

403(b) Program with Touchstone Investments

INVESTMENT PERFORMANCE AND OPERATING EXPENSES

The disclosure information below is designed to help you understand information on the investments offered in your plan and any administrative expenses that may be charged to your account if provided for under the terms of your plan. The table below contains information about the available investment options to help you review how they have performed over time and compare them with an appropriate benchmark for the same time periods. Where applicable, the table also shows total annual operating expenses (expenses that reduce the rate of return of an investment), shareholder-type expenses (these are in addition to total annual operating expenses) and limitations or restrictions on your ability to purchase or sell investments.

As a plan participant, you can direct the investment of your retirement account. You can make changes to your investment options through the plan's website at www.usicg.com/touchstone. You can monitor your investment results through the VRU, website and quarterly plan statement.

The cumulative effect of expenses can substantially reduce the growth of your retirement savings over time. Visit the Department of Labor's website for help with understanding your retirement plan fees and expenses at <https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/understanding-your-retirement-plan-fees>. Expenses are only one of many factors to consider when you decide to invest. 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.

Asset Class	Performance (as of 08/31/2020)				Total Annual Expenses	
	3 Months	1 Year	5 Years	10 Yrs /Since Inception *	Gross Percentage/ Per \$1,000	Net Percentage/ Per \$1,000**
Money Market/Stable						
Federated Hermes Govt Obligations Fund	0.00%	0.75%	0.82%	0.41%	0.5800% / \$5.80	0.4500% / \$4.50
<i>MoneyMarketTax</i>	<i>0.01%</i>	<i>0.76%</i>	<i>0.80%</i>	<i>0.41%</i>		
Bond						
Touchstone Active Bond A	4.09%	7.51%	4.66%	4.01%	1.0000% / \$10.00	0.9000% / \$9.00
<i>Intermediate Core-Plus Bond</i>	<i>3.05%</i>	<i>6.02%</i>	<i>4.34%</i>	<i>4.04%</i>		
Touchstone Flexible Income Fund A	5.75%	6.91%	4.61%	4.95%	1.2500% / \$12.50	1.1600% / \$11.60
<i>MultisectorBond</i>	<i>4.90%</i>	<i>2.67%</i>	<i>4.21%</i>	<i>4.48%</i>		
Touchstone Ultra Short Duration Fixed In	1.70%	1.28%	1.63%	1.28%*	0.8000% / \$8.00	0.6900% / \$6.90
<i>Ultrashort Bond</i>	<i>0.91%</i>	<i>1.80%</i>	<i>1.72%</i>	<i>1.26%</i>		
Balanced/LifeStyle						
Touchstone Balanced A	12.41%	19.13%	11.38%	10.87%	1.1000% / \$11.00	1.0200% / \$10.20
<i>Allocation-50-70% Equity</i>	<i>9.04%</i>	<i>9.68%</i>	<i>7.43%</i>	<i>8.37%</i>		
Domestic Stock						
Touchstone Large Cap Focused A	19.02%	27.13%	15.71%	15.05%	1.1000% / \$11.00	1.0200% / \$10.20
<i>Large Blend</i>	<i>13.52%</i>	<i>16.50%</i>	<i>11.83%</i>	<i>13.27%</i>		
Touchstone Small Company A	6.13%	-0.13%	6.60%	10.93%	1.2100% / \$12.10	1.2100% / \$12.10
<i>Small Growth</i>	<i>14.62%</i>	<i>18.96%</i>	<i>12.02%</i>	<i>14.12%</i>		
International Stock						

Asset Class	Performance (as of 08/31/2020)				Total Annual Expenses	
	3 Months	1 Year	5 Years	10 Yrs /Since Inception *	Gross Percentage/ Per \$1,000	Net Percentage/ Per \$1,000**
International Stock						
Touchstone Global ESG Equity A	14.95%	13.71%	8.37%	11.37%	1.1800% / \$11.80	1.1700% / \$11.70
<i>World Stock</i>	14.38%	15.20%	9.43%	9.60%		
Touchstone International Equity A	10.50%	7.49%	3.93%	5.50%	1.3800% / \$13.80	1.3700% / \$13.70
<i>ForeignLgBlend</i>	11.89%	6.96%	4.75%	5.56%		

The performance of your account may be different from the average annual return for the same investments as the timing of transactions in your account will have an impact, either positive or negative, on your account return. Past performance is no guarantee of future results.

Net annual expenses and management fees are reflected in the performance figures shown**. Investment return and principal value may be worth more or less than the original cost.

Mutual funds are offered by prospectus. For complete information on the funds, their expenses, charges and risks, contact your employer or visit your plan's website for a current prospectus. Please read each prospectus carefully before you invest.

One way to assess an investment's results is to compare them to a benchmark, or index, which is a composite of securities that provides a means to evaluate performance for another fund(s). Benchmarks are unmanaged, do not incur management fees, costs or expenses and cannot be invested in directly. Benchmarks are shown in the table to help you review the performance of your investments. Information is obtained from reliable sources, but is not guaranteed as to completeness or accuracy. Benchmarks shown for portfolios, where applicable, represent a weighted average of the benchmarks assigned to each component fund of the portfolio.

