



Participant 404(a)5 Fee Disclosure

Prepared on: 6/12/2020 | Investment data as of 3/31/2020 | Holdings as of 03/31/2020

Prepared For:

DotX Technologies
136 Mill Street, Suite 220
Gahanna, OH 43230

Prepared By:

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rebel Financial LLC
540 Offcenter Place
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Service Providers:

Custodian : MidAtlantic Trust Company
Recordkeeper : EPIC Advisors
RIA : rebel Financial LLC
TPA : EPIC Advisors

Committee Members / Authorized Individuals

<u>Name</u>	<u>Position</u>
Dmitriy Kasvin	President
Christine Bricker	Manager

Fees Paid By Plan Participants

Plan Assets: \$68,638.17

Participants: 5

This section will review the annual direct and indirect expenses charged against the Plan. Direct expenses will be paid from the plan's assets and deducted from individual plan accounts equally. Indirect expenses are paid through the investments in which you invest. Each investment option may charge an expense ratio that can either be kept in full by the investment manager or used to compensate other service providers for services they provide to the plan.

Compensation from Plan Participants

Direct fees paid to EPIC Advisors for TPA services

+ **EPIC Recordkeeping:** 2.50 bps of plan assets assessed quarterly. \$69
Fees paid to services provider to maintain plan-level and participant-level account records.

Direct fees paid to MidAtlantic Trust Company for Custodian services

+ **MATC AUM Fee:** 1.00 bps of plan assets assessed quarterly. \$27
Fees paid to independent bank or broker to maintain custody of plan assets.

Direct fees paid to rebel Financial LLC for RIA services

+ **rF401k Advisory Fee:** Calculated based on the fee schedule (rF401k Standard) shown in the appendix. \$480
Fees for all services to your Registered Investment Advisor (RIA), rebel Financial LLC.

Direct fees paid via the expense ratio to the investment manager

+ **Effective Mgmt Fee:** 0.00 bps of plan assets assessed annually. \$0

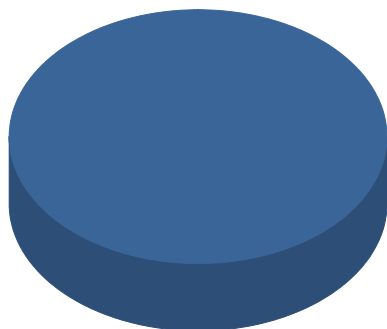
Net annual recurring fees

\$576

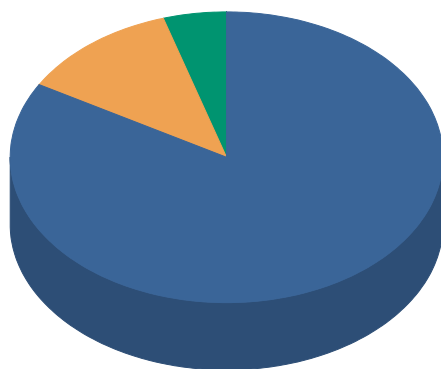
0.84% of plan assets or approximately \$8.39 per \$1,000 invested

Fees Paid By Plan Participants

The following pie charts will illustrate the relative expense distribution of plan funded expenses.



■ Direct fees paid from plan assets	\$576	100.0%
■ Fees paid through the investments	\$0	0.0%
Total:	\$576	100.0%



■ rebel Financial LLC	\$480	83.3%
■ EPIC Advisors	\$69	11.9%
■ MidAtlantic Trust Company	\$27	4.8%
Total:	\$576	100.0%

Plan Options: Performance and Expenses

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 web site address shown next to each investment or you can contact us at the number shown on the cover page.

Investors should consider the investment objectives, risks, and charges and expenses of a fund carefully before investing. Prospectuses and, if available, the summary prospectuses, containing this and other information about the fund are available by contacting your financial consultant. Please read the prospectus and summary prospectus carefully before investing to make sure that the fund is appropriate for your goals and risk tolerance. The performance quoted reflects the reinvestment of dividends and capital gains and is net of expenses. It does not reflect the maximum sales charges, which are generally waived for investments within qualified plans. Such charges, if applied, would reduce the performance quoted. **The performance information shown represents past performance and is not a guarantee of future results.** The investment return and principal value of an investment will fluctuate so that the shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information shown. For performance data current to the most recent month-end, please reference the Investment Company Contact Information section.

Your Investment Options	Total Annualized Returns		
	1-Year	5-Year	10-Year
Large-Cap Equity			
Franklin Growth Adv (FCGAX) Franklin Templeton Investments Mutual Fund			www.franklintempleton.com
Your Share Class Inception: 12/31/1996	-3.56% - Investment return	8.02% - Investment return	10.93% - Investment return
Oldest Share Class Inception: 04/01/1948	-2.35% - Median peer return	7.99% - Median peer return	11.29% - Median peer return
Return Benchmark: Russell 1000 Growth TR USD	0.91% - Benchmark return	10.36% - Benchmark return	12.96% - Benchmark return
	Lost \$35.60 per \$1000 invested	Earned \$401.00 per \$1000 invested	Earned \$1,093.00 per \$1000 invested
	Outperformed 43% of its 1,379 peers	Outperformed 50% of its 1,260 peers	Outperformed 42% of its 1,098 peers
Total Annual Investment Expenses	Investment return since inception is 8.12% for your share class		
0.59% - Expense ratio			
0.94% - Median peer expense ratio			
Charged \$5.90 annually per \$1000 invested	<u>Shareholder-type expenses (if applicable)</u>		
Costs less than 86% of its 1,399 peers	None		
DFA US Large Cap Value I (DFLVX) Dimensional Fund Advisors Mutual Fund			www.dimensional.com
Your Share Class Inception: 02/19/1993	-22.47% - Investment return	0.75% - Investment return	7.55% - Investment return
Oldest Share Class Inception: 02/19/1993	-17.56% - Median peer return	1.43% - Median peer return	6.86% - Median peer return
Return Benchmark: Russell 1000 Value TR USD	-17.16% - Benchmark return	1.90% - Benchmark return	7.66% - Benchmark return
	Lost \$224.70 per \$1000 invested	Earned \$37.50 per \$1000 invested	Earned \$755.00 per \$1000 invested
	Outperformed 13% of its 1,229 peers	Outperformed 38% of its 1,094 peers	Outperformed 67% of its 952 peers
Total Annual Investment Expenses	Investment return since inception is 8.53% for your share class		
0.26% - Expense ratio			
0.87% - Median peer expense ratio			
Charged \$2.60 annually per \$1000 invested	<u>Shareholder-type expenses (if applicable)</u>		
Costs less than 93% of its 1,260 peers	None		

Plan Options: Performance and Expenses (Cont.)

