

Office and Professional Employees Retirement Plan

June 30, 2020

Important Information Regarding Your Plan Investments

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 millimanbenefits.com or you can contact the Milliman Benefits Service Center at (866) 767-1212. A free paper copy of the information available on the Website can be obtained by contacting the Milliman Benefits Service Center at (866) 767-1212.

How to Give Investment Instructions

You have the right to direct the investment of all of your Office and Professional Employees Retirement Plan contribution accounts in any of the plan's investment choices. This includes your own contributions, such as elective salary deferrals and rollovers, as well as employer contributions, such as matching and discretionary amounts (if any). If you do not make an election as to how the plan should invest your contributions, then the plan trustee will invest them in the "default" investment option.

You may direct the investment of your account balance in the plan at any time. Transactions submitted by the closure of the New York Stock Exchange will be submitted for trades the same day and most funds settle the same day.

To make a change to your account, go to the Account Details/Investments/Change Investments tab of millimanbenefits.com or call the Voice Response System at (866) 767-1212.

Voting Rights

The Plan Sponsor or other designated plan fiduciary will exercise any voting or other rights associated with ownership of your investments held in your plan account.

Designated Investment Managers

The plan does not offer the services of a designated investment manager.

Administrative Expenses

All fees, including custodial, recordkeeping, legal, investment, education and accounting fees, are paid from the plan assets and deducted from individual plan accounts. The monthly cost of the Plan's administrative office and recordkeeper (\$8.875) are charged to each account. Remaining plan costs are deducted on a pro rata (account value) basis.

For example, if the remaining costs are \$15,000 and the Plan's total assets are \$10,000,000 and your account balance is \$10,000, you would pay \$15 per year or \$1.25 per month of these costs; plus \$8.875, for a total monthly fee of \$10.125.

Any expense allocated to your account will appear on your quarterly statement.

For further information on your actual fees paid, go to millimanbenefits.com and select Account Details/Account Activity/Transaction History.

Schedule of Individual Expenses

Description	Amount or Rate
Stale Check Processing	\$ 75 Per Transaction

This represents a schedule of individual expenses that could be incurred for certain transactions and optional services.

Post-transaction fees may also be assessed to be paid outside of the plan, including: check reissuance, additional copies of IRS Form 1099-R, and express payment methods like wire transfer or overnight mail delivery.

Glossary

For your reference, a glossary of retirement plan terms is available at <https://www.investmentterms.com/milliman/>.

Designated Investment Alternatives

The plan provides designated investment alternatives into which you can direct the investment of your plan funds. The Comparative Chart lists these designated investment alternatives and provides information regarding the alternatives.

Designated Investment Alternatives - Performance and Benchmarks

This table focuses on the performance of investment options that do not have a fixed or stated rate of return. It shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods.

For additional fund information, please visit the "Investments" page of your account at millimanbenefits.com. Current performance information is available on the "Account Details/Investments/Fund Information" link. Links to the investment option summaries are available. Each summary includes the issuing company, the objectives and goals of the fund, the principal strategies and risks of the fund, and the fund's turnover rate and operating expenses.

Performance shown is net of mutual fund expenses, but before any applicable plan charges. Returns assume the reinvestment of dividends and capital gains distributions. Past performance does not guarantee how the investment option will perform in the future. Your investment in these investment options could lose money.

Fund performance is gathered from sources that are believed to be reliable, such as investment companies and Morningstar, Inc. However, Milliman Inc. cannot guarantee the complete accuracy of all performance information.

