.58	9.90	11.88	21.48	9.68	11.66	
				Morningstar US Large-Mid Cap TR USD			
ClearBridge Large Cap Growth IS (LSITX) Large Growth http://www.tcrfund.com/fund/ALL100/52469H255	31.49	9.20	12.81	24.67	10.73	13.08	
				Morningstar US Large-Mid Cap Broad Growt			
Putnam Large Cap Value R6 (PEQSX) Large Value http://www.tcrfund.com/fund/ALL100/746745801	18.53	9.30	10.53	17.49	7.91	9.92	
				Morningstar US Large-Mid Cap Broad Value			
Morley Stable Value Net 25 (SIBTZ) Money Market-Taxable http://content.schwab.com/web/scs/rbs/ctfs/852320423.p	1.73	2.81	3.48 (performance as of 06/30/2012)	0.90	1.12	0.58	
				MS Cash TR USD			
PIMCO Income Instl (PIMIX) Multisector Bond http://www.tcrfund.com/fund/ALL100/72201F490	6.76	2.37	4.00	1.10	0.25	1.27	
				Morningstar US Core Plus Bond TR USD			
PGIM US Real Estate R6 (PJEQX) Real Estate http://www.tcrfund.com/fund/ALL100/744336751	7.45	5.48	5.61 (since 05/25/2017)	-0.82	2.05	5.55	2.65
				Morningstar US Real Estate TR USD			
BlackRock Advantage Small Cap Core K (BDSKX) Small Blend http://www.tcrfund.com/fund/ALL100/09258N802	9.32	3.35	9.15 (since 03/28/2016)	11.96	2.89	6.87	8.26
				Morningstar US Small Cap Extended TR USD			
iShares Russell Small/Mid-Cap Idx K (BSMKX) Small Blend http://www.tcrfund.com/fund/ALL100/091936229	11.19	4.51	7.41 (since 08/13/2015)	11.96	2.89	6.87	6.54
				Morningstar US Small Cap Extended TR USD			
JPMorgan SmartRetirement Blend 2020 R6 (JSYRX) Target-Date 2020 http://www.tcrfund.com/fund/ALL100/46636U595	8.57	2.68	4.48	8.71	3.09	4.55	
				Morningstar Lifetime Allocation Moderate			
JPMorgan SmartRetirement Blend 2025 R6 (JBYSX) Target-Date 2025 http://www.tcrfund.com/fund/ALL100/46636U538	10.35	3.33	5.21	9.56	3.24	4.99	
				Morningstar Lifetime Allocation Moderate			

Resource 1 401(k) Retirement Savings Plan
Investment Comparative Chart As Of 09/30/2023

Plan Investment	Average Annual Total Return as of 09/30/2023			Benchmark Returns			
	1yr.	5yr.	10yr. Inception	1yr.	5yr.	10yr.	Inception
JPMorgan SmartRetirement Blend 2030 R6 (JRBYX) Target-Date 2030 http://www.tcrfund.com/fund/ALL100/46636U462	12.53	3.96	5.89	10.93	3.57	5.54	Morningstar Lifetime Allocation Moderate
JPMorgan SmartRetirement Blend 2035 R6 (JPYRX) Target-Date 2035 http://www.tcrfund.com/fund/ALL100/46636U397	14.76	4.69	6.52	12.85	4.06	6.12	Morningstar Lifetime Allocation Moderate
JPMorgan SmartRetirement Blend 2040 R6 (JOBXX) Target-Date 2040 http://www.tcrfund.com/fund/ALL100/46636U330	16.54	5.19	7.00	14.88	4.57	6.57	Morningstar Lifetime Allocation Moderate
JPMorgan SmartRetirement Blend 2045 R6 (JMYXX) Target-Date 2045 http://www.tcrfund.com/fund/ALL100/46636U264	17.89	5.59	7.24	16.35	4.91	6.78	Morningstar Lifetime Allocation Moderate
JPMorgan SmartRetirement Blend 2055 R6 (JTYXX) Target-Date 2055 http://www.tcrfund.com/fund/ALL100/46636U132	18.12	5.64	7.26	17.15	5.00	6.74	Morningstar Lifetime Allocation Moderate
JPMorgan SmartRetirement Blend 2060 R6 (JAYXX) Target-Date 2060 http://www.tcrfund.com/fund/ALL100/48127B524	18.14	5.66	7.48 (since 08/31/2016)	17.17	4.93	6.65	7.13
JPMorgan SmartRetirement Blend Inc R6 (JIYXX) Target-Date Retirement http://www.tcrfund.com/fund/ALL100/46636U736	8.35	2.53	3.70	7.83	3.08	3.68	Morningstar Lifetime Allocation Moderate

