

# 401(k) Plan Enrollment Worksheet

**Enrolling in your company's retirement plan is easy! Please complete the five steps below.**

Note: This worksheet is for your reference only. Please do not fax or mail this form to Paychex.

## STEP 1: Fee Disclosure.

Your employer is required to provide you with a disclosure, prior to enrollment, that explains any fees that are paid with plan assets, as well as a comparison of the plan's investment alternatives.

## STEP 2: Determine how much you want to contribute.

**Determine what amount of your gross pay you want to invest in your 401(k) account.** This is the amount of your pay that will be deducted at each payroll.

## STEP 3: Select your investment options.

After reviewing the fee disclosure and investment literature, decide how you want your funds divided among the plan's investment alternatives.

Prior to requesting any movement between investments please review the prospectus for policies regarding frequent trading and market timing. Prospectuses can be viewed online at <https://benefits.paychex.com>

You may select any combination in 1% increments totaling 100%.

Enter **0** if you would not like your contribution to be invested in a certain investment.

You may change these percentages at any time using the Paychex Retirement Services Information Line or Paychex Retirement Services Online.

MATC		Investment Selection
565	ALLIANZGI FOCUSED GROWTH A	%
1269	PIMCO TOTAL RETURN A	%
2838	ALLIANCE BERNSTEIN DISCOVERY GROWTH ADV	%
3943	OPPENHEIMER INTERNATIONAL GROWTH A	%
4599	COLUMBIA SMALL CAP INDEX A	%
5032	DWS S&P 500 INDEX A	%
5542	FRANKLIN GROWTH ADVISOR	%
5669	PRUDENTIAL JENNISON NATURAL RESOURCES Z	%
5726	LORD ABBETT FUNDAMENTAL EQUITY I	%
5752	BLACKROCK EQUITY DIVIDEND INST	%
6203	T. ROWE PRICE GROWTH & INCOME	%
7242	LEGG MASON CLEARBRIDGE SMALL CAP GROWTH I	%
7251	VANGUARD MID-CAP GROWTH INDEX INV	%
7322	BLACKROCK LIFEPATH ACTIVE 2015 PORTFOLIO A	%
12056	AMERICAN FUNDS EUROPACIFIC GROWTH R6	%
14216	JOHN HANCOCK DISCIPLINED VALUE MID CAP I	%
14514	JP MORGAN CORE BOND R6	%
14936	BLACKROCK LIFEPATH INDEX 2020 PORTFOLIO INST	%
14940	BLACKROCK LIFEPATH INDEX 2030 PORTFOLIO INST	%
14944	BLACKROCK LIFEPATH INDEX 2040 PORTFOLIO INST	%
14947	BLACKROCK LIFEPATH INDEX 2050 PORTFOLIO INST	%
15730	PRUDENTIAL JENNISON MID CAP GROWTH Q	%
15743	BLACKROCK MULTI-ASSET INCOME INST	%
4671	FEDERATED CAPITAL PRESERVATION INST	%
1723	INVESCO VAN KAMPEN EQUITY AND INCOME A	%
<b>Totals</b>		<b>100%</b>

STEP 4: Choose your enrollment method.

**You may enroll in your retirement plan using either of the following options:**

- Paychex Retirement Services Information Line: 1-877-244-1771, retirement services option
- Paychex Retirement Services Online Web site: <https://benefits.paychex.com>

STEP 5: Enroll in your retirement plan.

**Now you are ready to enroll!** Use your completed 401(k) Plan Enrollment Worksheet as a tool to guide you through the enrollment process. Follow the How to Enroll information for more specific details.

## How to Enroll

Based on your choice of enrollment method, please review the instructions below. Prior to accessing your account, complete the 401(k) Plan Enrollment Worksheet.

### Paychex Retirement Services Information Line

To access your account:

1. Dial 1-877-244-1771, retirement services option.
2. Enter your social security number.
3. Enter/create your Personal Identification Number (PIN).
  - If you have called the Information Line before and know your PIN, enter it.
  - If you are calling for the first time, you must first create a PIN.
  - If you have forgotten your PIN, press **2** and a new PIN will be mailed to your home address.
4. Press **2** to enter your Enrollment Information.
5. First time callers may be asked to verify their date of birth. **Please make sure that this date is accurate. We must have correct information in order to process your enrollment.**
6. Enter your contribution amount **(as you entered on the worksheet).**
7. Enter how your contributions are to be invested in the plan **(as you entered on the worksheet).**
8. Listen for the confirmation/effective date to ensure proper processing of the request.

