

Goodwill Ind. of NW NC, Inc.
2701 University Parkway
Winston-Salem, NC 27105

IMPORTANT INFORMATION
Regarding Your Goodwill Ind. of NW NC 403(b)
Plan

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A message about this packet from Goodwill Ind. of NW NC, Inc.

This educational packet includes important information you need to know about the Goodwill Ind. of NW NC 403(b) Plan (your retirement plan), including the plan's:

- **Expense Disclosure Document.** Your plan has certain fees and expenses associated with it that can affect the growth of your retirement savings. The Expense Disclosure Document explains these fees and expenses and provides a chart to help you compare the various investments offered by the plan.
- **Qualified Default Investment Alternative Notice.** This document explains how your plan account assets will be invested if you do not make an investment election.

Your retirement plan is an important benefit that Goodwill Ind. of NW NC, Inc. provides to help you save for the future. Please review these documents carefully. Reading and understanding the information in them will help you better manage your retirement account.

If you have any questions regarding these documents, please contact your plan administrator:

Goodwill Ind. of NW NC, Inc.

Contact: Curtis Bland
Address: 2701 University Parkway
Winston-Salem, NC 27105
Telephone: 336-734-3621

The information in this packet is provided to educate you about the Plan's features. Nothing herein is investment advice, and you should not read the educational information about investment alternatives or plan features as suggesting that an investment alternative or any individual benefit distribution option for the Plan is appropriate for your situation, or that you should or should not participate in the Plan

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Expense Disclosure Document

The information in this report was designed to give you a clear picture of your plan expenses. The first section describes the administration and plan expenses. The second section shows details of investments available to you.

If you have questions concerning any of this information, contact your plan administrator (see "A message about this packet" for contact information).

Section One: Administration and Plan Expenses

The Plan is intended to be an ERISA Section 404(c) plan. This simply means that your employer is providing you with the opportunity to decide how to invest the assets in your account, allowing you to choose a mix of investments that is appropriate for your personal situation. Your employer selects the investments that are available to you to invest. Note that they are not responsible for the investment elections you make in your account, including your decision to leave your account invested in the default fund. See the "Other Provisions" section below for more information.

For additional information, contact Mr. Curtis Bland, 2701 University Parkway, Winston-Salem, NC 27105, Phone: 336-734-3621. If you desire, you can request additional details including legal documents, such as: the annual operating expenses of the Plan investments; copies of prospectuses, financial statements, reports, or other materials relating to Plan investments; a list of assets contained in each Plan investment portfolio; the value of those assets and fund units or shares; and the past and current performance of each Plan investment, and paper copies of any documents including information available on websites described in this document.

Other Plan Information

The Plan designates a variety of investment options from which you can choose to properly diversify your account. You may change your investment choices daily.

Voting, tender, and similar rights related to the investments are not passed through to you.

BB&T Institutional Investment Advisers has been designated as the investment manager for the Plan. As such BB&T Institutional Investment Advisers advises your employer about the investments that are made available to you.

BB&T Institutional Investment Advisers monitors the Plan investments to help provide an added layer of investment oversight. Annual expenses for this service are 0.14% of the Plan assets. Fees are deducted proportionally based upon your account balance each quarter.

Administration expenses

Expenses for administering the Plan may be charged to your account. These expenses cover services, many of which are required by law. Services include recordkeeping (e.g. valuing your account, processing contributions, and account statements), trustee services, legal and accounting costs (e.g. maintaining the Plan document and audit the Plan's financial records). In addition, these fees usually cover additional participant service expenses (e.g. participant education, account statements, education, communication materials, and customer service representatives).

The Plan's annual administration expenses are approximately 0.47% of the Plan assets. Administrative expenses are charged quarterly, and your portion is deducted proportionally based upon your account balance. The actual accrual asset-based fee may differ for each type of fund, and the figure above represents the overall plan fee considering known expenses for the date of this disclosure. Contact your plan administrator for a break down of the specific fee charges in each asset class. Plan administration fees actually taken from your account will be reflected on your quarterly statement.