Resource 1 401(k) Retirement Savings Plan
Investment Comparative Chart As Of 09/30/2023

Fee and Expense Information

The table below shows expense and fee information for plan investment alternatives. Shareholder Type Fees are in addition to the Total Annual Operating Expenses. NOTE: The gross expense ratio reflects the fund expenses as stated in the fee table of the fund's prospectus prior to the deduction of any fee waiver or reimbursement. Expense ratios are based on the most recent fiscal year-end data available.

Plan Investment	Total Annual Operating Expenses		Shareholder Type Fees
	As a %	Per \$1000	
iShares MSCI Total Intl Idx K	0.10%	\$1.00	
MFS Intl Diversification R6	0.74%	\$7.40	
Western Asset Core Bond IS	0.42%	\$4.20	
iShares S&P 500 Index K	0.03%	\$0.30	
ClearBridge Large Cap Growth IS	0.63%	\$6.30	
Putnam Large Cap Value R6	0.55%	\$5.50	
PIMCO Income Instl	0.62%	\$6.20	
PGIM US Real Estate R6	1.07%	\$10.70	
BlackRock Advantage Small Cap Core K	0.51%	\$5.10	
iShares Russell Small/Mid-Cap Idx K	0.11%	\$1.10	
JPMorgan SmartRetirement Blend 2020 R6	0.41%	\$4.10	
JPMorgan SmartRetirement Blend 2025 R6	0.39%	\$3.90	
JPMorgan SmartRetirement Blend 2030 R6	0.37%	\$3.70	
JPMorgan SmartRetirement Blend 2035 R6	0.40%	\$4.00	
JPMorgan SmartRetirement Blend 2040 R6	0.40%	\$4.00	
JPMorgan SmartRetirement Blend 2045 R6	0.38%	\$3.80	
JPMorgan SmartRetirement Blend 2055 R6	0.40%	\$4.00	
JPMorgan SmartRetirement Blend 2060 R6	0.47%	\$4.70	
JPMorgan SmartRetirement Blend Inc R6	0.42%	\$4.20	
Morley Stable Value Net 25	0.53%	\$5.30	

Please visit www.alliancepension.com/wp-content/uploads/investment-terms.pdf for a glossary of investment terms relevant to the investment options under your plan.

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 <https://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf>. 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.

Resource 1 401(k) Retirement Savings Plan Investment Comparative Chart As Of 09/30/2023

Investment Restrictions

In addition to any restrictions imposed by the plan, the following restrictions are imposed by the plan investment alternative .

MFS Intl Diversification R6

Maximum of 2 round trips allowed per 3 month period. The fund is not intended to serve as a vehicle for frequent trading. The Board of Trustees of the fund has adopted the purchase and exchange limitation policy described below, which it believes is reasonably designed to discourage frequent fund share transactions. MFSC seeks to monitor and enforce this policy, subject to oversight by the Board of Trustees. The fund may alter its policies at any time without notice to shareholders. MFSC will generally restrict, reject or cancel purchase and exchange orders into the fund if MFSC determines that an accountholder has made two exchanges, each in an amount of \$15,000 or more, out of an account in the fund during a calendar quarter ("two exchange limit"). This policy does not apply to MFS money market funds or to exchanges initiated by a retirement plan trustee or sponsor rather than by a plan participant, and other similar non-discretionary exchanges (e.g., in connection with fund mergers/acquisitions/liquidations). MFSC may make exceptions to this policy if, in its judgment, the transaction does not represent frequent trading activity, such as purchases made through systematic purchase plans (but not systematic exchange plans), payroll contributions, or distribution investment programs. In applying this policy, MFSC considers the information available to it at the time and reserves the right to consider trading effected through multiple accounts that are under common ownership, control, or influence to be trading out of a single account.