### Paychex Retirement Services Online

To access your account:

1. Access Paychex Retirement Services Online at <https://benefits.paychex.com>.  
**Note:** If you are accessing your account for the first time, you must register.
  - Under the Self Registration heading, select **Click here to register.**
  - Enter and submit the requested information.
  - Create a password and select a security image and two challenge questions. You are given immediate access to log on. Continue with Step 2 below.
2. Log on by entering your username and password and selecting your security image.
3. Select **Retirement Services.**
4. Follow the prompts and instructions to access your account.

## Fee Disclosure Statement for Participants of the Zara USA Inc 401(k) Profit Sharing Plan & Trust

### Overview

As a participant in the retirement plan sponsored by your employer, you are entitled to know the fees and expenses incurred to operate the plan that are paid by participant assets. The Employee Retirement Income Security Act of 1974, as amended ("ERISA"), requires that the plan administrator provide the disclosures of these fees to you, on or before the date you can first direct your investments, and annually thereafter.

The disclosure of fees is intended to make you aware of the rights and responsibilities associated with the options made available under the plan so that you may make informed decisions regarding the management of your account.

The types of information that must be disclosed are both plan-related and investment-related. Plan-related information includes general operational and identifying information, administrative expenses, and individual expenses. Investment-related information is included on a separate chart which details the fee information of the investment alternatives made available by the plan.

### Part One: General Plan Information

#### Enrollment

Participants and beneficiaries may enroll and make investment changes at any time once eligible to participate in the plan. This may be done by enrolling via the internet, using a voice response system, or by completing an Enrollment/Change Form and either faxing or mailing it to Psychex.

•<https://benefits.psychex.com>

•Psychex Employee Services:

1-877-244-1771, Retirement Services option

•Fax: 585-389-7349

•Mail correspondence:

Attn: 401(k) Participant Support

1175 John St., West Henrietta, NY 14586

#### Automatic Enrollment

Your plan includes an automatic enrollment feature. If you fail to make an enrollment election within 30 days of becoming eligible you will be automatically enrolled. Once automatically enrolled, if you do not wish to participate, you have the ability to opt out within 90 days of enrollment via <https://benefits.psychex.com>, or by calling 1-877-244-1771. Please review your Automatic Enrollment Notice.

#### Plan Investment Changes

There are no limitations on the frequency of when investment changes may be made; however, there may be fees associated with such changes. Review the attached Investment Chart or the fund's prospectus for additional information.

#### Voting of Proxy

The plan administrator shall have responsibility for instructing the trustee as to voting and the tendering of shares relating to assets held by the trust, by proxy or in person, except to the extent such responsibility is delegated to another person, under the terms of the plan or under an agreement between the adopting employer and an investment manager, in which case such persons shall have such responsibility.

## Part Two: Administrative Expenses

Annual administrative expenses for such duties as recordkeeping, accounting, tax form preparation, and legal fees may be paid by the employer or by the plan. Your employer also has the option to be reimbursed by the plan for expenses they have paid. Fees paid with plan assets will be deducted pro-rata based on account balances and specified on your quarterly participant benefit statement.

In the event that the employer decides to transfer the plan's recordkeeping services to a new service provider, there may be a plan transfer fee charged for services associated with the transfer process. The employer has the option to pay the expense with plan assets. If the expense is paid by the plan, it will be deducted on a pro-rata basis from all account balances, and the portion applied to your account will be reflected on your quarterly participant benefit statement.

Mid Atlantic Trust Company Directed Trustee services include, but are not limited to, holding and administering the plan trust pursuant to the direction of company or named fiduciary, establishing a cash settlement account for the plan, purchasing and subscribing authorized plan investments and maintaining custody of said plan investments, accounting for plan investments on a regular basis, certifying the accuracy of statements, and more as defined in the Directed Trustee Agreement as entered into with the plan trust. The fee is \$71.67 per month which is pro-rated and charged against participant accounts based on account balance.