Individual expenses

There are a number of features of the plan that are available to you for an additional fee. These include:

Loans - A \$150 processing and maintenance fee for each new loan, taken at the time the loan is processed.

Qualified Domestic Relations Order (QDRO) - A \$300 fee is charged for the setup and maintenance of a QDRO account. A QDRO is a court-approved order that assigns all or a portion of a Plan participant's retirement plan benefits to a spouse, former spouse, child, or other dependent. This fee is split between the involved parties unless the QDRO provides otherwise. The Plan may also charge you fees it incurs for the review of an order to determine if it is a QDRO.

Distributions - A \$50 processing fee is assessed at the time a special payment is made out of your account. Special payments must meet federal regulations and include in-service, hardship, and termination payments.

Installment Payments - A \$5.50 installment processing fee is assessed each time an installment payment is made out of your account.

Investment Help (Guidance/Advice) - Your plan offers the services of ProNvest, an independent investment advisory firm and also a designated investment manager, to help you make decisions about your investments. If you use ProNvest to manage your investments, a 1.00% annual fee will be deducted from your account on a quarterly basis.

Section Two: Investment Information

Choosing appropriate investments can materially affect when you are able to retire. The information provided in this section is intended to help you to make more informed decisions about which investments to select.

You may also view additional information including more current investment information about your investment options at the website addresses shown in the tables below or contact Mr. Curtis Bland at 336-734-3621, 2701 University Parkway, Winston-Salem, NC 27105, who can also provide you paper copies of the information available on the listed websites.

For additional clarification on some of the terms used throughout this report, visit www.investmentterms.com/bbt.

Performance and Expense Information

The following table shows historical results for those investment options that have a variable rate of return, such as a mutual fund. The table also displays a "benchmark" for each time period. These benchmarks reflect how similar investments have performed for comparison.

In addition, the table shows what the expenses and fees are for each investment option. Expense information is shown in the italicized text below each investment. This section also contains a reference to a website where you can find additional information, including current performance information, about each investment.

Some other points to consider:

- A fund with lower expenses may not necessarily be the best investment for your overall retirement plan portfolio. Fees and expenses are only one of several factors that you should consider when making investment decisions.
- Expenses have been deducted from the investment results shown.
- Shareholder-type fees (such as sales charges, transaction fees, and deferred sales charges) and redemption fees, where they exist, are in addition to Total Annual Operating Expenses shown and are not deducted from the investment results shown. Such fees are only incurred in specific circumstances.
- Past results do not guarantee how the investment will perform in the future. Your investment in these options could lose money.
- The cumulative effect of fees and expenses can substantially reduce the growth of your retirement Account, and you can visit the Employee Benefit Security Administration's Web site, http://www.dol.gov/ebsa/publications/401k_employee.html, for an example demonstrating the long-term effect of fees and expenses.
- A general glossary of terms that may assist you in understanding the designated investment alternatives can be found at www.investmentterms.com/bbt.