iShares MSCI Total Intl Idx K

If as a result of its own investigation, information provided by a Financial Intermediary or other third-party, or otherwise, the Fund believes, in its sole discretion, that your short-term trading is excessive or that you are engaging in market timing activity, it reserves the right to reject any specific purchase or exchange order. If the Fund rejects your purchase or exchange order, you will not be able to execute that transaction, and the Fund will not be responsible for any losses you therefore may suffer. For transactions placed directly with the Fund, the Fund may consider the trading history of accounts under common ownership or control for the purpose of enforcing these policies. Transactions placed through the same Financial Intermediary on an omnibus basis may be deemed part of a group for the purpose of this policy and may be rejected in whole or in part by the Fund. Certain accounts, such as omnibus accounts and accounts at Financial Intermediaries, however, include multiple investors and such accounts typically provide the Fund with net purchase or redemption and exchange requests on any given day where purchases, redemptions and exchanges of shares are netted against one another and the identity of individual purchasers, redeemers and exchangers whose orders are aggregated may not be known by the Fund.

Western Asset Core Bond IS

The Fund's board of trustees has adopted the following policies and procedures with respect to frequent trading in Fund shares (Frequent Trading Policy). The Fund does not intend to accommodate short-term or frequent purchases and redemptions of Fund shares that may be detrimental to the Fund. For example, this type of trading activity could interfere with the efficient management of the Fund's portfolio or materially increase the Fund's transaction costs, administrative costs or taxes. Through its transfer agent, the Fund performs ongoing monitoring of shareholder trading in shares of the Fund and other Franklin Templeton funds in order to try and identify shareholder trading patterns that suggest an ongoing short-term trading strategy. If shareholder trading patterns identified by the transfer agent through monitoring or from other information regarding the shareholder's trading activity in non-Franklin Templeton funds leads the transfer agent to reasonably conclude that such trading may be detrimental to the Fund as described in this Frequent Trading Policy, the transfer agent, on behalf of the Fund, may temporarily or permanently bar future purchases into the Fund or, alternatively, may limit the amount, number or frequency of any future purchases and/or the method by which you may request future purchases and redemptions (including purchases and/or redemptions by an exchange or transfer between the Fund and any other mutual fund). In considering an investor's trading patterns, the Fund may consider, among other factors, the investor's trading history both directly and, if known, through financial intermediaries, in the Fund, in other Franklin Templeton funds, in non-Franklin Templeton mutual funds, or in accounts under common control or ownership (see, for example, "Buying and Selling Shares - Investment by asset allocators and large shareholders" in the SAI). The transfer agent may also reject any purchase or redemption request, whether or not it represents part of any ongoing trading pattern, if the Fund's investment manager or transfer agent reasonably concludes that the amount of the requested transaction may disrupt or otherwise interfere with the efficient management of the Fund's portfolio. In determining what actions should be taken, the Fund's transfer agent may consider a variety of factors, including the potential impact of such remedial actions on the Fund and its shareholders. If the Fund is a "fund of funds," the Fund's transfer agent may take into account the impact of the trading activity and of any proposed remedial action on both the Fund and the underlying funds in which the Fund invests.

Resource 1 401(k) Retirement Savings Plan
Investment Comparative Chart As Of 09/30/2023

iShares S&P 500 Index K

If as a result of its own investigation, information provided by a Financial Intermediary or other third-party, or otherwise, the Fund believes, in its sole discretion, that your short-term trading is excessive or that you are engaging in market timing activity, it reserves the right to reject any specific purchase or exchange order. If the Fund rejects your purchase or exchange order, you will not be able to execute that transaction, and the Fund will not be responsible for any losses you therefore may suffer. For transactions placed directly with the Fund, the Fund may consider the trading history of accounts under common ownership or control for the purpose of enforcing these policies. Transactions placed through the same Financial Intermediary on an omnibus basis may be deemed part of a group for the purpose of this policy and may be rejected in whole or in part by the Fund. Certain accounts, such as omnibus accounts and accounts at Financial Intermediaries, however, include multiple investors and such accounts typically provide the Fund with net purchase or redemption and exchange requests on any given day where purchases, redemptions and exchanges of shares are netted against one another and the identity of individual purchasers, redeemers and exchangers whose orders are aggregated may not be known by the Fund.