The actual fee(s) for administrative expenses assessed against your account will be specified on your quarterly participant benefit statement.

## Part Three: Individual Expenses

The following expenses may be charged against your account pursuant to your election of the specified service. The actual fee(s) for any individual expenses assessed will be listed on your quarterly participant benefit statement.

Type of Fee	Description	Amount
<b>Loan Fee</b>	Fee charged for the initial processing of a loan request including preparation of amortization schedule.	\$150 general purpose loan \$300 primary residence loan
<b>Distribution Fee</b>	Fee charged for processing a distribution of plan assets.	\$65
<b>Wire/ACH Fee</b>	Fee charged for sending distributions as an automated clearing house (ACH) transaction or via wire transfer.	\$18
<b>Stale Check Fee</b>	Fees charged to participants who fail to cash their distribution check by Paychex and third party vendor. The amount of the fee depends on the services that are necessary to locate the participant.	\$40 Stale Check Processing to remit to Third-party vendor.  Third Party Vendor Fees  \$5 mailing fee to participant \$35 distribution of Stale Check Assets to participant or rollover of Stale Check Assets to IRA fee \$125 missing participant search fee

<b>Type of Fee</b>	<b>Description</b>	<b>Amount</b>
<b>Participant Search Fee</b>	Fee charged in event participant fails to request distribution during a plan termination and search is performed to determine current address.	\$65
<b>Check Reissue Fee</b>	Fee charged for requiring a change in the method of distribution from cash to rollover or vice versa.	\$75
<b>Managed Account Fee</b>	Fee for using GuidedChoice® managed account services. (GCAM) provides investment advisory services to retirement Participants. Services are delivered through online-based software, telephone, paper application and face-to-face meetings. Individuals may receive projections of potential income at retirement, based upon the current value of retirement assets, expected future contributions, earnings and social security. Based upon specific information, income, asset level, risk tolerance and the retirement goal established, recommended changes to saving rate, investment allocation, risk level and retirement age may be provided.	45 bps or .45% of the first \$100,000 in assets with an annual maximum of \$450 regardless of asset level. These fees are prorated and charged on a quarterly basis.
<b>Front/Back-End Load Fee</b>	Sales charge or commission to compensate a sales intermediary, such as a broker or financial advisor, for their time and expertise in selecting an appropriate fund for the investor.	None/waived

## Investment Chart

This chart includes important information to help you compare the investment options under your retirement plan. Additional information about your investment options and hardcopies can be obtained via the fund(s) Web site(s) listed in the chart or by contacting Iliana Marinas at 500 Fifth Avenue Suite 400, New York, NY 10110, 212-355-1415.

The investment options available within the plan may include certain trading guidelines, imposed by the Investment Company, that restrict or limit the frequency in which purchase, transfer or withdrawals may be made. Any restrictions or limitations are identified in Part II of the Investment Chart under the Shareholder-Type Fees section. This information may also be found in each investment option's prospectus, where applicable, or on the investment option's website.

## Part I. Performance Information

The Variable Return Investments table focuses on the performance of investment options that do not have a fixed or stated rate of return. This table 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 Web site(s).

### Variable Return Investments

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 12/31/13				Benchmark			
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
<b>Bond Funds</b>									
<b>JP MORGAN CORE BOND R6/ Intermediate - Term Bond</b>	JCBUX	(1.61%) www.jpmorganfunds.com	5.61%	5.04%	5.20%	(2.02%) Barclays US Agg Bond TR USD	4.44%	4.55%	4.61%
<b>PIMCO TOTAL RETURN A/ Intermediate - Term Bond</b>	PTTAX	(2.30%) www.allianzinvestors.com	6.47%	5.57%	6.45%	(2.02%) Barclays US Agg Bond TR USD	4.44%	4.55%	5.74%
<b>Equity Funds</b>									
<b>ALLIANCE BERNSTEIN DISCOVERY GROWTH ADV/ Mid - Cap Growth</b>	CHCYX	38.84% www.alliancecapital.com	27.68%	9.83%	8.17%	35.74% Russell Mid Cap Growth TR USD	23.37%	9.77%	8.66%
<b>ALLIANZGI FOCUSED GROWTH A/ Large Growth</b>	PGWAX	38.84% www.allianzglobalinvestors.com	19.56%	9.22%	9.52%	33.48% Russell 1000 Growth TR USD	20.39%	7.83%	9.77%
<b>AMERICAN FUNDS EUROPACIFIC GROWTH R6/ Foreign Large Blend</b>	RERGX	20.58% www.americanfunds.com	13.85%	9.11%	14.37%	15.29% MSCI ACWI Ex USA NR USD	12.81%	7.57%	13.40%