EXPENSE DISCLOSURE DOCUMENT

Performance and Expense Information								
Variable Return Investments								
Name	Average Annual Total Return as of 09/30/2017				Benchmark			
	1 yr.	5 yr.	10 yr.	Since Inception	1 yr.	5 yr.	10 yr.	Since Inception
STOCK								
AMG Managers Fairpointe Mid Cap Fund (I)	20.09%	14.22%	9.36%	10.36%	17.52%	14.43%	9.00%	NA
S&P MidCap 400 Index								
<i>Additional information may be found at: www.dolfeedisclosure.com?c=brchbnktr&f=20149 Total annual operating expense: 0.88% (\$8.80 per \$1,000). Total net expense: 0.87% (\$8.70 per \$1,000). Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% </i>								
Fidelity Real Estate Investment Portfolio	0.03%	9.68%	6.03%	10.30%	18.65%	10.20%	3.88%	NA
MSCI All Country World NR Index								
<i>Additional information may be found at: www.dolfeedisclosure.com?c=brchbnktr&f=01070 Total annual operating expense: 0.76% (\$7.60 per \$1,000). Total net expense: 0.76% (\$7.60 per \$1,000). Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% </i>								
Hartford MidCap Fund (Y)	20.48%	15.87%	8.64%	12.75%	17.52%	14.43%	9.00%	NA
S&P MidCap 400 Index								
<i>Additional information may be found at: www.dolfeedisclosure.com?c=brchbnktr&f=11849 Total annual operating expense: 0.76% (\$7.60 per \$1,000). Total net expense: 0.76% (\$7.60 per \$1,000). Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% </i>								
Ivy International Core Equity Fund (N)	18.47%	9.69%	3.54%	4.28%	19.61%	6.97%	1.28%	NA
MSCI All Country World ex-US NR Index								
<i>Additional information may be found at: www.dolfeedisclosure.com?c=brchbnktr&f=XH670 Total annual operating expense: 0.82% (\$8.20 per \$1,000). Total net expense: 0.82% (\$8.20 per \$1,000). Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Note on Performance: Performance for this investment for the period prior to 07/31/2014 is based on a different share class for the investment. </i>								
J Hancock Disciplined Val. Mid Cap Fund (R6)	16.09%	16.49%	10.72%	16.78%	17.52%	14.43%	9.00%	NA
S&P MidCap 400 Index								
<i>Additional information may be found at: www.dolfeedisclosure.com?c=brchbnktr&f=X8182 Total annual operating expense: 0.77% (\$7.70 per \$1,000). Total net expense: 0.77% (\$7.70 per \$1,000). Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Note on Performance: Performance for this investment for the period prior to 09/01/2011 is based on a different share class for the investment. </i>								
JPMorgan US Small Company Fund (R6)	15.09%	14.29%	8.72%	15.97%	21.05%	15.60%	9.27%	NA
S&P SmallCap 600 Index								
<i>Additional information may be found at: www.dolfeedisclosure.com?c=brchbnktr&f=X8804 Total annual operating expense: 0.75% (\$7.50 per \$1,000). Total net expense: 0.74% (\$7.40 per \$1,000). Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Note on Performance: Performance for this investment for the period prior to 11/01/2011 is based on a different share class for the investment. </i>								