ClearBridge Large Cap Growth IS

The Fund's board of trustees has adopted the following policies and procedures with respect to frequent trading in Fund shares (Frequent Trading Policy). The Fund does not intend to accommodate short-term or frequent purchases and redemptions of Fund shares that may be detrimental to the Fund. For example, this type of trading activity could interfere with the efficient management of the Fund's portfolio or materially increase the Fund's transaction costs, administrative costs or taxes. Through its transfer agent, the Fund performs ongoing monitoring of shareholder trading in shares of the Fund and other Franklin Templeton funds in order to try and identify shareholder trading patterns that suggest an ongoing short-term trading strategy. If shareholder trading patterns identified by the transfer agent through monitoring or from other information regarding the shareholder's trading activity in non-Franklin Templeton funds leads the transfer agent to reasonably conclude that such trading may be detrimental to the Fund as described in this Frequent Trading Policy, the transfer agent, on behalf of the Fund, may temporarily or permanently bar future purchases into the Fund or, alternatively, may limit the amount, number or frequency of any future purchases and/or the method by which you may request future purchases and redemptions (including purchases and/or redemptions by an exchange or transfer between the Fund and any other mutual fund). In considering an investor's trading patterns, the Fund may consider, among other factors, the investor's trading history both directly and, if known, through financial intermediaries, in the Fund, in other Franklin Templeton funds, in non-Franklin Templeton mutual funds, or in accounts under common control or ownership (see, for example, "Buying and Selling Shares - Investment by asset allocators and large shareholders" in the SAI). The transfer agent may also reject any purchase or redemption request, whether or not it represents part of any ongoing trading pattern, if the Fund's investment manager or transfer agent reasonably concludes that the amount of the requested transaction may disrupt or otherwise interfere with the efficient management of the Fund's portfolio. In determining what actions should be taken, the Fund's transfer agent may consider a variety of factors, including the potential impact of such remedial actions on the Fund and its shareholders. If the Fund is a "fund of funds," the Fund's transfer agent may take into account the impact of the trading activity and of any proposed remedial action on both the Fund and the underlying funds in which the Fund invests.

Resource 1 401(k) Retirement Savings Plan Investment Comparative Chart As Of 09/30/2023

Putnam Large Cap Value R6

Maximum of 1 round trip allowed per 90 days period. In order to protect the interests of long-term shareholders of the fund, Putnam Management and the fund's Trustees have adopted policies and procedures intended to discourage excessive short-term trading. The fund seeks to discourage excessive short-term trading by using fair value pricing procedures to value investments under some circumstances. In addition, Putnam Management monitors activity in those shareholder accounts about which it possesses the necessary information in order to detect excessive short-term trading patterns and takes steps to deter excessive short-term traders. Putnam Management's Compliance Department currently uses multiple reporting tools to detect short-term trading activity occurring in accounts for investors held directly with the Putnam funds as well as within accounts held through certain financial intermediaries. Putnam Management measures excessive short-term trading in the fund by the number of "round trip" transactions above a specified dollar amount within a specified period of time. A "round trip" transaction is defined as a purchase or exchange into a fund followed, or preceded, by a redemption or exchange out of the same fund. Generally, if an investor has been identified as having completed two "round trip" transactions with values above a specified amount within a rolling 90-day period, Putnam Management will issue the investor and/or his or her financial intermediary, if any, a written warning. Putnam Management's practices for measuring excessive short-term trading activity and issuing warnings may change from time to time. Certain types of transactions are exempt from monitoring, such as those in connection with systematic investment or withdrawal plans and reinvestment of dividend and capital gain distributions. In addition to these monitoring practices, Putnam Management and the fund reserve the right to reject or restrict purchases or exchanges for any reason. Continued excessive short-term trading activity by an investor or intermediary following a warning may lead to the termination of the exchange privilege for that investor or intermediary. Putnam Management or the fund may determine that an investor's trading activity is excessive or otherwise potentially harmful based on various factors, including an investor's or financial intermediary's trading history in the fund, other Putnam funds or other investment products, and may aggregate activity in multiple accounts in the fund or other Putnam funds under common ownership or control for purposes of determining whether the activity is excessive. If the fund identifies an investor or intermediary as a potential excessive trader, it may, among other things, require future trades to be submitted by mail rather than by phone or over the Internet, impose limitations on the amount, number, or frequency of future purchases or exchanges, or temporarily or permanently bar the investor or intermediary from investing in the fund or other Putnam funds. The fund may take these steps in its discretion even if the investor's activity does not fall within the fund's current monitoring parameters.