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Investment Name/Type of Option/Ticker	Average Annual Total Return				Benchmark as of 06/30/2020			
	1 Yr	5 Yr	10 Yr	Since Inception	1 Yr	5 Yr	10 Yr	Since Inception
<p>More information online at MillimanBenefits.com Go To Investments >> View Fund Information Click on the fund's prospectus icon to view the summary prospectus</p> <p>JPMorgan US Government MMkt Instl/Taxable MMarket/IJGXX Fund Inception Date: 02/22/2005</p>	1.26%	1.01%	0.51%	1.34%	1.56%	1.15%	0.61%	1.32%
	Returns as of: 06/30/2020				FTSE Treasury Bill 3 Mon			
<p>Lord Abbett Floating Rate R6/Bank Loan/LRRVX Fund Inception Date: 06/30/2015</p>	-7.23%	1.85%	3.70%	1.85%	8.74%	4.30%	3.82%	4.24%
	Returns as of: 06/30/2020				BBgBarc US Agg Bond TR US			
<p>Metropolitan West Total ReturnBd I/IntCorePlus Bnd/MWTIX Fund Inception Date: 03/31/2000</p>	9.07%	4.33%	4.87%	6.13%	8.74%	4.30%	3.82%	5.15%
	Returns as of: 06/30/2020				BBgBarc US Agg Bond TR US			
<p>AB High Income Z/High Yield Bond/AGDZX Fund Inception Date: 10/15/2013</p>	-4.92%	3.10%	5.79%	3.43%	0.03%	4.79%	6.68%	6.51%
	Returns as of: 06/30/2020				BBgBarc US Corporate High			
<p>BlackRock Strategic Income Opps Instl/Nontrad Bond/BSIIX Fund Inception Date: 02/05/2008</p>	2.66%	2.90%	3.75%	4.08%	8.74%	4.30%	3.82%	4.23%
	Returns as of: 06/30/2020				BBgBarc US Agg Bond TR US			
<p>AB Global Bond Z/Wrld Bnd USHdgd/ANAZX Fund Inception Date: 10/15/2013</p>	3.71%	4.00%	3.94%	4.11%	4.22%	3.56%	2.81%	1.80%
	Returns as of: 06/30/2020				BBgBarc Global Aggregate			

Investment Name/Type of Option/Ticker

Average Annual
Total ReturnBenchmark as of
06/30/2020

More information online at MillimanBenefits.com
Go To Investments >> View Fund Information
Click on the fund's prospectus icon to view the
summary prospectus

