

PARTICIPANT FEES AND ANNUAL DISCLOSURE STATEMENT

403(b)(7) PLAN ("Plan")

This Disclosure Statement is designed to provide information regarding fees associated with the operation and administration of your Retirement Plan. The program has been established under rules and regulations established by the Internal Revenue Service and Department of Labor. To ensure compliance with these guidelines, your Employer has engaged several service providers to oversee certain aspects of the Plan's operation.

INFORMATION ON YOUR ACCOUNT

The Plan document, which has been approved by IRS, includes options selected by your Employer. Contributions, distributions, and other provisions relating to the operation of the Plan are outlined in policies and notices used to communicate benefits of the program to participants. This material is provided to participants and beneficiaries through the website and includes the Summary Plan Description, Administrative Forms, and activity notifications.

The Plan generates certain reports on an annual basis to comply with regulatory directives. Financial reports, income tax forms and regulatory forms are generated and filed as required by law. For these activities, the Plan employs the services of a third-party administrator to accumulate data, process plan transactions and maintain a website for participants and beneficiaries. PenServ Plan Services, Inc. ("PenServ") has been selected as recordkeeper and third-party administrator for the Plan.

Monies received by the Plan are generally directed into Designated Investment Alternatives selected by the Plan Trustee or financial advisor providing investment services to the Plan. Where a financial advisor is appointed, the individual or firm meets periodically with Plan officials to discuss suitable Designated Investment Alternatives, assists with communication to participants and beneficiaries, and monitors the investment options to ensure the continued appropriateness of each asset.

Fees for the above services are generally paid from assets held by the Plan. Some expenses are applied to participant or beneficiary balances on a per capita basis. This means the cost is charged to each individual's account, without regard to the relative value of the balance. An example would be the quarterly participant fee. Each account is assessed the same charge. Other expenses are paid from plan assets and applied on a pro-rata basis. These fees are based on the value of an individual's account balance, as it relates to the total value of the assets used to compute the charge. An example would be Custodial Fees that are stated as a percentage of total assets held in the custodial account.

USING THE PARTICIPANT WEBSITE

Participants and beneficiaries may generally access the Plan's website at any time and enter instructions to purchase or sell funds offered in the account. Transaction requests received prior to the close of NYSE trading on any business day will be entered on the same day. Otherwise, trade instructions will be placed on the day the Exchange is next available to accept transactions.

TRADING RESTRICTIONS

Some funds may impose limitations on trades and in some cases, may limit the ability to direct transactions in your Plan. These restrictions are identified in the attached Comparative Chart describing each Designated Investment Alternative offered by your Plan.

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VOTING RIGHTS

As a participant in the Plan, you have the right to vote on various actions under consideration by the investment company holding your assets. You can request proxy materials and exercise your rights by voting proxies issued by the Designated Investment Alternative. You may request this material by contacting a PenServ representative.

DESIGNATED INVESTMENT ALTERNATIVES

The attached chart provides a list of the Designated Investment Alternatives selected for your Plan. This material includes valuable information designed to help you select appropriate investments for your account. The list includes the website address of each fund family where additional information is available. In addition, the most recent prospectus and financial reports released by the investment company, as well as other helpful information is updated monthly on the Plan website at www.penserv.com. The site also includes a Glossary of Terms and a number of other tools designed to assist you in the management of your Plan Account.

CHANGES TO THIS INFORMATION

If any changes are made to the list of Designated Investment Alternatives, you will receive an updated Notice of such change at least 30, but no more than 90 days in advance of the effective date, unless such advance notice is not possible due to events that were unforeseeable or circumstances beyond the control of the Plan Administrator. In that case, the notice will be provided as soon as reasonably practicable.

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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 Website address shown below or you can contact the Plan Administrator. A free paper copy of the information is available on the Plan website or can be obtained by contacting your Plan Administrator.

The table below shows how Plan investment alternatives 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 risk is available on the Website.