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 12/31/13				Benchmark			
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
<b>BLACKROCK EQUITY DIVIDEND INST/ Large Value</b>	MADVX	24.67%	15.44%	9.40%	10.16%	32.53%	16.67%	7.58%	10.51%
		www.blackrock.com				Russell 1000 Value TR USD			
<b>BLACKROCK LIFEPATH ACTIVE 2015 PORTFOLIO A/ Target Date 2011 - 2015</b>	BAPBX	10.53%	11.98%	N/A	4.85%	10.50%	11.65%	7.52%	5.34%
		www.blackrock.com				Morningstar Lifetime Moderate 2015			
<b>BLACKROCK LIFEPATH INDEX 2020 PORTFOLIO INST/ Target Date 2016 - 2020</b>	LIQIX	11.32%	N/A	N/A	7.07%	12.98%	12.86%	7.85%	7.73%
		www.blackrock.com				Morningstar Lifetime Moderate 2020			
<b>BLACKROCK LIFEPATH INDEX 2030 PORTFOLIO INST/ Target Date 2026 - 2030</b>	LINIX	15.34%	N/A	N/A	8.17%	19.64%	15.31%	8.41%	9.38%
		www.blackrock.com				Morningstar Lifetime Moderate 2030			
<b>BLACKROCK LIFEPATH INDEX 2040 PORTFOLIO INST/ Target Date 2036 - 2040</b>	LIKIX	18.61%	N/A	N/A	8.98%	23.05%	16.30%	8.73%	10.19%
		www.blackrock.com				Morningstar Lifetime Moderate 2040			
<b>BLACKROCK LIFEPATH INDEX 2050 PORTFOLIO INST/ Target Date 2050+</b>	LIPIX	21.56%	N/A	N/A	9.61%	22.83%	16.34%	8.83%	9.95%
		www.blackrock.com				Morningstar Lifetime Moderate 2050			
<b>BLACKROCK MULTI-ASSET INCOME INST/ Conservative Allocation</b>	BIICX	9.44%	12.93%	N/A	6.73%	20.18%	14.58%	7.95%	6.23%
		www.blackrock.com				Morningstar Moderately Aggr Target Risk			
<b>COLUMBIA SMALL CAP INDEX A/ Small Blend</b>	NMSAX	40.60%	20.88%	10.24%	9.61%	38.82%	20.08%	9.07%	8.67%
		www.columbiafunds.com				Russell 2000 TR USD			
<b>DWS S&amp;P 500 INDEX A/ Large Blend</b>	SXPAX	31.45%	17.25%	6.74%	6.55%	33.11%	18.59%	7.78%	7.58%
		www.scudder.com				Russell 1000 TR USD			



Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 12/31/13				Benchmark			
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
<b>FRANKLIN GROWTH ADVISOR/ Large Growth</b>	FCGAX	29.73%	18.25%	8.68%	7.66%	33.48%	20.39%	7.83%	6.59%
		www.franklintempleton.com				Russell 1000 Growth TR USD			
<b>INVESCO VAN KAMPEN EQUITY AND INCOME A/ Moderate Allocation</b>	ACEIX	24.96%	14.10%	7.37%	10.45%	24.53%	16.51%	8.34%	N/A
		www.vankampen.com				Morningstar Aggressive Target Risk			
<b>JOHN HANCOCK DISCIPLINED VALUE MID CAP I/ Mid - Cap Value</b>	JVMIX	39.49%	23.66%	12.39%	10.30%	33.46%	21.16%	10.25%	10.38%
		www.jhfunds.com				Russell Mid Cap Value TR USD			
<b>LEGG MASON CLEARBRIDGE SMALL CAP GROWTH I/ Small Growth</b>	SBPYX	45.60%	25.87%	10.96%	11.54%	43.30%	22.58%	9.41%	10.04%
		www.leggmason.com				Russell 2000 Growth TR USD			
<b>LORD ABBETT FUNDAMENTAL EQUITY I/ Large Blend</b>	LAVYX	37.12%	17.29%	9.16%	11.68%	33.11%	18.59%	7.78%	10.16%
		www.lordabbett.com				Russell 1000 TR USD			
<b>OPPENHEIMER INTERNATIONAL GROWTH A/ Foreign Large Growth</b>	OIGAX	25.11%	17.28%	9.65%	9.33%	15.49%	12.90%	7.36%	N/A
		www.oppenheimerfunds.com				MSCI ACWI Ex USA Growth NR USD			
<b>PRUDENTIAL JENNISON MID CAP GROWTH Q/ Mid - Cap Growth</b>	PJGQX	28.30%	20.90%	11.35%	14.75%	35.74%	23.37%	9.77%	14.51%
		www.jennisondryden.com				Russell Mid Cap Growth TR USD			
<b>PRUDENTIAL JENNISON NATURAL RESOURCES Z/ Specialty - Natural Res</b>	PNRZX	10.08%	14.26%	12.45%	11.93%	16.49%	13.45%	11.18%	9.28%
		www.jennisondryden.com				S&P North American Natural Resources TR			
<b>T. ROWE PRICE GROWTH &amp; INCOME/ Large Blend</b>	PRGIX	32.95%	17.80%	7.12%	9.90%	33.48%	20.39%	7.83%	10.50%
		www.troweprice.com				Russell 1000 Growth TR USD			

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 12/31/13				Benchmark			
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
<b>VANGUARD MID-CAP GROWTH INDEX INV/ Mid - Cap Growth</b>	VMGIX	32.02%	21.99%	N/A	8.59%	35.74%	23.37%	9.77%	9.68%
		www.vanguard.com				Russell Mid Cap Growth TR USD			
<b>Money Market Funds</b>									
<b>FEDERATED CAPITAL PRESERVATION INST/ Money Market</b>	CAPIN	1.15%	2.28%	N/A	3.14%	N/A	N/A	N/A	N/A
		www.federatedinvestors.com				N/A			

N/A- Please refer to the fund fact sheets on <https://benefits.paychex.com> by selecting Research Funds from your Home Page and clicking on the name of the fund.

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## Part II. Fee and Expense Information

The Fees and Expenses table shows fee and expense information for the investment options listed in the Variable Return Investments table. It lists the Total Annual Operating Expenses of the options in the Variable Return Investments table. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option. This table also shows Shareholder-Type Fees. These fees are in addition to Total Annual Operating Expenses.

### Fees and Expenses

Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses As a %*	Per \$1000	Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
<b>Bond Funds</b>							
<b>JP MORGAN CORE BOND R6/ Intermediate - Term Bond</b>	JCBUX	0.41%	\$ 4.10	N/A	N/A	1 in 2 Months	90 Days
Additional Description: Certain of the JPMorgan Funds do not monitor for market timers. Those Funds are the JPMorgan Enhanced Income Fund, JPMorgan Short Duration Bond Fund, JPMorgan Short Term Bond Fund, JPMorgan Short Term Bond Fund II, JPMorgan Short Term Municipal Bond Fund, JPMorgan Tax Aware Enhanced Income Fund, JPMorgan Tax Aware Short-Intermediate Income Fund, JPMorgan Treasury & Agency Fund, JPMorgan Ultra Short Duration Bond Fund and the JPMorgan money market funds.							
<b>PIMCO TOTAL RETURN A/ Intermediate - Term Bond</b>	PTTAX	0.85%	\$ 8.50	N/A	N/A	N/A	N/A
Additional Description: Trust and PIMCO each reserves the right to restrict or refuse any purchase or exchange transaction if, in the judgment of the Trust or of PIMCO, the transaction may adversely affect the interests of a Fund or its shareholders. Although the Trust and its service providers seek to use these methods to detect and prevent abusive trading activities, and although the Trust will consistently apply such methods, there can be no assurances that such activities can be mitigated or eliminated.							
<b>Equity Funds</b>							
<b>ALLIANCE BERNSTEIN DISCOVERY GROWTH ADV/ Mid - Cap Growth</b>	CHCYX	0.89%	\$ 8.90	N/A	N/A	2 in 3 Months	N/A
Additional Description: Each Fund reserves the right to restrict, reject or cancel, without any prior notice, any purchase or exchange order for any reason, including any purchase or exchange order accepted by any shareholder's financial intermediary. If the Funds determine, in their sole discretion, that a particular action or pattern of transactions is excessive or short-term trading in nature, the relevant Fund account(s) will be immediately "blocked" and no future purchase or exchange activity will be permitted.							
<b>ALLIANZGI FOCUSED GROWTH A/ Large Growth</b>	PGWAX	1.11%	\$ 11.10	N/A	N/A	N/A	N/A
Additional Description: The Trust and the Adviser each reserves the right to refuse exchange purchases (or purchase and redemption and/or redemption and purchase transactions) if, in the judgment of the Trust or the Adviser, the transaction would adversely affect a Fund and its shareholders. In particular, a pattern of transactions characteristic of 'market timing' strategies may be deemed by the Adviser to be detrimental to the Trust or a particular Fund.							