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Your Investment Options	Total Annualized Returns		
	1-Year	5-Year	10-Year
Large-Cap Equity (Cont.)			
TIAA-CREF Large-Cap Value Idx Retire (TRCVX) TIAA Investments Mutual Fund			www.tiaa-cref.org
Your Share Class Inception: 10/01/2002	-17.32% - Investment return	1.62% - Investment return	7.34% - Investment return
Oldest Share Class Inception: 10/01/2002	-17.56% - Median peer return	1.43% - Median peer return	6.86% - Median peer return
Return Benchmark: Russell 1000 Value TR USD	-17.16% - Benchmark return	1.90% - Benchmark return	7.66% - Benchmark return
	Lost \$173.20 per \$1000 invested	Earned \$81.00 per \$1000 invested	Earned \$734.00 per \$1000 invested
	Outperformed 52% of its 1,229 peers	Outperformed 54% of its 1,094 peers	Outperformed 62% of its 952 peers
Total Annual Investment Expenses	Investment return since inception is 7.10% for your share class		
0.30% - Expense ratio			
0.87% - Median peer expense ratio			
Charged \$3.00 annually per \$1000 invested	<u>Shareholder-type expenses (if applicable)</u>		
Costs less than 92% of its 1,260 peers	None		
Vanguard Equity-Income Adm (VEIRX) Vanguard Mutual Fund			www.vanguard.com
Your Share Class Inception: 08/13/2001	-13.20% - Investment return	4.55% - Investment return	9.61% - Investment return
Oldest Share Class Inception: 03/21/1988	-17.56% - Median peer return	1.43% - Median peer return	6.86% - Median peer return
Return Benchmark: Russell 1000 Value TR USD	-17.16% - Benchmark return	1.90% - Benchmark return	7.66% - Benchmark return
	Lost \$132.00 per \$1000 invested	Earned \$227.50 per \$1000 invested	Earned \$961.00 per \$1000 invested
	Outperformed 81% of its 1,229 peers	Outperformed 93% of its 1,094 peers	Outperformed 98% of its 952 peers
Total Annual Investment Expenses	Investment return since inception is 6.70% for your share class		
0.18% - Expense ratio			
0.87% - Median peer expense ratio			
Charged \$1.80 annually per \$1000 invested	<u>Shareholder-type expenses (if applicable)</u>		
Costs less than 95% of its 1,260 peers	None		
Mid-Cap Equity			
Vanguard Mid-Cap Growth Index Admiral (VMGMX) Vanguard Mutual Fund			www.vanguard.com
Your Share Class Inception: 09/27/2011	-10.49% - Investment return	4.17% - Investment return	10.10% - Investment return
Oldest Share Class Inception: 08/17/2006	-9.24% - Median peer return	4.88% - Median peer return	9.87% - Median peer return
Return Benchmark: Russell Mid Cap Growth TR USD	-9.44% - Benchmark return	5.60% - Benchmark return	10.88% - Benchmark return
	Lost \$104.90 per \$1000 invested	Earned \$208.50 per \$1000 invested	Earned \$1,010.00 per \$1000 invested
	Outperformed 41% of its 618 peers	Outperformed 36% of its 564 peers	Outperformed 56% of its 514 peers
Total Annual Investment Expenses	Investment return since inception is 10.47% for your share class		
0.07% - Expense ratio	<i>Note: Any investment return shown in bold italics was calculated using extended performance data. The oldest share class return adjusted for your share class expense ratio is shown as a proxy.</i>		
1.06% - Median peer expense ratio			
Charged \$0.70 annually per \$1000 invested	<u>Shareholder-type expenses (if applicable)</u>		
Costs less than 98% of its 629 peers	None		

Plan Options: Performance and Expenses (Cont.)

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Your Investment Options	Total Annualized Returns		
	1-Year	5-Year	10-Year

Mid-Cap Equity (Cont.)

TIAA-CREF Mid-Cap Value Retire (TRVRX) TIAA Investments Mutual Fund www.tiaa-cref.org			
Your Share Class Inception: 10/01/2002	-27.42% - Investment return	-3.22% - Investment return	5.22% - Investment return
Oldest Share Class Inception: 10/01/2002	-24.62% - Median peer return	-1.60% - Median peer return	5.76% - Median peer return
Return Benchmark: Russell Mid Cap Value TR USD	-24.13% - Benchmark return	-0.76% - Benchmark return	7.21% - Benchmark return
	Lost \$274.20 per \$1000 invested	Lost \$161.00 per \$1000 invested	Earned \$522.00 per \$1000 invested
	Outperformed 29% of its 433 peers	Outperformed 26% of its 400 peers	Outperformed 38% of its 330 peers
Total Annual Investment Expenses	Investment return since inception is 8.06% for your share class		
0.69% - Expense ratio			
0.98% - Median peer expense ratio			
Charged \$6.90 annually per \$1000 invested	<u>Shareholder-type expenses (if applicable)</u>		
Costs less than 82% of its 435 peers	None		

Small-Cap Equity

Vanguard Small Cap Growth Index Admiral (VSGAX) Vanguard Mutual Fund www.vanguard.com			
Your Share Class Inception: 09/27/2011	-15.81% - Investment return	3.27% - Investment return	9.56% - Investment return
Oldest Share Class Inception: 05/21/1998	-16.86% - Median peer return	3.01% - Median peer return	9.25% - Median peer return
Return Benchmark: Russell 2000 Growth TR USD	-18.57% - Benchmark return	1.70% - Benchmark return	8.88% - Benchmark return
	Lost \$158.10 per \$1000 invested	Earned \$163.50 per \$1000 invested	Earned \$956.00 per \$1000 invested
	Outperformed 60% of its 645 peers	Outperformed 55% of its 604 peers	Outperformed 56% of its 543 peers
Total Annual Investment Expenses	Investment return since inception is 10.18% for your share class		
0.07% - Expense ratio	<i>Note: Any investment return shown in bold italics was calculated using extended performance data. The oldest share class return adjusted for your share class expense ratio is shown as a proxy.</i>		
1.16% - Median peer expense ratio			
Charged \$0.70 annually per \$1000 invested	<u>Shareholder-type expenses (if applicable)</u>		
Costs less than 98% of its 657 peers	None		