Plan Investment	Average Annual Total Return as of 10/31/2022				Benchmark Returns				Total Annual Operating Expenses	
	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception	As a %	Per \$1000
Cantor Growth Equity A Large Growth FICGX https://www.delawareinvestments.com/literature	-21.29	11.07	13.14		-24.60	12.59	14.69		1.04	10.40
					Russell 1000 Growth TR USD					
Shareholder Type Fees and Restrictions:										
A short-term roundtrip is any redemption of fund shares within 20 Business Days of a purchase of that fund's shares. If you make a second such short-term roundtrip in a fund within 90 rolling calendar days as a previous short-term roundtrip in that fund, you may be considered a market timer. If you are identified as a market timer, we will execute the redemption side of your exchange order but may refuse the purchase side of your exchange order.										
Purchase of A shares may result in fees based on the fund prospectus. Prospectuses are provided on the Investments page of your Plan web account. For additional information, please contact your advisor.										
Delaware Corporate Bond A Corporate Bond DGCAX https://www.delawareinvestments.com/literature	-20.33	-0.35	1.47		-19.57	-0.32	1.47		0.82	8.20
					Bloomberg US Corporate Bond TR USD					
Shareholder Type Fees and Restrictions:										
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	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception	As a %	Per \$1000
Delaware High-Yield Opportunities A High Yield Bond DHOAX https://www.delawareinvestments.com/literature	-10.88	1.80	3.18		-11.45	1.90	4.07		0.94	9.40
					ICE BofA US High Yield TR USD					
Shareholder Type Fees and Restrictions:										
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Delaware International Small Cap A Foreign Small/Mid Growth DGGAX https://www.delawareinvestments.com/literature	-32.86	-2.63	4.60		-27.75	-0.29	4.77		1.37	13.70
					MSC ACWI Ex USA Small NR USD					
Shareholder Type Fees and Restrictions:										
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Delaware Intl Value Equity A Foreign Large Blend DEGIX https://www.delawareinvestments.com/literature	-25.67	-3.55	2.14		-24.73	-0.60	3.27		1.13	11.30
					MSCI ACWI Ex USA NR USD					
Shareholder Type Fees and Restrictions:										
A short-term roundtrip is any redemption of fund shares within 20 Business Days of a purchase of that fund's shares. If you make a second such short-term roundtrip in a fund within 90 rolling calendar days as a previous short-term roundtrip in that fund, you may be considered a market timer. If you are identified as a market timer, we will execute the redemption side of your exchange order but may refuse the purchase side of your exchange order.										
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	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception	As a %	Per \$1000
Delaware Investments Ultrashort A Ultrashort Bond DLTAX https://www.delawareinvestments.com/literature	-0.25	1.14	0.78		-3.91	0.70	0.62		0.40	4.00
					Bloomberg Govt/Corp 1 Yr Duration TR USD					
Shareholder Type Fees and Restrictions:										
A short-term roundtrip is any redemption of fund shares within 20 Business Days of a purchase of that fund's shares. If you make a second such short-term roundtrip in a fund within 90 rolling calendar days as a previous short-term roundtrip in that fund, you may be considered a market timer. If you are identified as a market timer, we will execute the redemption side of your exchange order but may refuse the purchase side of your exchange order.										
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Delaware Limited-Term Diversified Inc A Short-Term Bond DTRIX https://www.delawareinvestments.com/literature	-6.03	0.21	0.52		-4.88	0.68	0.79		0.64	6.40
					Bloomberg US Govt/Credit 1-3 Yr TR USD					
Shareholder Type Fees and Restrictions:										
A short-term roundtrip is any redemption of fund shares within 20 Business Days of a purchase of that fund's shares. If you make a second such short-term roundtrip in a fund within 90 rolling calendar days as a previous short-term roundtrip in that fund, you may be considered a market timer. If you are identified as a market timer, we will execute the redemption side of your exchange order but may refuse the purchase side of your exchange order.										
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Delaware Mid Cap Value A Mid-Cap Value DLMAX https://www.delawareinvestments.com/literature	-5.66	5.82	9.73		-10.18	6.49	10.42		1.14	11.40
					Russell Mid Cap Value TR USD					
Shareholder Type Fees and Restrictions:										
A short-term roundtrip is any redemption of fund shares within 20 Business Days of a purchase of that fund's shares. If you make a second such short-term roundtrip in a fund within 90 rolling calendar days as a previous short-term roundtrip in that fund, you may be considered a market timer. If you are identified as a market timer, we will execute the redemption side of your exchange order but may refuse the purchase side of your exchange order.										