Investment Name/Type of Option/Ticker	Average Annual Total Return				Benchmark as of 06/30/2020			
	1 Yr	5 Yr	10 Yr	Since Inception	1 Yr	5 Yr	10 Yr	Since Inception
Vanguard LifeStrategy Income Inv/Alloc 15-30% Eq/VASIX Fund Inception Date: 09/30/1994	6.74%	4.99%	5.21%	6.24%	5.94%	4.29%	5.13%	6.00%
	Returns as of: 06/30/2020				DJ US Conservative TR USD			
Vanguard LifeStrategy Cnsrv GrInv/Alloc 30-50% Eq/VSCGX Fund Inception Date: 09/30/1994	5.95%	5.65%	6.70%	6.84%	5.94%	4.29%	5.13%	6.00%
	Returns as of: 06/30/2020				DJ US Conservative TR USD			
Vanguard LifeStrategy ModerateGr Inv/Alloc 50-70% Eq/VSMGX Fund Inception Date: 09/30/1994	4.87%	6.18%	8.16%	7.49%	3.67%	6.52%	9.27%	8.16%
	Returns as of: 06/30/2020				DJ US Moderate TR USD			
Vanguard LifeStrategy Growth Inv/Alloc 70-85% Eq/VASGX Fund Inception Date: 09/30/1994	3.65%	6.61%	9.44%	7.86%	1.11%	7.93%	12.78%	9.83%
	Returns as of: 06/30/2020				DJ US Aggressive TR USD			
BlackRock LifePath Index Retire K/Target Dt Ret/LIRKX Fund Inception Date: 05/31/2011	6.50%	5.53%	N/A	5.59%	5.40%	4.70%	5.54%	4.58%
	Returns as of: 06/30/2020				S&P Target Date Retiremen			
BlackRock LifePath Index 2025K/Target Dt 2025/LIBKX Fund Inception Date: 05/31/2011	5.29%	6.15%	N/A	6.45%	3.66%	5.82%	8.31%	6.29%
	Returns as of: 06/30/2020				S&P Target Date 2025 TR U			
BlackRock LifePath Index 2030K/Target Dt 2030/LINKX Fund Inception Date: 05/31/2011	4.23%	6.36%	N/A	6.75%	2.92%	6.02%	8.78%	6.58%
	Returns as of: 06/30/2020				S&P Target Date 2030 TR U			
BlackRock LifePath Index 2035K/Target Dt 2035/LIJKX Fund Inception Date: 05/31/2011	3.23%	6.57%	N/A	7.02%	2.12%	6.17%	9.16%	6.82%
	Returns as of: 06/30/2020				S&P Target Date 2035 TR U			
BlackRock LifePath Index 2040K/Target Dt 2040/LIKKX Fund Inception Date: 05/31/2011	2.20%	6.71%	N/A	7.25%	1.56%	6.28%	9.43%	6.99%
	Returns as of: 06/30/2020				S&P Target Date 2040 TR U			
BlackRock LifePath Index 2045K/Target Dt 2045/LIHKX Fund Inception Date: 05/31/2011	1.52%	6.81%	N/A	7.41%	1.20%	6.34%	9.61%	7.11%
	Returns as of: 06/30/2020				S&P Target Date 2045 TR U			
BlackRock LifePath Index 2050K/Target Dt 2050/LIPKX Fund Inception Date: 05/31/2011	1.23%	6.80%	N/A	7.53%	1.05%	6.42%	9.75%	7.26%
	Returns as of: 06/30/2020				S&P Target Date 2050 TR U			
BlackRock LifePath Index 2055K/Target Dt 2055/LIVKX Fund Inception Date: 05/31/2011	1.22%	6.82%	N/A	7.66%	0.89%	6.45%	9.87%	7.26%
	Returns as of: 06/30/2020				S&P Target Date 2055 TR U			
BlackRock LifePath Index 2060K/Target Dt 2060+LIZKX Fund Inception Date: 02/29/2016	1.27%	N/A	N/A	10.24%	N/A	N/A	N/A	5.92%
	Returns as of: 06/30/2020							
BlackRock LifePath Index 2065K/Target Dt 2060+LIWKX Fund Inception Date: 10/30/2019	N/A	N/A	N/A	-1.39%	N/A	N/A	N/A	N/A
	Returns as of: 06/30/2020							
JPMorgan Equity Income R6 /Large Value/OIEJX Fund Inception Date: 01/31/2012	-5.83%	7.00%	12.12%	10.42%	-8.84%	4.64%	10.41%	9.54%
	Returns as of: 06/30/2020				Russell 1000 Value TR USD			
Vanguard 500 Index Admiral /Large Blend/VFIAX Fund Inception Date: 11/13/2000	7.47%	10.69%	13.95%	6.39%	7.51%	10.73%	13.99%	6.33%
	Returns as of: 06/30/2020				S&P 500 TR USD			
Fidelity Contrafund /Large Growth/FCNTX Fund Inception Date: 05/17/1967	17.91%	14.05%	15.57%	12.65%	23.28%	15.89%	17.23%	N/A
	Returns as of: 06/30/2020				Russell 1000 Growth TR US			
Vanguard Mid-Cap Value Index Admiral/Mid-Cap Value/VMVAX Fund Inception Date: 09/27/2011	-11.82%	3.61%	10.46%	10.55%	-15.50%	1.85%	8.81%	8.68%
	Returns as of: 06/30/2020				Russell 2500 Value TR USD			
Vanguard Small Cap Value IndexAdmiral/Small Value/VSIAX	-16.48%	2.00%	9.35%	9.57%	-17.48%	1.26%	7.82%	7.76%

Investment Name/Type of Option/Ticker	Average Annual Total Return				Benchmark as of 06/30/2020			
	1 Yr	5 Yr	10 Yr	Since Inception	1 Yr	5 Yr	10 Yr	Since Inception
More information online at MillimanBenefits.com Go To Investments >> View Fund Information Click on the fund's prospectus icon to view the summary prospectus								
Fund Inception Date: 09/27/2011	Returns as of: 06/30/2020				Russell 2000 Value TR USD			
Vanguard Small Cap Growth Index Admiral/Small Growth/VSGAX Fund Inception Date: 09/27/2011	7.78%	9.26%	13.91%	13.51%	3.48%	6.86%	12.92%	12.28%
Fund Inception Date: 09/27/2011	Returns as of: 06/30/2020				Russell 2000 Growth TR US			
American Funds Europacific Growth R6 /Foreign LgGwth/RERGX Fund Inception Date: 05/01/2009	3.17%	4.90%	7.48%	8.52%	-7.37%	-0.68%	2.82%	3.44%
Fund Inception Date: 05/01/2009	Returns as of: 06/30/2020				MSCI EAFE PR USD			
Vanguard Total Intl Stock Index Admiral/Foreign LgBlend/VTIAX Fund Inception Date: 11/29/2010	-4.09%	2.42%	5.27%	3.72%	-7.37%	-0.68%	2.82%	1.16%
Fund Inception Date: 11/29/2010	Returns as of: 06/30/2020				MSCI EAFE PR USD			
Invesco Oppenheimer Developing Mkts R6 /Div Emerg Mkts/ODVIX Fund Inception Date: 12/29/2011	-1.69%	4.78%	5.54%	5.64%	-5.66%	0.47%	0.81%	0.21%
Fund Inception Date: 12/29/2011	Returns as of: 06/30/2020				MSCI EM PR USD			

