

Stoll Stoll Berne Lokting & Shlachter P.C. Employees' Profit Sharing Plan
Fees and Expenses

Fund	Source	Expense Ratio	Management Fee	Total Fee/Expense
Russell LifePoints Conservative Strategy	Prospectus 3/1/2016	1.09%	0.00%	1.09%
Russell LifePoints Moderate Strategy	Prospectus 3/1/2016	1.14%	0.00%	1.14%
Russell LifePoints Balanced Strategy	Prospectus 3/1/2016	1.21%	0.00%	1.21%
Russell LifePoints Growth Strategy	Prospectus 3/1/2016	1.25%	0.00%	1.25%
Russell LifePoints Equity Growth Strategy	Prospectus 3/1/2016	1.31%	0.00%	1.31%
Vanguard LifeStrategy Moderate Growth	Prospectus 2/25/2016	0.14%	0.00%	0.14%
Vanguard LifeStrategy Growth	Prospectus 2/25/2016	0.15%	0.00%	0.15%
Vanguard Total Stock Market Index	Prospectus 4/27/2016	0.05%	0.00%	0.05%
Vanguard Total World Stock Index	Prospectus 2/26/2016	0.25%	0.00%	0.25%
American Century S/T Govt Fund	Prospectus 8/1/2015	0.55%	0.00%	0.55%
Vanguard Prime Money Market	Prospectus 12/14/2015	0.16%	0.00%	0.16%

All of the above funds have their expenses deducted before the plan's performance is stated, and their management fees are part of the expenses. These Gross Expense Ratios do not reflect any fee waivers or reimbursements that may be in effect.