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	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception	As a %	Per \$1000
Delaware Smid Cap Growth A Mid-Cap Growth DFCIX https://www.delawareinvestments.com/literature	-47.16	9.30	11.09		-28.94	8.66	11.95		1.04	10.40
Russell Mid Cap Growth TR USD										
Shareholder Type Fees and Restrictions:										
Delaware Strategic Allocation A Allocation--50% to 70% Equity DFBAX https://www.delawareinvestments.com/literature	-15.66	2.24	4.64		-17.50	3.37	5.56		1.03	10.30
Morningstar Moderate Target Risk TR USD										
Shareholder Type Fees and Restrictions:										
Delaware Strategic Income A Multisector Bond DEGGX https://www.delawareinvestments.com/literature	-13.95	0.43	1.33		-15.79	-0.42	1.02		0.84	8.40
Bloomberg US Universal TR USD										
Shareholder Type Fees and Restrictions:										
A short-term roundtrip is any redemption of fund shares within 20 Business Days of a purchase of that fund's shares. If you make a second such short-term roundtrip in a fund within 90 rolling calendar days as a previous short-term roundtrip in that fund, you may be considered a market timer. If you are identified as a market timer, we will execute the redemption side of your exchange order but may refuse the purchase side of your exchange order.										
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	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception	As a %	Per \$1000
Delaware Total Return A Allocation--50% to 70% Equity FITRX https://www.delawareinvestments.com/literature	-8.94	3.56	5.64		-17.50	3.37	5.56		1.06	10.60
					Morningstar Moderate Target Risk TR USD					
Shareholder Type Fees and Restrictions:										
A short-term roundtrip is any redemption of fund shares within 20 Business Days of a purchase of that fund's shares. If you make a second such short-term roundtrip in a fund within 90 rolling calendar days as a previous short-term roundtrip in that fund, you may be considered a market timer. If you are identified as a market timer, we will execute the redemption side of your exchange order but may refuse the purchase side of your exchange order.										
Purchase of A shares may result in fees based on the fund prospectus. Prospectuses are provided on the Investments page of your Plan web account. For additional information, please contact your advisor.										
Delaware Value A Large Value DDVAX https://www.delawareinvestments.com/literature	-1.16	7.18	10.28		-7.00	7.21	10.30		0.93	9.30
					Russell 1000 Value TR USD					
Shareholder Type Fees and Restrictions:										
A short-term roundtrip is any redemption of fund shares within 20 Business Days of a purchase of that fund's shares. If you make a second such short-term roundtrip in a fund within 90 rolling calendar days as a previous short-term roundtrip in that fund, you may be considered a market timer. If you are identified as a market timer, we will execute the redemption side of your exchange order but may refuse the purchase side of your exchange order.										
Purchase of A shares may result in fees based on the fund prospectus. Prospectuses are provided on the Investments page of your Plan web account. For additional information, please contact your advisor.										
Delaware Wealth Builder A Allocation--50% to 70% Equity DDIAX https://www.delawareinvestments.com/literature	-6.78	3.94	6.11		-18.20	4.39	7.10		1.08	10.80
					Morningstar Moderately Aggr Target Risk					
Shareholder Type Fees and Restrictions:										
A short-term roundtrip is any redemption of fund shares within 20 Business Days of a purchase of that fund's shares. If you make a second such short-term roundtrip in a fund within 90 rolling calendar days as a previous short-term roundtrip in that fund, you may be considered a market timer. If you are identified as a market timer, we will execute the redemption side of your exchange order but may refuse the purchase side of your exchange order.										
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	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception	As a %	Per \$1000
T. Rowe Price Government Money Money Market-Taxable PRRXX https://www.troweprice.com/personal-investing/home.html	0.80	0.91	0.50		0.64	1.34	0.91		0.31	3.10
					ICE BofA USD 3M Dep Off Rt Con Mat TR					
Shareholder Type Fees and Restrictions:										
Subject to certain exceptions, each T. Rowe Price fund restricts a shareholder's purchases (including through exchanges) into a fund account for a period of 30 calendar days after the shareholder has redeemed or exchanged out of that same fund account (the "30-Day Purchase Block"). The calendar day after the date of redemption is considered Day 1 for purposes of computing the period before another purchase may be made.										