PIMCO Income Instl

The Board of Trustees of the Trust has adopted policies and procedures reasonably designed to detect and prevent short-term trading activity that may be harmful to a Fund and its shareholders. Such activities may have a detrimental effect on a Fund and its shareholders. For example, depending upon various factors such as the size of a Fund and the amount of its assets maintained in cash, short-term or excessive trading by Fund shareholders may interfere with the efficient management of the Fund's investments, increase transaction costs and taxes, and may harm the performance of the Fund and its shareholders. The Trust seeks to deter and prevent abusive trading practices, and to reduce these risks, through several methods. First, the PIMCO Senior Floating Rate Fund has elected not to impose redemption fees. Second, to the extent that there is a delay between a change in the value of a Fund's portfolio holdings and the time when that change is reflected in the NAV of the Fund's shares, the Fund is exposed to the risk that investors may seek to exploit this delay by purchasing or redeeming shares at NAVs that do not reflect appropriate fair value prices. The Trust seeks to deter and prevent this activity, sometimes referred to as "stale price arbitrage," by the appropriate use of "fair value" pricing of a Fund's portfolio securities. Third, the Trust and PIMCO seek to monitor shareholder account activities in order to detect and prevent excessive and disruptive trading practices. The Trust and PIMCO each reserves the right to restrict or refuse any purchase or exchange transactions if, in the judgment of the Trust or of PIMCO, the transaction may adversely affect the interests of a Fund or its shareholders. Among other things, the Trust may monitor for any patterns of frequent purchases and sales that appear to be made in response to short-term fluctuations in share price and may also monitor for any attempts to improperly avoid the imposition of a redemption fee. Notice of such restrictions, if any, will vary according to the particular circumstances.

Resource 1 401(k) Retirement Savings Plan

Investment Comparative Chart As Of 09/30/2023

PGIM US Real Estate R6

Excessive trading violation will result in a trading restriction period of 60 days. Maximum of 1 round trip allowed per 30 days period. The Fund seeks to prevent patterns of frequent purchases and redemptions of Fund shares by its shareholders. Frequent purchases and sales of shares of the Fund may adversely affect Fund performance and the interests of long-term investors. When a shareholder engages in frequent or short-term trading, the Fund may have to sell portfolio securities to have the cash necessary to redeem the shareholder's shares. This can happen when it is not advantageous to sell any securities, so the Fund's performance may be hurt. When large dollar amounts are involved, frequent trading can also make it difficult to use long-term investment strategies because the Fund cannot predict how much cash it will have to invest. In addition, if the Fund is forced to liquidate investments due to short-term trading activity, it may incur increased brokerage and tax costs. Similarly, the Fund may bear increased administrative costs as a result of the asset level and investment volatility that accompanies patterns of short-term trading. Moreover, frequent or short-term trading by certain shareholders may cause dilution in the value of Fund shares held by other shareholders. Funds that invest in non-US securities may be particularly susceptible to frequent trading because time zone differences among international stock markets can allow a shareholder engaging in frequent trading to exploit fund share prices that may be based on closing prices of non-US securities established some time before the Fund calculates its own share price. Funds that invest in certain fixed-income securities, such as high-yield bonds or certain asset-backed securities, may also constitute an effective vehicle for a shareholder's frequent trading strategy.