EXPENSE DISCLOSURE DOCUMENT

Performance and Expense Information								
Variable Return Investments								
Name	Average Annual Total Return as of 09/30/2017				Benchmark			
	1 yr.	5 yr.	10 yr.	Since Inception	1 yr.	5 yr.	10 yr.	Since Inception
Oakmark Fund (Inv)	23.79%	15.42%	9.64%	12.92%	18.61%	14.22%	7.44%	NA
S&P 500 Index								
<i>Additional information may be found at: www.dolfeedisclosure.com?c=brchbnktr&f=35310 Total annual operating expense: 0.93% (\$9.30 per \$1,000). Total net expense: 0.89% (\$8.90 per \$1,000). Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%</i>								
T. Rowe Price Blue Chip Growth Fund (I)	27.30%	17.11%	9.60%	15.37%	18.61%	14.22%	7.44%	NA
S&P 500 Index								
<i>Additional information may be found at: www.dolfeedisclosure.com?c=brchbnktr&f=XL930 Total annual operating expense: 0.58% (\$5.80 per \$1,000). Total net expense: 0.58% (\$5.80 per \$1,000). Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Note on Performance: Performance for this investment for the period prior to 12/17/2015 is based on a different share class for the investment.</i>								
Vanguard Equity Income Fund (Adm)	16.75%	13.38%	7.76%	8.00%	18.61%	14.22%	7.44%	NA
S&P 500 Index								
<i>Additional information may be found at: www.dolfeedisclosure.com?c=brchbnktr&f=17712 Total annual operating expense: 0.17% (\$1.70 per \$1,000). Total net expense: 0.17% (\$1.70 per \$1,000). Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%</i>								
BOND								
DFA World ex US Govt. Fix. Inc. Portfolio (I)	-1.77%	3.71%	N/A	4.27%	-1.26%	0.48%	1.24%	NA
Bloomberg Barclays Global Aggregate Index								
<i>Additional information may be found at: www.dolfeedisclosure.com?c=brchbnktr&f=X9237 Total annual operating expense: 0.22% (\$2.20 per \$1,000). Total net expense: 0.20% (\$2.00 per \$1,000). Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%</i>								
Dodge & Cox Income Fund	2.57%	3.17%	5.10%	6.85%	-0.01%	2.10%	4.34%	NA
Bloomberg Barclays U.S. Government/Credit Index								
<i>Additional information may be found at: www.dolfeedisclosure.com?c=brchbnktr&f=22240 Total annual operating expense: 0.43% (\$4.30 per \$1,000). Total net expense: 0.43% (\$4.30 per \$1,000). Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%</i>								
Vanguard Intermed. Term Treasury Fund (Adm)	-1.28%	1.25%	4.22%	4.76%	-1.56%	1.25%	3.61%	NA
Bloomberg Barclays U.S. Government Index								
<i>Additional information may be found at: www.dolfeedisclosure.com?c=brchbnktr&f=14327 Total annual operating expense: 0.10% (\$1.00 per \$1,000). Total net expense: 0.10% (\$1.00 per \$1,000). Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%</i>								

EXPENSE DISCLOSURE DOCUMENT

Performance and Expense Information								
Variable Return Investments Name	Average Annual Total Return as of 09/30/2017				Benchmark			
	1 yr.	5 yr.	10 yr.	Since Inception	1 yr.	5 yr.	10 yr.	Since Inception
BLENDED								
T. Rowe Price Retirement I 2015 Fund (I)	10.14%	N/A	N/A	10.93%	18.65%	10.20%	15.25%	NA MSCI All Country World NR Index
<i>Additional information may be found at: www.dolfeedisclosure.com?c=brchbnktr&f=XL351 Total annual operating expense: 0.52% (\$5.20 per \$1,000). Total net expense: 0.45% (\$4.50 per \$1,000). Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%</i>								
T. Rowe Price Retirement I 2020 Fund (I)	12.14%	N/A	N/A	12.38%	18.65%	10.20%	15.25%	NA MSCI All Country World NR Index
<i>Additional information may be found at: www.dolfeedisclosure.com?c=brchbnktr&f=XL316 Total annual operating expense: 0.52% (\$5.20 per \$1,000). Total net expense: 0.49% (\$4.90 per \$1,000). Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%</i>								
T. Rowe Price Retirement I 2025 Fund (I)	13.83%	N/A	N/A	13.58%	18.65%	10.20%	15.25%	NA MSCI All Country World NR Index
<i>Additional information may be found at: www.dolfeedisclosure.com?c=brchbnktr&f=XL352 Total annual operating expense: 0.55% (\$5.50 per \$1,000). Total net expense: 0.52% (\$5.20 per \$1,000). Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%</i>								
T. Rowe Price Retirement I 2030 Fund (I)	15.46%	N/A	N/A	14.59%	18.65%	10.20%	15.25%	NA MSCI All Country World NR Index
<i>Additional information may be found at: www.dolfeedisclosure.com?c=brchbnktr&f=XL297 Total annual operating expense: 0.58% (\$5.80 per \$1,000). Total net expense: 0.55% (\$5.50 per \$1,000). Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%</i>								
T. Rowe Price Retirement I 2035 Fund (I)	16.70%	N/A	N/A	15.41%	18.65%	10.20%	15.25%	NA MSCI All Country World NR Index
<i>Additional information may be found at: www.dolfeedisclosure.com?c=brchbnktr&f=XL353 Total annual operating expense: 0.62% (\$6.20 per \$1,000). Total net expense: 0.58% (\$5.80 per \$1,000). Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%</i>								
T. Rowe Price Retirement I 2040 Fund (I)	17.74%	N/A	N/A	16.07%	18.65%	10.20%	15.25%	NA MSCI All Country World NR Index
<i>Additional information may be found at: www.dolfeedisclosure.com?c=brchbnktr&f=XL317 Total annual operating expense: 0.62% (\$6.20 per \$1,000). Total net expense: 0.59% (\$5.90 per \$1,000). Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%</i>								
T. Rowe Price Retirement I 2045 Fund (I)	18.10%	N/A	N/A	16.25%	18.65%	10.20%	15.25%	NA MSCI All Country World NR Index
<i>Additional information may be found at: www.dolfeedisclosure.com?c=brchbnktr&f=XL354 Total annual operating expense: 0.66% (\$6.60 per \$1,000). Total net expense: 0.60% (\$6.00 per \$1,000). Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%</i>								