DFA US Small Cap Value I (DFSVX) | Dimensional Fund Advisors | Mutual Fund www.dimensional.com

Your Share Class Inception: 03/02/1993	-35.36% - Investment return	-5.43% - Investment return	4.16% - Investment return
Oldest Share Class Inception: 03/02/1993	-31.45% - Median peer return	-4.02% - Median peer return	4.28% - Median peer return
Return Benchmark: Russell 2000 Value TR USD	-29.64% - Benchmark return	-2.42% - Benchmark return	4.78% - Benchmark return
	Lost \$353.60 per \$1000 invested	Lost \$271.50 per \$1000 invested	Earned \$416.00 per \$1000 invested
	Outperformed 21% of its 443 peers	Outperformed 23% of its 413 peers	Outperformed 45% of its 355 peers
Total Annual Investment Expenses	Investment return since inception is 8.89% for your share class		
0.51% - Expense ratio			
1.12% - Median peer expense ratio			
Charged \$5.10 annually per \$1000 invested	<u>Shareholder-type expenses (if applicable)</u>		
Costs less than 92% of its 452 peers	None		

Plan Options: Performance and Expenses (Cont.)

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Your Investment Options	Total Annualized Returns		
	1-Year	5-Year	10-Year
Developed International Equity			
DFA International Large Cap Growth (DILRX) Dimensional Fund Advisors Mutual Fund			www.dimensional.com
Your Share Class Inception: 12/20/2012	-9.64% - Investment return	1.19% - Investment return	N/Av
Oldest Share Class Inception: 12/20/2012	-8.25% - Median peer return	1.27% - Median peer return	4.18% - Median peer return
Return Benchmark: MSCI ACWI Ex USA Growth NR USD	-7.30% - Benchmark return Lost \$96.40 per \$1000 invested Outperformed 39% of its 491 peers	2.10% - Benchmark return Earned \$59.50 per \$1000 invested Outperformed 48% of its 429 peers	3.91% - Benchmark return
Total Annual Investment Expenses	Investment return since inception is 3.72% for your share class		
0.30% - Expense ratio			
1.03% - Median peer expense ratio			
Charged \$3.00 annually per \$1000 invested	<u>Shareholder-type expenses (if applicable)</u>		
Costs less than 97% of its 503 peers	Contractual expense waiver of 0.01%. Expires on 2021-2-28. Gross expense ratio is 0.31%.		
American Beacon International Eq R5 (AAIEX) American Beacon Mutual Fund			www.americanbeaconfunds.com
Your Share Class Inception: 08/07/1991	-23.72% - Investment return	-3.96% - Investment return	1.24% - Investment return
Oldest Share Class Inception: 08/07/1991	-21.28% - Median peer return	-3.45% - Median peer return	0.81% - Median peer return
Return Benchmark: MSCI ACWI Ex USA Value NR USD	-23.67% - Benchmark return Lost \$237.20 per \$1000 invested Outperformed 32% of its 339 peers	-3.50% - Benchmark return Lost \$198.00 per \$1000 invested Outperformed 39% of its 292 peers	0.10% - Benchmark return Earned \$124.00 per \$1000 invested Outperformed 64% of its 234 peers
Total Annual Investment Expenses	Investment return since inception is 5.63% for your share class		
0.73% - Expense ratio			
1.01% - Median peer expense ratio			
Charged \$7.30 annually per \$1000 invested	<u>Shareholder-type expenses (if applicable)</u>		
Costs less than 77% of its 345 peers	None		
Vanguard Global Capital Cycles Investor (VGPXM) Vanguard Mutual Fund			www.vanguard.com
Your Share Class Inception: 05/23/1984	-18.08% - Investment return	-5.18% - Investment return	-9.17% - Investment return
Oldest Share Class Inception: 05/23/1984	-11.59% - Median peer return	2.47% - Median peer return	5.99% - Median peer return
Return Benchmark: MSCI ACWI Large Cap NR USD	-9.84% - Benchmark return Lost \$180.80 per \$1000 invested Outperformed 10% of its 893 peers	3.36% - Benchmark return Lost \$259.00 per \$1000 invested Outperformed 1% of its 732 peers	6.00% - Benchmark return Lost \$917.00 per \$1000 invested Outperformed 0% of its 520 peers
Total Annual Investment Expenses	Investment return since inception is 2.79% for your share class		
0.33% - Expense ratio			
1.01% - Median peer expense ratio			
Charged \$3.30 annually per \$1000 invested	<u>Shareholder-type expenses (if applicable)</u>		
Costs less than 97% of its 932 peers	None		

Plan Options: Performance and Expenses (Cont.)