<b>Name/ Type of Option</b>	<b>Ticker Symbol</b>	<b>Total Annual Operating Expenses As a %*</b>	<b>Per \$1000</b>	<b>Shareholder- Type Fees</b>	<b>Round Trip Period **</b>	<b>Restriction Frequency ***</b>	<b>Restricted Trading Period ****</b>
<b>AMERICAN FUNDS EUROPACIFIC GROWTH R6/ Foreign Large Blend</b>	RERGX	0.50%	\$ 5.00	N/A	N/A	N/A	N/A
Additional Description: Any shareholder redeeming shares (including part of an exchange transaction) having a value of \$5,000 or more from a fund will be precluded from investing in the fund (including part of an exchange transaction) for 30 calendar days after the redemption. This prohibition will not apply to redemptions by shareholders whose shares are held on the books of third-party intermediaries that have not adopted procedures to implement this policy.							
<b>BLACKROCK EQUITY DIVIDEND INST/ Large Value</b>	MADVX	0.74%	\$ 7.40	N/A	N/A	N/A	N/A
Additional Description: The Board has not adopted any specific numerical restrictions on purchases, sales and exchanges of Fund shares because certain legitimate strategies will not result in harm to the Fund or shareholders. If 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.							
<b>BLACKROCK LIFEPATH ACTIVE 2015 PORTFOLIO A/ Target Date 2011 - 2015</b>	BAPBX	0.96%	\$ 9.60	N/A	N/A	N/A	N/A
Additional Description: The Board has not adopted any specific numerical restrictions on purchases, sales and exchanges of Fund shares because certain legitimate strategies will not result in harm to the Fund or shareholders. If 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.							
<b>BLACKROCK LIFEPATH INDEX 2020 PORTFOLIO INST/ Target Date 2016 - 2020</b>	LIQIX	0.24%	\$ 2.40	N/A	N/A	N/A	N/A
Additional Description: The Board has not adopted any specific numerical restrictions on purchases, sales and exchanges of Fund shares because certain legitimate strategies will not result in harm to the Fund or shareholders. If 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.							
<b>BLACKROCK LIFEPATH INDEX 2030 PORTFOLIO INST/ Target Date 2026 - 2030</b>	LINIX	0.26%	\$ 2.60	N/A	N/A	N/A	N/A
Additional Description: The Board has not adopted any specific numerical restrictions on purchases, sales and exchanges of Fund shares because certain legitimate strategies will not result in harm to the Fund or shareholders. If 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.							