EXPENSE DISCLOSURE DOCUMENT

Performance and Expense Information								
Variable Return Investments	Average Annual Total Return as of 09/30/2017				Benchmark			
Name	1 yr.	5 yr.	10 yr.	Since Inception	1 yr.	5 yr.	10 yr.	Since Inception
T. Rowe Price Retirement I 2050 Fund (I)	18.10%	N/A	N/A	16.25%	18.65%	10.20%	15.25%	NA
MSCI All Country World NR Index								
<i>Additional information may be found at: www.dolfeedisclosure.com?c=brchbnktr&f=XL296</i>								
<i>Total annual operating expense: 0.66% (\$6.60 per \$1,000). Total net expense: 0.60% (\$6.00 per \$1,000). Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%</i>								
T. Rowe Price Retirement I 2055 Fund (I)	18.13%	N/A	N/A	16.16%	18.65%	10.20%	15.25%	NA
MSCI All Country World NR Index								
<i>Additional information may be found at: www.dolfeedisclosure.com?c=brchbnktr&f=XL349</i>								
<i>Total annual operating expense: 0.78% (\$7.80 per \$1,000). Total net expense: 0.60% (\$6.00 per \$1,000). Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%</i>								
T. Rowe Price Retirement I 2060 Fund (I)	18.13%	N/A	N/A	16.07%	18.65%	10.20%	15.25%	NA
MSCI All Country World NR Index								
<i>Additional information may be found at: www.dolfeedisclosure.com?c=brchbnktr&f=XL315</i>								
<i>Total annual operating expense: 2.05% (\$20.50 per \$1,000). Total net expense: 0.60% (\$6.00 per \$1,000). Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%</i>								
CASH/STABLE VALUE								
BlackRock FedFund (I)	0.61%	0.17%	0.47%	3.08%	0.63%	0.19%	0.41%	NA
Bloomberg Barclays U.S. Treasury Bill 1-3 Month Index								
<i>Additional information may be found at: www.dolfeedisclosure.com?c=brchbnktr&f=03077</i>								
<i>Total annual operating expense: 0.21% (\$2.10 per \$1,000). Total net expense: 0.17% (\$1.70 per \$1,000). Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%</i>								

Other Provisions

You are strongly encouraged to review your investment choices in conjunction with investment information (including the most recent prospectus) for each of the investment options available under the Plan in order to determine, along with your investment advisors, which combination of investment options provides the best investment options for you given your age, risk tolerance, retirement needs and other relevant information. This information is for your information only in order to assist you in making your own investment decisions. This information is not investment advice.