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Your Investment Options	Total Annualized Returns		
	1-Year	5-Year	10-Year
Emerging Market Equity			
DFA Emerging Markets Core Equity I (DFCEX) Dimensional Fund Advisors Mutual Fund			www.dimensional.com
Your Share Class Inception: 04/05/2005	-23.40% - Investment return	-2.01% - Investment return	0.12% - Investment return
Oldest Share Class Inception: 04/05/2005	-18.32% - Median peer return	-1.00% - Median peer return	0.60% - Median peer return
Return Benchmark: MSCI EM NR USD	-17.68% - Benchmark return	-0.36% - Benchmark return	0.68% - Benchmark return
	Lost \$234.00 per \$1000 invested	Lost \$100.50 per \$1000 invested	Earned \$12.00 per \$1000 invested
	Outperformed 17% of its 833 peers	Outperformed 32% of its 673 peers	Outperformed 38% of its 352 peers
Total Annual Investment Expenses	Investment return since inception is 5.09% for your share class		
0.48% - Expense ratio			
1.22% - Median peer expense ratio			
Charged \$4.80 annually per \$1000 invested	<u>Shareholder-type expenses (if applicable)</u>		
Costs less than 92% of its 873 peers	None		
DFA Emerging Markets Small Cap I (DEMSX) Dimensional Fund Advisors Mutual Fund			www.dimensional.com
Your Share Class Inception: 03/05/1998	-27.73% - Investment return	-3.00% - Investment return	0.69% - Investment return
Oldest Share Class Inception: 03/05/1998	-18.32% - Median peer return	-1.00% - Median peer return	0.60% - Median peer return
Return Benchmark: MSCI EM NR USD	-17.68% - Benchmark return	-0.36% - Benchmark return	0.68% - Benchmark return
	Lost \$277.30 per \$1000 invested	Lost \$150.00 per \$1000 invested	Earned \$69.00 per \$1000 invested
	Outperformed 7% of its 833 peers	Outperformed 17% of its 673 peers	Outperformed 51% of its 352 peers
Total Annual Investment Expenses	Investment return since inception is 8.69% for your share class		
0.67% - Expense ratio			
1.22% - Median peer expense ratio			
Charged \$6.70 annually per \$1000 invested	<u>Shareholder-type expenses (if applicable)</u>		
Costs less than 87% of its 873 peers	None		
Morgan Stanley Inst Frontier Mkts I (MFMIX) Morgan Stanley Mutual Fund			www.morganstanley.com/im
Your Share Class Inception: 08/25/2008	-25.67% - Investment return	-7.12% - Investment return	0.27% - Investment return
Oldest Share Class Inception: 08/25/2008	-18.32% - Median peer return	-1.00% - Median peer return	0.60% - Median peer return
Return Benchmark: MSCI EM NR USD	-17.68% - Benchmark return	-0.36% - Benchmark return	0.68% - Benchmark return
	Lost \$256.70 per \$1000 invested	Lost \$356.00 per \$1000 invested	Earned \$27.00 per \$1000 invested
	Outperformed 11% of its 833 peers	Outperformed 2% of its 673 peers	Outperformed 42% of its 352 peers
Total Annual Investment Expenses	Investment return since inception is -2.52% for your share class		
1.76% - Expense ratio			
1.22% - Median peer expense ratio			
Charged \$17.60 annually per \$1000 invested	<u>Shareholder-type expenses (if applicable)</u>		
Costs less than 16% of its 873 peers	None		

Plan Options: Performance and Expenses (Cont.)

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Your Investment Options	Total Annualized Returns		
	1-Year	5-Year	10-Year
Intermediate Fixed Income			
Western Asset Core Bond I (WATFX) Legg Mason Mutual Fund			www.leggmason.com
Your Share Class Inception: 09/04/1990	5.95% - Investment return	3.52% - Investment return	4.67% - Investment return
Oldest Share Class Inception: 09/04/1990	6.93% - Median peer return	2.79% - Median peer return	3.61% - Median peer return
Return Benchmark: BBgBarc US Agg Bond TR USD	8.93% - Benchmark return	3.35% - Benchmark return	3.88% - Benchmark return
	Earned \$59.50 per \$1000 invested	Earned \$176.00 per \$1000 invested	Earned \$467.00 per \$1000 invested
	Outperformed 30% of its 434 peers	Outperformed 94% of its 390 peers	Outperformed 96% of its 352 peers
Total Annual Investment Expenses	Investment return since inception is 6.60% for your share class		
0.45% - Expense ratio			
0.56% - Median peer expense ratio			
Charged \$4.50 annually per \$1000 invested	<u>Shareholder-type expenses (if applicable)</u>		
Costs less than 65% of its 443 peers	Contractual expense waiver of 0.08%. Expires on 2020-12-31. Gross expense ratio is 0.53%.		
JPMorgan Total Return R6 (JMTIX) JPMorgan Mutual Fund			www.jpmorganfunds.com
Your Share Class Inception: 03/18/2014	6.54% - Investment return	3.38% - Investment return	4.66% - Investment return
Oldest Share Class Inception: 06/16/2008	4.58% - Median peer return	2.62% - Median peer return	3.87% - Median peer return
Return Benchmark: BBgBarc US Universal TR USD	7.15% - Benchmark return	3.35% - Benchmark return	4.04% - Benchmark return
	Earned \$65.40 per \$1000 invested	Earned \$169.00 per \$1000 invested	Earned \$466.00 per \$1000 invested
	Outperformed 84% of its 619 peers	Outperformed 94% of its 527 peers	Outperformed 89% of its 462 peers
Total Annual Investment Expenses	Investment return since inception is 3.65% for your share class		
0.42% - Expense ratio	<i>Note: Any investment return shown in bold italics was calculated using extended performance data. The oldest share class return adjusted for your share class expense ratio is shown as a proxy.</i>		
0.68% - Median peer expense ratio			
Charged \$4.20 annually per \$1000 invested	<u>Shareholder-type expenses (if applicable)</u>		
Costs less than 87% of its 624 peers	Contractual expense waiver of 0.08%. Expires on 2020-6-30. Gross expense ratio is 0.50%.		
Franklin Strategic Income R6 (FGKNX) Franklin Templeton Investments Mutual Fund			www.franklintempleton.com
Your Share Class Inception: 05/01/2013	-6.35% - Investment return	0.93% - Investment return	3.22% - Investment return
Oldest Share Class Inception: 05/24/1994	-4.27% - Median peer return	1.62% - Median peer return	3.87% - Median peer return
Return Benchmark: BBgBarc US Universal TR USD	7.15% - Benchmark return	3.35% - Benchmark return	4.04% - Benchmark return
	Lost \$63.50 per \$1000 invested	Earned \$46.50 per \$1000 invested	Earned \$322.00 per \$1000 invested
	Outperformed 28% of its 320 peers	Outperformed 27% of its 260 peers	Outperformed 30% of its 175 peers
Total Annual Investment Expenses	Investment return since inception is 1.16% for your share class		
0.51% - Expense ratio	<i>Note: Any investment return shown in bold italics was calculated using extended performance data. The oldest share class return adjusted for your share class expense ratio is shown as a proxy.</i>		
0.95% - Median peer expense ratio			
Charged \$5.10 annually per \$1000 invested	<u>Shareholder-type expenses (if applicable)</u>		
Costs less than 92% of its 336 peers	Contractual expense waiver of 0.05%. Expires on 2020-9-1. Gross expense ratio is 0.56%.		

Plan Options: Performance and Expenses (Cont.)