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ADMINISTRATION EXPENSES

Your Plan may be required to prepare and maintain certain legal documents and prepare financial reports that are audited by professionals certified to perform these activities on behalf of the Plan. This expertise is provided by attorneys and CPA firms selected by your Plan Administrator.

The TPA for the Plan maintains the website and provides administrative assistance for Plan participants. TPA services include payment of benefits from the Plan, determination of participant balances, and the execution of transactions requested by participants. Benefit payments, related tax reporting, issuance of new loans, collection of loan repayments, and maintenance of transaction records are examples of the services provided by the TPA.

The Plan maintains accounts through a Custodian that records transaction data for Designated Investment Alternatives selected for your benefit. Execution of trade instructions, collection of dividends, application of fund changes and reconciliation of cash for your account are services provided by the Custodian. These records are used by your Plan Administrator to confirm the value and existence of the assets reported for your account.

The financial advisor is generally compensated from the assets of the Plan. Based on the arrangement with the Plan Sponsor, the cost may be paid from the expenses assessed by the Designated Investment Alternatives or applied as a separate service fee classified as advisory, education or other related services.

ALLOCATION OF ADMINISTRATIVE COSTS

Costs allocated to participant accounts are applied based on classification of the expense. Charges assessed by the Custodian are allocated on a pro rata basis, i.e., on the relative value of a participant's account to the total value of all participant accounts. Other administrative costs are applied on a per capita basis and charged to a specific participant's account. These fees may include:

Activity	Activity Description
Participant Fee	Maintain plan website, assist participants, provide account reports
Distribution of Benefits	Liquidate assets, generate payment, provide tax reporting
Periodic Payments	Liquidate assets, generate periodic payments, provide tax reporting
Loan Initiation	Process loan request, liquidate assets, generate payments, create web loan, notify employer of payroll withdrawal, where applicable
Loan Maintenance	Receive loan payments, post and track repayments, reinvest funds, update loan amortization schedule, notify participants of past due payments, generate default notifications and produce tax reporting
Qualified Domestic Relations Order	Receive and process DRO, create alternate payee account, generate forms
Self-Directed Account Fee	Establish SDA for Plan, transfer contributions, and track plan assets, report assets on 5500
Custodial/Trading Fees	Establish accounts with mutual funds, process directed trades, trust accounting, post income, monitor capital change

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Administrative Expenses

Participant Fees.

·This charge is associated with the activities relating to individual participant or beneficiary accounts. It includes maintenance of the Plan web site, processing of contributions, transfers and rollovers. Transactions requested by participants, maintenance of custodial accounts and direction of fund changes, along with preparation and mailing of participant statements are services covered by this fee.

Fee. Paid from participant-directed assets at a rate based on your account value. The fee is applied annually on a per capita basis as follows:

\$33 per year for accounts valued from \$0 to \$50,000.00

\$18 per year for accounts valued from \$50,000.01 to \$100,000.00

\$0 per year for accounts valued over \$100,000.01

Revenue Sharing Admin Fee.