Estimates included herein are not a guarantee of performance or actual fees incurred, and there is not necessarily a duty to update estimates. Please see websites detailed above for the most current information. This document could include technical inaccuracies or typographical errors that may be corrected. While this document is intended to provide information regarding all material fees, this document may not be comprehensive, and it does not include full information on fees associated with some specialty investment options, such as self-directed brokerage accounts. For further fee information, please refer to the relevant Plan Documents and/or prospectuses (collectively, "Plan Documents"). Performance and expense information for investment alternatives not issued by

Branch Banking and Trust Company, BB&T Corporation, and any affiliates and any divisions thereof (collectively, "BB&T Entities") is replicated from information provided by the regulated, unaffiliated issuer of such investment alternative, and no representation is made as to the accuracy of such information. However, the information is not otherwise known to be inaccurate or incomplete.

This document is not a contract and does not form any contractual relationship between you and any BB&T Entity. This document is not an amendment to any of your Plan Documents, and this document does not expand the fiduciary duty, if any, of any BB&T Entity with respect to your Plan beyond that created in the Plan Documents or by governing law. Any inconsistencies between this document and any of your current Plan Documents are unintentional, and your Plan Documents will control in the event of any inconsistency. This document may amend prior documents issued to you under the Department of Labor's disclosure rules of 29 C.F.R. 2550.404a-5, and this document itself may be amended at any time. We reserve the right to correct any inconsistencies or any other possible error herein within the time frames prescribed by law. Securities and other investments held in investment management or investment advisory accounts are not deposits or other obligations of BB&T Corporation, Branch Banking and

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Services and products featured herein may include some offered by affiliated companies of BB&T. The fees for those services and products are in addition to the fees charged by BB&T Retirement & Institutional Services. As a result, BB&T Corporation, as a whole, receives more compensation than would otherwise be received if a non-affiliated service or product was used. When we offer any service or product to a client, we use the same process to offer both affiliated and non-affiliated services and products. When we have authority to select any service or product on behalf of a client, if our process shows affiliated services and products to be competitive with corresponding non-affiliated services and products, then we may select affiliated products and services. BB&T Retirement & Institutional Services expresses no opinion on the use of BB&T affiliated services and products when the client selects such services and products in a client directed account.

Qualified Default Investment Alternative Notice

When an employee satisfies the eligibility and entry requirements of the Goodwill Ind. of NW NC 403(b) Plan ("Plan"), he or she is entitled to participate in the Plan. Under the Plan, participants and beneficiaries direct their own Plan investments.

The Plan offers participants and beneficiaries the opportunity to invest in a broad range of investment alternatives, sufficient to permit investment in a diversified portfolio. You have the right to choose from among these alternatives. The Expense Disclosure Document of this packet describes important features of these investment alternatives.

To secure additional information about these options:

- Contact your plan administrator (see "A message about this packet" for contact information)
- Go to BBT.com/MyRetirementPlan and log in to your account

This Notice describes how your 403(b) account is invested and how it will continue to be invested if you do not provide or update investment instructions

As a participant or beneficiary in the Plan, you have the right to decide how to invest your assets. If you do not provide investment instructions, your assets will continue to be invested in the Plan's default investment option. This option is known as the "qualified default investment alternative", or "QDIA". If you previously participated in the Plan, your investment elections carry over instead of being placed in the Qualified Default Investment Alternative.* Ultimately, you have the freedom to choose how your account is invested using the educational material in this document.

You do not have to leave your default assets in the Plan's QDIA. If you decide that you want to invest your assets differently, you may move all or any part of your account balance to other investment options offered under the Plan without penalty for a certain amount of time. The Plan permits you to change your investment direction daily.

Your transfer from the QDIA is not subject to any restrictions, fees or expenses (including redemption fees and similar expenses) to any instruction given by you during the first 90 days of your first investment in the QDIA or within any additional time it takes to complete your transfer. After such time period, your transfer from the QDIA will be subject to the same restrictions, fees and expenses as are applicable to other participants who affirmatively elect to invest in the QDIA. Information about these restrictions, fees and expenses are described below.