**Note: USI Consulting Group may assess a recordkeeping and administration fee on certain investment options that will not be reflected in the above quoted performance. Please refer to the last section, titled Additional Fee Information, for more information.

*Returns are since inception for funds that are less than ten years old.

Figures quoted represent past performance, which is no guarantee of future results. Investment return, principal value and yields of investments will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be higher or lower due to market volatility. Returns include reinvestment of dividends and capital gains. Money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Government bonds are not insured or guaranteed by the U.S. government. Stable value funds are structured either as collective trusts or insurance company separate accounts, but are not mutual funds. Stable value fund transfers to non-competing investment options, such as equity funds, balanced funds, and long-term bond funds are permitted at any time. Stable value fund transfers to competing investment options with similar investment characteristics (such as any money market, stable value, short- or intermediate-term bond funds with a duration less than 3 years) may be required to be held in a non-competing investment option for a minimum of 90 days before a subsequent transfer to a competing option may occur. Investment portfolios are not mutual funds or securities in and of themselves; rather, they are asset allocation portfolios comprised of several complementary investments. Performance shown for certain share classes of funds may reflect the adjusted historical returns published by Morningstar, which are calculated using the adjusted return history of the oldest surviving share class of the fund. Predecessor fund information can be found in the fund's prospectus, statement of additional information, or annual report.

** Investment options that show a net percentage lower than the gross percentage under Total Annual Expenses have certain fee waivers in effect which reduce the expenses for that investment option. Net expenses per \$1,000 presume (but do not guarantee) that the fee waiver is in effect for the one-year period. For more information about any fee waiver, including its duration, see the investment's prospectus or similar disclosure document.

Unless noted in the investment chart above, a plan fiduciary is responsible for voting, tender and other similar rights for the plan's designated investment options.

Please visit the plan's website for more information about investments, including the latest investment performance information available and information regarding each fund's website. A glossary of investment-related terms is available in the Education Resource Center under the Planning and Education menu on the website which may help you to better understand your investment options. For a free copy of this information, or for further information, please contact your employer or utilize the contact information for your plan listed on page one of your current statement in the Special Messages section.

Fund information contained herein (including performance information) is obtained from reliable sources including Morningstar and/or mutual fund companies, but is not guaranteed as to accuracy, completeness and timeliness. Benchmark information is obtained from Morningstar but is not guaranteed as to accuracy, completeness or timeliness. Provider shall not be liable for any errors in content or for any actions taken in reliance thereon. Certain funds listed may impose redemption fees on shares that are transferred or exchanged out of the applicable fund before the applicable minimum holding period. An investor should consider the investment's performance objectives, risks, charges and expenses carefully before investing or sending money. This and other important information about each investment company can be found in the prospectus. To obtain a copy of a prospectus, please visit the plan's website or contact the fund company or your employer. Please read the prospectus carefully before investing. All rights reserved for Morningstar, Inc. data. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information.

NOT FDIC INSURED - NO BANK GUARANTEE - MAY LOSE VALUE

ADDITIONAL FEE INFORMATION

The table below summarizes any individual and administrative expenses that may be charged to your account. These expenses will only apply if you utilize the service and/or your employer has elected to charge the expense to your account. Amounts actually charged to your account, if any, will be shown in the Account Summary section of your quarterly statement.

Expense Paid By	Expense Description	Expense Amount	Allocation Method/Frequency
Participant	Distribution Check	\$25.00	Per Transaction
Participant	Form 1099-R	\$35.00	Per Transaction
Participant	Loan Maintenance Fee	\$ 25.00	Semiannual
Participant	New Loan Fee	\$ 125.00	Each
Participant	Plan Administration Per Participant	\$25.00	Annually
Participant	Standard QDRO Review	\$450.00	Per Transaction
Participant	Wire Transfer/ACH Transaction	\$35.00	Per Transaction

The expenses shown are paid to service providers for administration of your plan and include services such as legal, accounting, and recordkeeping services. Expenses may vary each year based on different factors and new services may apply. Plan administrative expenses may be covered, in full or in part, by the total annual operating expenses of one or more of the plan's investments. For any remaining portion, your employer has discretion to pay the expenses from its own assets or from the plan's assets, and may change its decision on how such expenses are paid at any time. Expenses paid by the plan with a pro-rata allocation method, if applicable, are assessed in proportion to a participant's account balance. Certain expenses may be shown as basis points (bps). One basis point is a unit equal to one one-hundredth of one percent (i.e., one basis point = .01%). Expenses that are charged to the plan or to your account directly will be shown on your quarterly statement.

Expenses paid by participants also include any shareholder type expenses noted in the investment chart.

QDRO Review fees, if applicable, are for a Qualified Domestic Relations Order.

If applicable, expenses that are generally paid from the plan's forfeiture account (assets from the unvested portion of participant accounts who terminated employment prior to being 100% vested) may be paid from the plan or by the plan sponsor if the balance in the forfeiture account is insufficient to cover the expenses.