BlackRock Advantage Small Cap Core K

If as a result of its own investigation, information provided by a Financial Intermediary or other third-party, or otherwise, the Fund believes, in its sole discretion, that your short-term trading is excessive or that you are engaging in market timing activity, it reserves the right to reject any specific purchase or exchange order. If the Fund rejects your purchase or exchange order, you will not be able to execute that transaction, and the Fund will not be responsible for any losses you therefore may suffer. For transactions placed directly with the Fund, the Fund may consider the trading history of accounts under common ownership or control for the purpose of enforcing these policies. Transactions placed through the same Financial Intermediary on an omnibus basis may be deemed part of a group for the purpose of this policy and may be rejected in whole or in part by the Fund. Certain accounts, such as omnibus accounts and accounts at Financial Intermediaries, however, include multiple investors and such accounts typically provide the Fund with net purchase or redemption and exchange requests on any given day where purchases, redemptions and exchanges of shares are netted against one another and the identity of individual purchasers, redeemers and exchangers whose orders are aggregated may not be known by the Fund.

iShares Russell Small/Mid-Cap Idx K

If as a result of its own investigation, information provided by a Financial Intermediary or other third-party, or otherwise, the Fund believes, in its sole discretion, that your short-term trading is excessive or that you are engaging in market timing activity, it reserves the right to reject any specific purchase or exchange order. If the Fund rejects your purchase or exchange order, you will not be able to execute that transaction, and the Fund will not be responsible for any losses you therefore may suffer. For transactions placed directly with the Fund, the Fund may consider the trading history of accounts under common ownership or control for the purpose of enforcing these policies. Transactions placed through the same Financial Intermediary on an omnibus basis may be deemed part of a group for the purpose of this policy and may be rejected in whole or in part by the Fund. Certain accounts, such as omnibus accounts and accounts at Financial Intermediaries, however, include multiple investors and such accounts typically provide the Fund with net purchase or redemption and exchange requests on any given day where purchases, redemptions and exchanges of shares are netted against one another and the identity of individual purchasers, redeemers and exchangers whose orders are aggregated may not be known by the Fund.

JPMorgan SmartRetirement Blend 2020 R6

Excessive trading violation will result in a trading restriction period of 90 days. Maximum of 1 round trip allowed per 60 days period. The Boards of J.P. Morgan Funds have adopted various policies and procedures to identify market timers, including reviewing "round trips" in and out of J.P. Morgan Funds by investors. A "round trip" includes a purchase or exchange into a Fund followed or preceded by a redemption or exchange out of the same Fund. If the Distributor detects that you have completed two round trips within 60 days in the same Fund, the Distributor will reject your purchase and exchange orders for a period of at least 90 days. For subsequent violations, the Distributor may, in its sole discretion, reject your purchase and exchange orders temporarily or permanently. In identifying market timers, the Distributor may also consider activity of accounts that it believes to be under common ownership or control.

JPMorgan SmartRetirement Blend 2025 R6

Excessive trading violation will result in a trading restriction period of 90 days. Maximum of 1 round trip allowed per 60 days period. The Boards of J.P. Morgan Funds have adopted various policies and procedures to identify market timers, including reviewing "round trips" in and out of J.P. Morgan Funds by investors. A "round trip" includes a purchase or exchange into a Fund followed or preceded by a redemption or exchange out of the same Fund. If the Distributor detects that you have completed two round trips within 60 days in the same Fund, the Distributor will reject your purchase and exchange orders for a period of at least 90 days. For subsequent violations, the Distributor may, in its sole discretion, reject your purchase and exchange orders temporarily or permanently. In identifying market timers, the Distributor may also consider activity of accounts that it believes to be under common ownership or control.

Resource 1 401(k) Retirement Savings Plan
Investment Comparative Chart As Of 09/30/2023

JPMorgan SmartRetirement Blend 2030 R6

Excessive trading violation will result in a trading restriction period of 90 days. Maximum of 1 round trip allowed per 60 days period. The Boards of J.P. Morgan Funds have adopted various policies and procedures to identify market timers, including reviewing "round trips" in and out of J.P. Morgan Funds by investors. A "round trip" includes a purchase or exchange into a Fund followed or preceded by a redemption or exchange out of the same Fund. If the Distributor detects that you have completed two round trips within 60 days in the same Fund, the Distributor will reject your purchase and exchange orders for a period of at least 90 days. For subsequent violations, the Distributor may, in its sole discretion, reject your purchase and exchange orders temporarily or permanently. In identifying market timers, the Distributor may also consider activity of accounts that it believes to be under common ownership or control.