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Your Investment Options	Total Annualized Returns		
	1-Year	5-Year	10-Year
Intermediate Fixed Income (Cont.)			
PIMCO Income I2 (PONPX) PIMCO Mutual Fund			www.pimco.com
Your Share Class Inception: 04/30/2008	-3.26% - Investment return	3.49% - Investment return	7.24% - Investment return
Oldest Share Class Inception: 03/30/2007	-4.27% - Median peer return	1.62% - Median peer return	3.87% - Median peer return
Return Benchmark: BBgBarc US Universal TR USD	7.15% - Benchmark return Lost \$32.60 per \$1000 invested Outperformed 58% of its 320 peers	3.35% - Benchmark return Earned \$174.50 per \$1000 invested Outperformed 94% of its 260 peers	4.04% - Benchmark return Earned \$724.00 per \$1000 invested Outperformed 98% of its 175 peers
Total Annual Investment Expenses	Investment return since inception is 7.46% for your share class		
1.15% - Expense ratio			
0.95% - Median peer expense ratio			
Charged \$11.50 annually per \$1000 invested	<u>Shareholder-type expenses (if applicable)</u>		
Costs less than 33% of its 336 peers	None		
Short-Term Fixed Income			
Invesco Oppenheimer Senior FI Rtr6 (OOSIX) Invesco Mutual Fund			www.oppenheimerfunds.com
Your Share Class Inception: 10/26/2012	-16.66% - Investment return	-0.43% - Investment return	2.50% - Investment return
Oldest Share Class Inception: 09/08/1999	-9.86% - Median peer return	0.46% - Median peer return	2.54% - Median peer return
Return Benchmark: S&P/LSTA Leveraged Loan TR	-9.16% - Benchmark return Lost \$166.60 per \$1000 invested Outperformed 5% of its 248 peers	1.13% - Benchmark return Lost \$21.50 per \$1000 invested Outperformed 13% of its 233 peers	3.08% - Benchmark return Earned \$250.00 per \$1000 invested Outperformed 47% of its 122 peers
Total Annual Investment Expenses	Investment return since inception is 1.08% for your share class		
0.75% - Expense ratio	<i>Note: Any investment return shown in bold italics was calculated using extended performance data. The oldest share class return adjusted for your share class expense ratio is shown as a proxy.</i>		
0.95% - Median peer expense ratio			
Charged \$7.50 annually per \$1000 invested	<u>Shareholder-type expenses (if applicable)</u>		
Costs less than 73% of its 253 peers	Contractual expense waiver of 0.02%. Expires on 2021-5-31. Gross expense ratio is 0.77%.		
Vanguard Short-Term Investment-Grade Adm (VFSUX) Vanguard Mutual Fund			www.vanguard.com
Your Share Class Inception: 02/12/2001	2.03% - Investment return	2.04% - Investment return	2.40% - Investment return
Oldest Share Class Inception: 10/29/1982	1.07% - Median peer return	1.45% - Median peer return	1.75% - Median peer return
Return Benchmark: BBgBarc US Govt/Credit 1-3 Yr TR USD	4.52% - Benchmark return Earned \$20.30 per \$1000 invested Outperformed 65% of its 578 peers	1.89% - Benchmark return Earned \$102.00 per \$1000 invested Outperformed 87% of its 508 peers	1.62% - Benchmark return Earned \$240.00 per \$1000 invested Outperformed 80% of its 405 peers
Total Annual Investment Expenses	Investment return since inception is 3.46% for your share class		
0.10% - Expense ratio			
0.63% - Median peer expense ratio			
Charged \$1.00 annually per \$1000 invested	<u>Shareholder-type expenses (if applicable)</u>		
Costs less than 95% of its 589 peers	None		

Plan Options: Performance and Expenses (Cont.)

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Your Investment Options	Total Annualized Returns		
	1-Year	5-Year	10-Year
International Fixed Income			
T. Rowe Price Emerging Markets Bond I (PRXIX) T. Rowe Price Mutual Fund			www.troweprice.com
Your Share Class Inception: 08/28/2015	-12.77% - Investment return	1.59% - Investment return	3.47% - Investment return
Oldest Share Class Inception: 12/30/1994	-8.81% - Median peer return	1.67% - Median peer return	3.47% - Median peer return
Return Benchmark: BBgBarc EM USD Aggregate TR USD	-2.88% - Benchmark return	3.28% - Benchmark return	5.09% - Benchmark return
	Lost \$127.70 per \$1000 invested	Earned \$79.50 per \$1000 invested	Earned \$347.00 per \$1000 invested
	Outperformed 14% of its 277 peers	Outperformed 47% of its 223 peers	Outperformed 50% of its 92 peers
Total Annual Investment Expenses	Investment return since inception is 1.91% for your share class		
0.77% - Expense ratio	<i>Note: Any investment return shown in bold italics was calculated using extended performance data. The oldest share class return adjusted for your share class expense ratio is shown as a proxy.</i>		
0.95% - Median peer expense ratio	<u>Shareholder-type expenses (if applicable)</u>		
Charged \$7.70 annually per \$1000 invested	None		
Costs less than 75% of its 280 peers			
DFA Five-Year Global Fixed-Income I (DFGBX) Dimensional Fund Advisors Mutual Fund			www.dimensional.com
Your Share Class Inception: 11/06/1990	2.49% - Investment return	1.94% - Investment return	2.62% - Investment return
Oldest Share Class Inception: 11/06/1990	2.39% - Median peer return	2.37% - Median peer return	3.64% - Median peer return
Return Benchmark: BBgBarc Global Aggregate TR Hdg USD	6.59% - Benchmark return	3.48% - Benchmark return	4.05% - Benchmark return
	Earned \$24.90 per \$1000 invested	Earned \$97.00 per \$1000 invested	Earned \$262.00 per \$1000 invested
	Outperformed 55% of its 107 peers	Outperformed 23% of its 75 peers	Outperformed 14% of its 51 peers
Total Annual Investment Expenses	Investment return since inception is 5.04% for your share class		
0.26% - Expense ratio			
0.70% - Median peer expense ratio	<u>Shareholder-type expenses (if applicable)</u>		
Charged \$2.60 annually per \$1000 invested	None		
Costs less than 82% of its 108 peers			
High Yield Fixed Income			
TIAA-CREF High-Yield Inst (TIHYX) TIAA Investments Mutual Fund			www.tiaa-cref.org
Your Share Class Inception: 03/31/2006	-7.96% - Investment return	2.23% - Investment return	5.27% - Investment return
Oldest Share Class Inception: 03/31/2006	-7.64% - Median peer return	1.70% - Median peer return	4.62% - Median peer return
Return Benchmark: ICE BofA US High Yield TR USD	-7.45% - Benchmark return	2.66% - Benchmark return	5.49% - Benchmark return
	Lost \$79.60 per \$1000 invested	Earned \$111.50 per \$1000 invested	Earned \$527.00 per \$1000 invested
	Outperformed 44% of its 707 peers	Outperformed 73% of its 627 peers	Outperformed 84% of its 473 peers
Total Annual Investment Expenses	Investment return since inception is 5.75% for your share class		
0.36% - Expense ratio			
0.88% - Median peer expense ratio	<u>Shareholder-type expenses (if applicable)</u>		
Charged \$3.60 annually per \$1000 invested	None		
Costs less than 94% of its 724 peers			

Plan Options: Performance and Expenses (Cont.)