<b>Name/ Type of Option</b>	<b>Ticker Symbol</b>	<b>Total Annual Operating Expenses As a %*</b>	<b>Per \$1000</b>	<b>Shareholder- Type Fees</b>	<b>Round Trip Period **</b>	<b>Restriction Frequency ***</b>	<b>Restricted Trading Period ****</b>
<b>BLACKROCK LIFEPATH INDEX 2040 PORTFOLIO INST/ Target Date 2036 - 2040</b>	LIKIX	0.27%	\$ 2.70	N/A	N/A	N/A	N/A
Additional Description: The Board has not adopted any specific numerical restrictions on purchases, sales and exchanges of Fund shares because certain legitimate strategies will not result in harm to the Fund or shareholders. If 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.							
<b>BLACKROCK LIFEPATH INDEX 2050 PORTFOLIO INST/ Target Date 2050+</b>	LIPIX	0.28%	\$ 2.80	N/A	N/A	N/A	N/A
Additional Description: The Board has not adopted any specific numerical restrictions on purchases, sales and exchanges of Fund shares because certain legitimate strategies will not result in harm to the Fund or shareholders. If 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.							
<b>BLACKROCK MULTI-ASSET INCOME INST/ Conservative Allocation</b>	BIICX	0.59%	\$ 5.90	N/A	N/A	N/A	N/A
Additional Description: The Board has not adopted any specific numerical restrictions on purchases, sales and exchanges of Fund shares because certain legitimate strategies will not result in harm to the Fund or shareholders. If 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.							
<b>COLUMBIA SMALL CAP INDEX A/ Small Blend</b>	NMSAX	0.48%	\$ 4.80	N/A	N/A	1 in 28 Days	N/A
Additional Description: The Fund discourages and does not accommodate excessive trading. These limits don't apply to automated transactions or transactions by registered investment companies that invest in Fund using 'fund-of-funds' structure and don't apply to payroll deduction contributions by retirement plan participants, transactions initiated by retirement plan sponsor or certain other retirement plan transactions. The Fund invests significantly in thinly traded equity securities of small-capitalization companies.							
<b>DWS S&amp;P 500 INDEX A/ Large Blend</b>	SXPAX	0.68%	\$ 6.80	N/A	N/A	4 in 12 Months	N/A
Additional Description: Pursuant to its policies, each fund will impose a 2% redemption fee on fund shares held for less than a specified holding period (subject to certain exceptions discussed below under "Redemption fees"). Each fund also reserves the right to reject or cancel a purchase or exchange order for any reason without prior notice.							

Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses As a %*	Per \$1000	Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
<b>FRANKLIN GROWTH ADVISOR/ Large Growth</b>	FCGAX	0.70%	\$ 7.00	N/A	N/A	N/A	N/A
Additional Description: While the Fund reserves the right to reject any purchase order for any reason, the Fund may also revoke executed purchase orders that the transfer agent reasonably concludes in its sole discretion may have been contrary to the objectives of the Fund's Frequent Trading Policy.							
<b>INVESCO VAN KAMPEN EQUITY AND INCOME A/ Moderate Allocation</b>	ACEIX	0.79%	\$ 7.90	N/A	N/A	4 in 1 Years	N/A
Additional Description: The Board has adopted policies and procedures designed to discourage excessive or short-term trading of Fund shares for all Funds except the money market funds and the Invesco Limited Maturity Treasury Fund. You may be charged a 2% redemption fee if you redeem shares of certain Funds within 31 days of purchase.							
<b>JOHN HANCOCK DISCIPLINED VALUE MID CAP I/ Mid - Cap Value</b>	JVMIX	0.93%	\$ 9.30	N/A	N/A	N/A	N/A
Additional Description: The fund or its agent may reject or cancel a purchase order, suspend or terminate the exchange privilege or terminate the ability of an investor to invest in John Hancock funds if the fund or its agent determines that a proposed transaction involves market timing or disruptive trading that it believes is likely to be detrimental to the fund.							
<b>LEGG MASON CLEARBRIDGE SMALL CAP GROWTH I/ Small Growth</b>	SBPYX	0.90%	\$ 9.00	N/A	30 Days	N/A	N/A
Additional Description: The committee has the discretion to determine that action is not necessary if it is determined that the pattern of trading is not abusive or harmful. Additionally, the committee has the discretion to make inquiries or to take any action against a shareholder whose trading appears inconsistent with the frequent trading policy, regardless of the number of Round Trips.							
<b>LORD ABBETT FUNDAMENTAL EQUITY I/ Large Blend</b>	LAVYX	0.74%	\$ 7.40	N/A	N/A	N/A	30 Days
Additional Description: Under the frequent trading policy, any Lord Abbett Fund shareholder redeeming shares valued at \$5,000 or more from a Lord Abbett Fund will be prohibited from investing in the same Lord Abbett Fund for 30 calendar days after the redemption date.							
<b>OPPENHEIMER INTERNATIONAL GROWTH A/ Foreign Large Growth</b>	OIGAX	1.18%	\$ 11.80	N/A	N/A	N/A	30 Days
Additional Description: If a direct shareholder exchanges shares of another Oppenheimer fund account for shares of the Fund, his or her Fund account will be "blocked" from exchanges into any other fund for a period of 30 calendar days from the date of the exchange, subject to certain exceptions.							

Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses As a %*      Per \$1000	Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
<b>PRUDENTIAL JENNISON MID CAP GROWTH Q/ Mid - Cap Growth</b>	PJGQX	0.59%      \$ 5.90	N/A	30 Days	1 in 30 Days	90 Days
Additional Description: The Fund's Chief Compliance Officer has defined frequent trading as one or more round-trip transactions in shares of the Fund within a 30-day period. If this occurs, the shareholder's account will be subject to a 60-day warning period, commencing on the first day of the following month. If a second round-trip occurs before the conclusion of the 60-day warning period, a trading suspension will be placed on the account by the Fund's Transfer Agent that will remain in effect for 90 days.						
<b>PRUDENTIAL JENNISON NATURAL RESOURCES Z/ Specialty - Natural Res</b>	PNRZX	0.87%      \$ 8.70	N/A	30 Days	1 in 30 Days	90 Days
Additional Description: The Fund's Chief Compliance Officer has defined frequent trading as one or more round-trip transactions in shares of the Fund within a 30-day period. If this occurs, the shareholder's account will be subject to a 60-day warning period, commencing on the first day of the following month. If a second round-trip occurs before the conclusion of the 60-day warning period, a trading suspension will be placed on the account by the Fund's Transfer Agent that will remain in effect for 90 days.						
<b>T. ROWE PRICE GROWTH &amp; INCOME/ Large Blend</b>	PRGIX	0.69%      \$ 6.90	N/A	N/A	N/A	30 Days
Additional Description: In addition to restricting transactions in accordance with the 30-Day Purchase Block, T. Rowe Price may, in its discretion, reject any purchase or exchange into a fund from a person whose trading activity could disrupt the management of the fund or dilute the value of the fund's shares, including trading by persons acting collectively. Such persons may be barred from further purchases of T. Rowe Price funds for a period longer than 30 calendar days or permanently.						
<b>VANGUARD MID-CAP GROWTH INDEX INV/ Mid - Cap Growth</b>	VMGIX	0.24%      \$ 2.40	N/A	N/A	N/A	60 Days
Additional Description: For Vanguard Retirement Investment Program pooled plans, the limitations apply to exchanges made online or by phone. SEP-IRAs, SIMPLE IRAs, certain Individual 403(b)(7) Custodial Accounts, and Vanguard Individual 401(k) Plans are subject to the limitations. Vanguard will monitor for frequent trading in institutional (Other Than Defined Contribution Plans) clients' accounts. ETF Shares are not subject to these frequent-trading limits. The limitations will not apply to some other cases.						
<b>Money Market Funds</b>						
<b>FEDERATED CAPITAL PRESERVATION INST/ Money Market</b>	CAPIN	0.39%      \$ 3.90	N/A	N/A	N/A	N/A
Additional Description: None						

\* = Total Operating Expense before waivers/reimbursements as taken from the Operating Fees & Expenses table of the prospectus

\*\* = period of time between purchase and redemption of shares of the same fund that qualifies it as a round trip transaction

\*\*\* = number of round trips permitted

\*\*\*\* = amount of time blocked from trading if policy is violated

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

<http://www.dol.gov/ebsa/publications/undrstndgrtrmmt.html>. 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.

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To assist you in understanding your designated investment alternatives, a general glossary of terms can be found at <http://www.morningstar.com/InvGlossary/?CustId=&CLogin=&CType=&CName=> . In addition, the website provided with each investment alternative may contain its own glossary of terms relevant to that specific alternative, or a link to such a glossary.