·Revenue-sharing includes indirect compensation paid from mutual fund companies to record-keepers for the maintenance of individual participant accounts, resulting in reduced costs for the mutual fund company. Revenue-sharing is included in the general expenses of each mutual fund and is passed on to the record-keeper to maintain participant records and pay other plan expenses such as custodial and trading fees and fees paid to the Plan's TPA. The revenue-sharing for each fund is included in the fund prospectus.

Individual Expenses

Distribution.

·For distributions from participant accounts due to a distributable event such as termination of employment. Includes preparation of required notices and elections, distribution to the designated individual or entity, and compliance with federal, state and local tax regulations.

Fee. \$50.00 each

Exchange.

·An exchange is a transfer of assets between approved Plan investment providers. Includes submission of application to TPA, preparation of required transfer documents and distribution of payment as directed by the participant or beneficiary.

Fee. \$70.00 each

Inservice/Hardship Distribution.

·Determination of hardship qualification (where required) or non-hardship, in-service distribution payments to qualifying individuals who have experienced a distributable event. Includes application processing and preparation of required notices, distribution of funds and compliance with federal, state and local tax regulations

Fee. \$50.00 each

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Individual Expenses

Installment Distributions.

·For installment (periodic) distributions from participant accounts due to a distributable event such as termination of employment. Includes preparation of required notices and elections, distribution to the designated individual or entity, and compliance with federal, state and local tax regulations.

Fee. Annual Installments \$40.00 each
Semi-Annual Installments \$25.00 each
Quarterly Installments \$15.00 each
Monthly Installments \$5.00 each

Insufficient Funds.

·Return of loan payment check for insufficient funds.

Fee: \$40.00

Loan Origination.

·Processing of participant loan application, liquidation of assets, loan set-up and establishing loan repayment process.

Fee. \$70.00 each

Participant Directed Reinvestment.

·Reversal of loan payment transactions due to check returned for insufficient funds.

Fee: \$40.00

Participant Loan Administration.

·Collection of periodic loan repayments, application of funds to participant accounts and maintenance of historical loan data. Tracking of loan balances for compliance with Plan requirements and notification to participants who fail to meet provisions of loan agreement.

Fee. \$60.00 annually for each year the loan is outstanding

QDRO Processing.

·Qualified domestic relations order ("QDRO") review and processing, including notices to parties and preparation of QDRO payment. The Plan will charge the participant's account for actual legal expenses and costs if the Plan consults with legal counsel regarding the qualified status of the order.

Fee. \$250.00 plus legal expenses if applicable

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Individual Expenses

Special Delivery.

·Special delivery fee for overnight or EFT/ACH requests.

Fee. \$25.00 each

Stop Payment.

·Stop payment applied for payments made by check from the Plan.

Fee: \$35.00

The information provided in this Notice is intended to assist participants in the management of their retirement account. Notices are provided at a minimum, at 12-month intervals. However, if a change is made to the information, an updated Notice will be generated and posted to the Plan web portal.

Additional assistance is available from your Plan Administrator or the Plan's Recordkeeper.

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ADDITIONAL INFORMATION

If you have any questions regarding this material please contact the Plan's Third-Party Administrator or the Administrator for your Plan. You may access the Plan's website at: www.penserv.com where you will be able to view and download additional information related to your account.

Available Plan Materials

- Forms and documents relating to the administration of your Plan
- Expanded information about the Designated Investment Alternatives including, investment goals and objectives, investment strategies and principal risks, portfolio turnover ratio, performance data, and fees and expenses;
- Prospectuses and financial updates for each Designated Investment Alternative option;
- Historical prices and activity for each fund
- A Glossary of Terms and Definitions used in these documents

Contact Information

Third Party Recordkeeper

PM Penselect
PenServ Plan Services, Inc.
Email: team60@penserv.com
Phone: (800) 849-4001