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Your Investment Options	Total Annualized Returns		
	1-Year	5-Year	10-Year

Commodities

BNY Mellon Natural Resources I (DLDRX) BNY Mellon Mutual Fund https://im.bnymellon.com			
Your Share Class Inception: 10/31/2003	-32.56% - Investment return	-6.85% - Investment return	-0.83% - Investment return
Oldest Share Class Inception: 10/31/2003	-31.66% - Median peer return	-7.62% - Median peer return	-3.98% - Median peer return
Return Benchmark: S&P North American Natural Resources TR	-43.21% - Benchmark return	-11.90% - Benchmark return	-4.34% - Benchmark return
	Lost \$325.60 per \$1000 invested	Lost \$342.50 per \$1000 invested	Lost \$83.00 per \$1000 invested
	Outperformed 47% of its 127 peers	Outperformed 53% of its 114 peers	Outperformed 63% of its 97 peers
Total Annual Investment Expenses	Investment return since inception is 4.69% for your share class		
0.98% - Expense ratio			
0.99% - Median peer expense ratio			
Charged \$9.80 annually per \$1000 invested	<u>Shareholder-type expenses (If applicable)</u>		
Costs less than 51% of its 128 peers	None		

Allocation

REBEL FIN CONSERVATIVE MODEL Custom			
Inception: 01/01/2015	N/Av	N/Av	N/Av
Return Benchmark: Morningstar Con Tgt Risk TR USD	N/Av	N/Av	N/Av
	2.68% - Benchmark return	3.21% - Benchmark return	4.02% - Benchmark return
Total Annual Investment Expenses	Investment return since inception is N/Av		
Expense ratio is N/Av			
Median peer expenses are N/Av			
	<u>Shareholder-type expenses (If applicable)</u>		
	None		

REBEL FIN MOD CONS MODEL Custom			
Inception: 01/01/2015	N/Av	N/Av	N/Av
Return Benchmark: Morningstar Mod Con Tgt Risk TR USD	N/Av	N/Av	N/Av
	-0.81% - Benchmark return	3.55% - Benchmark return	5.11% - Benchmark return
Total Annual Investment Expenses	Investment return since inception is N/Av		
Expense ratio is N/Av			
Median peer expenses are N/Av			
	<u>Shareholder-type expenses (If applicable)</u>		
	None		

Plan Options: Performance and Expenses (Cont.)

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Your Investment Options	Total Annualized Returns		
	1-Year	5-Year	10-Year
Allocation (Cont.)			
REBEL FIN MODERATE MODEL Custom			
Inception: 01/01/2015	N/Av	N/Av	N/Av
Return Benchmark: Morningstar Mod Con Tgt Risk TR USD	N/Av -0.81% - Benchmark return	N/Av 3.55% - Benchmark return	N/Av 5.11% - Benchmark return
Total Annual Investment Expenses	Investment return since inception is N/Av		
Expense ratio is N/Av			
Median peer expenses are N/Av			
	<u>Shareholder-type expenses (if applicable)</u>		
	None		
REBEL FIN AGGRESSIVE MODEL Custom			
Inception: 01/01/2015	N/Av	N/Av	N/Av
Return Benchmark: Morningstar Agg Tgt Risk TR USD	N/Av -13.30% - Benchmark return	N/Av 2.93% - Benchmark return	N/Av 6.81% - Benchmark return
Total Annual Investment Expenses	Investment return since inception is N/Av		
Expense ratio is N/Av			
Median peer expenses are N/Av			
	<u>Shareholder-type expenses (if applicable)</u>		
	None		
REBEL FIN MOD AGGR MODEL Custom			
Inception: 01/01/2015	N/Av	N/Av	N/Av
Return Benchmark: Morningstar Agg Tgt Risk TR USD	N/Av -13.30% - Benchmark return	N/Av 2.93% - Benchmark return	N/Av 6.81% - Benchmark return
Total Annual Investment Expenses	Investment return since inception is N/Av		
Expense ratio is N/Av			
Median peer expenses are N/Av			
	<u>Shareholder-type expenses (if applicable)</u>		
	None		

Plan Options: Performance and Expenses (Cont.)