JPMorgan SmartRetirement Blend 2035 R6

Excessive trading violation will result in a trading restriction period of 90 days. Maximum of 1 round trip allowed per 60 days period. The Boards of J.P. Morgan Funds have adopted various policies and procedures to identify market timers, including reviewing "round trips" in and out of J.P. Morgan Funds by investors. A "round trip" includes a purchase or exchange into a Fund followed or preceded by a redemption or exchange out of the same Fund. If the Distributor detects that you have completed two round trips within 60 days in the same Fund, the Distributor will reject your purchase and exchange orders for a period of at least 90 days. For subsequent violations, the Distributor may, in its sole discretion, reject your purchase and exchange orders temporarily or permanently. In identifying market timers, the Distributor may also consider activity of accounts that it believes to be under common ownership or control.

JPMorgan SmartRetirement Blend 2040 R6

Excessive trading violation will result in a trading restriction period of 90 days. Maximum of 1 round trip allowed per 60 days period. The Boards of J.P. Morgan Funds have adopted various policies and procedures to identify market timers, including reviewing "round trips" in and out of J.P. Morgan Funds by investors. A "round trip" includes a purchase or exchange into a Fund followed or preceded by a redemption or exchange out of the same Fund. If the Distributor detects that you have completed two round trips within 60 days in the same Fund, the Distributor will reject your purchase and exchange orders for a period of at least 90 days. For subsequent violations, the Distributor may, in its sole discretion, reject your purchase and exchange orders temporarily or permanently. In identifying market timers, the Distributor may also consider activity of accounts that it believes to be under common ownership or control.

JPMorgan SmartRetirement Blend 2045 R6

Excessive trading violation will result in a trading restriction period of 90 days. Maximum of 1 round trip allowed per 60 days period. The Boards of J.P. Morgan Funds have adopted various policies and procedures to identify market timers, including reviewing "round trips" in and out of J.P. Morgan Funds by investors. A "round trip" includes a purchase or exchange into a Fund followed or preceded by a redemption or exchange out of the same Fund. If the Distributor detects that you have completed two round trips within 60 days in the same Fund, the Distributor will reject your purchase and exchange orders for a period of at least 90 days. For subsequent violations, the Distributor may, in its sole discretion, reject your purchase and exchange orders temporarily or permanently. In identifying market timers, the Distributor may also consider activity of accounts that it believes to be under common ownership or control.

JPMorgan SmartRetirement Blend 2055 R6

Excessive trading violation will result in a trading restriction period of 90 days. Maximum of 1 round trip allowed per 60 days period. The Boards of J.P. Morgan Funds have adopted various policies and procedures to identify market timers, including reviewing "round trips" in and out of J.P. Morgan Funds by investors. A "round trip" includes a purchase or exchange into a Fund followed or preceded by a redemption or exchange out of the same Fund. If the Distributor detects that you have completed two round trips within 60 days in the same Fund, the Distributor will reject your purchase and exchange orders for a period of at least 90 days. For subsequent violations, the Distributor may, in its sole discretion, reject your purchase and exchange orders temporarily or permanently. In identifying market timers, the Distributor may also consider activity of accounts that it believes to be under common ownership or control.

JPMorgan SmartRetirement Blend 2060 R6

Excessive trading violation will result in a trading restriction period of 90 days. Maximum of 1 round trip allowed per 60 days period. The Boards of J.P. Morgan Funds have adopted various policies and procedures to identify market timers, including reviewing "round trips" in and out of J.P. Morgan Funds by investors. A "round trip" includes a purchase or exchange into a Fund followed or preceded by a redemption or exchange out of the same Fund. If the Distributor detects that you have completed two round trips within 60 days in the same Fund, the Distributor will reject your purchase and exchange orders for a period of at least 90 days. For subsequent violations, the Distributor may, in its sole discretion, reject your purchase and exchange orders temporarily or permanently. In identifying market timers, the Distributor may also consider activity of accounts that it believes to be under common ownership or control.

Resource 1 401(k) Retirement Savings Plan
Investment Comparative Chart As Of 09/30/2023

JPMorgan SmartRetirement Blend Inc R6

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