Information Regarding the Qualified Default Investment Fund

As of 10/1/2017, the Qualified Default Investment Alternative is the Target Date Fund in the following chart that corresponds with your expected year of retirement. This investment seeks varying degrees of long-term appreciation and capital preservation through a mix of equity and fixed-income investments available through the Plan. Allocations, which will change over time, are based on your plan's normal retirement age and generally become more conservative (i.e., decreasing risk of losses) as you near retirement. The Target Date Fund is managed by T. Rowe Price Group, Inc.

Investment Name	Retirement Date Range
T. Rowe Price Retirement I 2015 Fund (I)	01/01/2000 - 12/31/2019
T. Rowe Price Retirement I 2020 Fund (I)	01/01/2020 - 12/31/2024
T. Rowe Price Retirement I 2025 Fund (I)	01/01/2025 - 12/31/2029
T. Rowe Price Retirement I 2030 Fund (I)	01/01/2030 - 12/31/2034
T. Rowe Price Retirement I 2035 Fund (I)	01/01/2035 - 12/31/2039
T. Rowe Price Retirement I 2040 Fund (I)	01/01/2040 - 12/31/2044

Investment Name	Retirement Date Range
T. Rowe Price Retirement I 2045 Fund (I)	01/01/2045 - 12/31/2049
T. Rowe Price Retirement I 2050 Fund (I)	01/01/2050 - 12/31/2054
T. Rowe Price Retirement I 2055 Fund (I)	01/01/2055 - 12/31/2059
T. Rowe Price Retirement I 2060 Fund (I)	01/01/2060 - 12/31/2070

Primary Risks

The qualified default investment is subject to several stock and bond market risks, any of which could cause an investor to lose money. However, because bonds and short-term investments usually are less volatile than stocks, and because a significant portion of the qualified default investment's assets may be in bonds and short-term investments, the overall level of risk should be low to moderate. Where assets are substantially allocated to bonds and money market instruments, an investment is primarily subject to the following risks: (1) interest rate risk, which is the chance that bond prices overall will decline because of rising interest rates; (2) income risk, which is the chance that an underlying fund's income will decline because of falling interest rates; (3) credit risk, which is the chance that the issuer of a security will fail to pay interest and principal in a timely manner, or that negative perceptions of the issuer's ability to make such payments will cause the price of that security to decline, thus reducing the underlying fund's return; and (4) call risk, which is the chance that during periods of falling interest rates, issuers of callable bonds may call (buy back) securities with higher interest rates before their maturity dates. The fund would then lose potential price increases and would be forced to reinvest the unanticipated proceeds at lower interest rates, resulting in a decline in the fund's income. For mortgage-backed securities, this risk is

known as prepayment risk.

Because a significant portion of the qualified default investment's assets is allocated to equity funds, the default investment is also subject to stock market risk, which is the chance that stock prices overall will decline. Stock markets tend to move in cycles, with periods of rising prices and periods of falling prices. The default investment may also be subject to the following risks associated with investments in foreign stocks: (1) currency risk, which is the chance that the value of a foreign investment, measured in U.S. dollars, will decrease because of unfavorable changes in currency exchange rates; (2) country risk, which is the chance that domestic events - such as political upheaval, financial troubles, or natural disasters - will weaken a country's securities markets; and (3) regional risk, which is the chance that an entire region - for example, the European or Pacific region - will be hurt by political upheaval, financial troubles, or natural disasters. The default investment is also subject to manager risk, which is the chance that poor investment selection will cause one or more of the underlying funds - and, thus, the investment itself - to underperform relevant measures of market performance or other investments with a similar investment objective.

The qualified default investment is also subject to asset allocation risk, which is the chance that the selection of underlying investments and the allocation of assets to those investments will cause the investment to underperform other funds with a similar investment objective.

Default Investment Fees and Expenses

Certain fees and expenses may be incurred as a result of your investment in the qualified default investment alternative. Those fees and expenses are detailed in the Expense Disclosure Document.

*Note: If you selected a fund that is no longer available, your investment elections have moved to a similar fund within the Plan.