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Your Investment Options	Total Annualized Returns		
	1-Year	5-Year	10-Year
Allocation (Cont.)			
American Funds 2010 Trgt Date Retire R6 (RFTTX) American Funds Mutual Fund			www.americanfunds.com
Your Share Class Inception: 07/13/2009	-0.86% - Investment return	3.58% - Investment return	5.94% - Investment return
Oldest Share Class Inception: 02/01/2007	-1.05% - Median peer return	2.92% - Median peer return	5.19% - Median peer return
Return Benchmark: Morningstar Lifetime Mod 2010 TR USD	-0.99% - Benchmark return	3.22% - Benchmark return	5.43% - Benchmark return
	Lost \$8.60 per \$1000 invested	Earned \$179.00 per \$1000 invested	Earned \$594.00 per \$1000 invested
	Outperformed 58% of its 135 peers	Outperformed 95% of its 103 peers	Outperformed 92% of its 87 peers
Total Annual Investment Expenses	Investment return since inception is 7.39% for your share class		
0.31% - Expense ratio			
0.51% - Median peer expense ratio			
Charged \$3.10 annually per \$1000 invested	<u>Shareholder-type expenses (if applicable)</u>		
Costs less than 84% of its 135 peers	None		
American Funds 2015 Trgt Date Retire R6 (RFJTX) American Funds Mutual Fund			www.americanfunds.com
Your Share Class Inception: 07/13/2009	-1.42% - Investment return	3.70% - Investment return	6.26% - Investment return
Oldest Share Class Inception: 02/01/2007	-2.49% - Median peer return	2.85% - Median peer return	5.50% - Median peer return
Return Benchmark: Morningstar Lifetime Mod 2015 TR USD	-1.23% - Benchmark return	3.43% - Benchmark return	5.82% - Benchmark return
	Lost \$14.20 per \$1000 invested	Earned \$185.00 per \$1000 invested	Earned \$626.00 per \$1000 invested
	Outperformed 77% of its 132 peers	Outperformed 96% of its 97 peers	Outperformed 99% of its 73 peers
Total Annual Investment Expenses	Investment return since inception is 7.81% for your share class		
0.31% - Expense ratio			
0.57% - Median peer expense ratio			
Charged \$3.10 annually per \$1000 invested	<u>Shareholder-type expenses (if applicable)</u>		
Costs less than 87% of its 132 peers	None		
American Funds 2020 Trgt Date Retire R6 (RRCTX) American Funds Mutual Fund			www.americanfunds.com
Your Share Class Inception: 07/13/2009	-1.37% - Investment return	4.09% - Investment return	6.86% - Investment return
Oldest Share Class Inception: 02/01/2007	-3.17% - Median peer return	2.87% - Median peer return	5.66% - Median peer return
Return Benchmark: Morningstar Lifetime Mod 2020 TR USD	-1.99% - Benchmark return	3.57% - Benchmark return	6.21% - Benchmark return
	Lost \$13.70 per \$1000 invested	Earned \$204.50 per \$1000 invested	Earned \$686.00 per \$1000 invested
	Outperformed 83% of its 236 peers	Outperformed 98% of its 190 peers	Outperformed 99% of its 133 peers
Total Annual Investment Expenses	Investment return since inception is 8.52% for your share class		
0.31% - Expense ratio			
0.67% - Median peer expense ratio			
Charged \$3.10 annually per \$1000 invested	<u>Shareholder-type expenses (if applicable)</u>		
Costs less than 91% of its 237 peers	None		

Plan Options: Performance and Expenses (Cont.)

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Your Investment Options	Total Annualized Returns		
	1-Year	5-Year	10-Year
Allocation (Cont.)			
American Funds 2025 Trgt Date Retire R6 (RFDTX) American Funds Mutual Fund www.americanfunds.com			
Your Share Class Inception: 07/13/2009	-1.95% - Investment return	4.49% - Investment return	7.64% - Investment return
Oldest Share Class Inception: 02/01/2007	-4.72% - Median peer return	2.95% - Median peer return	6.02% - Median peer return
Return Benchmark: Morningstar Lifetime Mod 2025 TR USD	-3.44% - Benchmark return	3.65% - Benchmark return	6.60% - Benchmark return
Total Annual Investment Expenses	Lost \$19.50 per \$1000 invested	Earned \$224.50 per \$1000 invested	Earned \$764.00 per \$1000 invested
0.33% - Expense ratio	Outperformed 94% of its 238 peers	Outperformed 99% of its 194 peers	Outperformed 99% of its 119 peers
0.66% - Median peer expense ratio	Investment return since inception is 9.43% for your share class		
Charged \$3.30 annually per \$1000 invested	<u>Shareholder-type expenses (If applicable)</u>		
Costs less than 88% of its 240 peers	None		
American Funds 2030 Trgt Date Retire R6 (RFETX) American Funds Mutual Fund www.americanfunds.com			
Your Share Class Inception: 07/13/2009	-3.69% - Investment return	4.77% - Investment return	8.05% - Investment return
Oldest Share Class Inception: 02/01/2007	-6.57% - Median peer return	2.89% - Median peer return	6.14% - Median peer return
Return Benchmark: Morningstar Lifetime Mod 2030 TR USD	-5.79% - Benchmark return	3.57% - Benchmark return	6.87% - Benchmark return
Total Annual Investment Expenses	Lost \$36.90 per \$1000 invested	Earned \$238.50 per \$1000 invested	Earned \$805.00 per \$1000 invested
0.35% - Expense ratio	Outperformed 95% of its 244 peers	Outperformed 99% of its 199 peers	Outperformed 99% of its 135 peers
0.69% - Median peer expense ratio	Investment return since inception is 9.94% for your share class		
Charged \$3.50 annually per \$1000 invested	<u>Shareholder-type expenses (If applicable)</u>		
Costs less than 88% of its 251 peers	None		
American Funds 2035 Trgt Date Retire R6 (RFFTX) American Funds Mutual Fund www.americanfunds.com			
Your Share Class Inception: 07/13/2009	-6.04% - Investment return	4.87% - Investment return	8.13% - Investment return
Oldest Share Class Inception: 02/01/2007	-8.60% - Median peer return	2.78% - Median peer return	6.32% - Median peer return
Return Benchmark: Morningstar Lifetime Mod 2035 TR USD	-8.69% - Benchmark return	3.28% - Benchmark return	6.90% - Benchmark return
Total Annual Investment Expenses	Lost \$60.40 per \$1000 invested	Earned \$243.50 per \$1000 invested	Earned \$813.00 per \$1000 invested
0.37% - Expense ratio	Outperformed 87% of its 232 peers	Outperformed 99% of its 188 peers	Outperformed 99% of its 113 peers
0.67% - Median peer expense ratio	Investment return since inception is 10.03% for your share class		
Charged \$3.70 annually per \$1000 invested	<u>Shareholder-type expenses (If applicable)</u>		
Costs less than 87% of its 233 peers	None		

Plan Options: Performance and Expenses (Cont.)

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Your Investment Options	Total Annualized Returns		
	1-Year	5-Year	10-Year
Allocation (Cont.)			
American Funds 2040 Trgt Date Retire R6 (RFGTX) American Funds Mutual Fund			www.americanfunds.com
Your Share Class Inception: 07/27/2009	-7.16% - Investment return	4.81% - Investment return	8.14% - Investment return
Oldest Share Class Inception: 02/01/2007	-10.07% - Median peer return	2.59% - Median peer return	6.26% - Median peer return
Return Benchmark: Morningstar Lifetime Mod 2040 TR USD	-11.16% - Benchmark return	2.92% - Benchmark return	6.77% - Benchmark return
	Lost \$71.60 per \$1000 invested	Earned \$240.50 per \$1000 invested	Earned \$814.00 per \$1000 invested
	Outperformed 91% of its 244 peers	Outperformed 99% of its 199 peers	Outperformed 99% of its 135 peers
Total Annual Investment Expenses	Investment return since inception is 9.30% for your share class		
0.38% - Expense ratio			
0.71% - Median peer expense ratio			
Charged \$3.80 annually per \$1000 invested	<u>Shareholder-type expenses (if applicable)</u>		
Costs less than 87% of its 245 peers	None		
American Funds 2045 Trgt Date Retire R6 (RFHTX) American Funds Mutual Fund			www.americanfunds.com
Your Share Class Inception: 07/13/2009	-7.36% - Investment return	4.89% - Investment return	8.19% - Investment return
Oldest Share Class Inception: 02/01/2007	-11.00% - Median peer return	2.53% - Median peer return	6.38% - Median peer return
Return Benchmark: Morningstar Lifetime Mod 2045 TR USD	-12.63% - Benchmark return	2.63% - Benchmark return	6.58% - Benchmark return
	Lost \$73.60 per \$1000 invested	Earned \$244.50 per \$1000 invested	Earned \$819.00 per \$1000 invested
	Outperformed 96% of its 232 peers	Outperformed 99% of its 188 peers	Outperformed 99% of its 112 peers
Total Annual Investment Expenses	Investment return since inception is 10.11% for your share class		
0.38% - Expense ratio			
0.69% - Median peer expense ratio			
Charged \$3.80 annually per \$1000 invested	<u>Shareholder-type expenses (if applicable)</u>		
Costs less than 86% of its 233 peers	None		
American Funds 2050 Trgt Date Retire R6 (RFITX) American Funds Mutual Fund			www.americanfunds.com
Your Share Class Inception: 07/13/2009	-7.58% - Investment return	4.91% - Investment return	8.19% - Investment return
Oldest Share Class Inception: 02/01/2007	-11.33% - Median peer return	2.40% - Median peer return	6.35% - Median peer return
Return Benchmark: Morningstar Lifetime Mod 2050 TR USD	-13.22% - Benchmark return	2.46% - Benchmark return	6.43% - Benchmark return
	Lost \$75.80 per \$1000 invested	Earned \$245.50 per \$1000 invested	Earned \$819.00 per \$1000 invested
	Outperformed 96% of its 244 peers	Outperformed 99% of its 199 peers	Outperformed 99% of its 110 peers
Total Annual Investment Expenses	Investment return since inception is 10.12% for your share class		
0.39% - Expense ratio			
0.72% - Median peer expense ratio			
Charged \$3.90 annually per \$1000 invested	<u>Shareholder-type expenses (if applicable)</u>		
Costs less than 87% of its 245 peers	None		

Plan Options: Performance and Expenses (Cont.)

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Your Investment Options	Total Annualized Returns		
	1-Year	5-Year	10-Year
Allocation (Cont.)			
American Funds 2055 Trgt Date Retire R6 (RFKTX) American Funds Mutual Fund			www.americanfunds.com
Your Share Class Inception: 02/01/2010	-7.54% - Investment return	4.91% - Investment return	8.19% - Investment return
Oldest Share Class Inception: 02/01/2010	-11.60% - Median peer return	2.49% - Median peer return	6.35% - Median peer return
Return Benchmark: Morningstar Lifetime Mod 2055 TR USD	-13.45% - Benchmark return	2.37% - Benchmark return	6.31% - Benchmark return
	Lost \$75.40 per \$1000 invested	Earned \$245.50 per \$1000 invested	Earned \$819.00 per \$1000 invested
	Outperformed 96% of its 232 peers	Outperformed 99% of its 180 peers	Outperformed 99% of its 42 peers
Total Annual Investment Expenses	Investment return since inception is 8.67% for your share class		
0.40% - Expense ratio			
0.71% - Median peer expense ratio			
Charged \$4.00 annually per \$1000 invested	<u>Shareholder-type expenses (if applicable)</u>		
Costs less than 84% of its 233 peers	None		

Stable Value / Money Market			
WT CIT III for Metlife GAC 25554 CL J Wilmington Trust, N.A Separate Account			
The performance was last updated on 3/31/2020.			
Inception: 8/31/2000	2.40% - Investment return	2.34% - Investment return	N/Av
Return Benchmark: USTREAS T-Bill Cnst Mat Rate Yr	2.10% - Median peer return	1.69% - Median peer return	1.73% - Median peer return
	7.35% - Benchmark return	1.97% - Benchmark return	1.53% - Benchmark return
	Earned \$24.00 per \$1000 invested	Earned \$117.00 per \$1000 invested	
	Outperformed 81% of its 259 peers	Outperformed 93% of its 256 peers	Outperformed 89% of its 223 peers
Total Annual Investment Expenses	Investment return since inception is 2.38% for your share class		
0.49% - Expense ratio			
Median peer expenses are N/Av			
Charged \$4.90 annually per \$1000 invested	<u>Shareholder-type expenses (if applicable)</u>		
	None		

Appendix - Fee Schedules

Any fee schedule utilized in the previous report sections will be shown below for additional details and clarity on the calculation process.

Plan Assets: \$68,638.17 **# of Participants:** 5

Compensation Fee Schedules

rF401k Standard

Your fee tier will be assigned based on the total assets in your plan. The minimum and maximum total assets for each tier will be identified below. Since this is a tiered fee schedule, many tiers may be assessed depending on your current total assets. Any applicable tier will be highlighted in yellow below. The yearly \$ amount will be calculated by multiplying the plan assets for that tier by the basis points (1/100 of a percent shown).

Maximum Fee: If the calculated fee is greater than 99,999,999,999.00, then a maximum fee of 99,999,999,999.00 will be assessed instead.

Minimum total assets	Maximum total assets	Fee Amount (basis points)	Plan assets multiplier	Yearly \$ amount	Annual \$ amount
1.00	999,999.00	70.00	68,638.17	480.47	480.47
1,000,000.00	1,999,999.00	65.00			
2,000,000.00	3,999,999.00	60.00			
4,000,000.00	6,999,999.00	50.00			
7,000,000.00	9,999,999.00	45.00			
10,000,000.00	24,999,999.00	40.00			
25,000,000.00	and up	35.00			
Total annual \$ amount for your plan					\$480.47

Index Family Disclosure

BofA Merrill Lynch

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