Investment Fee and Expense Information

This table shows fee and expense information for the investment options listed above, including the Total Annual Operating Expenses. These are expenses that reduce the rate of return of the investment options. For applicable investments, this table also shows Shareholder-type fees. These fees are in addition to Total Annual Operating Expenses.

Investment Name/Type of Option/Ticker	Expense Ratio as a %	Operating Expenses per \$1,000	Shareholder-Type Fees
JPMorgan US Government MMkt Instl/Taxable MMarket/IJGXX	0.21%	\$2.10	
Lord Abbett Floating Rate R6 /Bank Loan/LRRVX	0.54%	\$5.40	The Lord Abbett Floating Rate R6 A fund adopted a "round trip" policy to prohibit transfers into that fund within 30 days following a transfer out of \$5,000 or more from that fund.
Metropolitan West Total ReturnBd I/IntCorePlus Bnd/MWTIX	0.44%	\$4.40	The Metropolitan West Total ReturnBd I adopted a "round trip" policy to prohibit transfers into that fund within 30 days following any transfer out from that fund. Exempt transactions: automatic rebalance transfers.
AB High Income Z /High Yield Bond/AGDZX	0.54%	\$5.40	
BlackRock Strategic Income Opps Instl/Nontrad Bond/BSIIX	0.84%	\$8.40	
AB Global Bond Z /Wrlld Bnd USHgd/ANAZX	0.50%	\$5.00	The AB Global Bond Z adopted a "two exchange limit" policy to prohibit transfers in to that fund following two transfers out within 60 days.
Vanguard LifeStrategy Income Inv/Alloc 15-30% Eq/VASIX	0.11%	\$1.10	The Vanguard LifeStrategy Income Inv adopted a "round trip" policy to prohibit transfers into that fund within 30 days following any transfer out from that fund.
Vanguard LifeStrategy Cnsrv GrInv/Alloc 30-50% Eq/VSCGX	0.12%	\$1.20	The Vanguard LifeStrategy Cnsrv GrInv adopted a "round trip" policy to prohibit transfers into that fund within 30 days following any transfer out from that fund.
Vanguard LifeStrategy ModerateGr Inv/Alloc 50-70% Eq/VSMGX	0.13%	\$1.30	The Vanguard LifeStrategy ModerateGr Inv adopted a "round trip" policy to prohibit transfers into that fund within 30 days following any transfer out from that fund.
Vanguard LifeStrategy Growth Inv/Alloc 70-85% Eq/VASGX	0.14%	\$1.40	The Vanguard LifeStrategy Growth Inv adopted a "round trip" policy to prohibit transfers into that fund within 30 days following any transfer out from that fund.
BlackRock LifePath Index Retire K/Target Dt Ret/LIRKX	0.09%	\$0.90	

Investment Name/Type of Option/Ticker	Expense Ratio as a %	Operating Expenses per \$1,000	Shareholder-Type Fees
BlackRock LifePath Index 2025K/Target Dt 2025/LIBKX	0.09%	\$0.90	
BlackRock LifePath Index 2030K/Target Dt 2030/LINKX	0.09%	\$0.90	
BlackRock LifePath Index 2035K/Target Dt 2035/LJKX	0.09%	\$0.90	
BlackRock LifePath Index 2040K/Target Dt 2040/LIKKX	0.09%	\$0.90	
BlackRock LifePath Index 2045K/Target Dt 2045/LHKX	0.09%	\$0.90	
BlackRock LifePath Index 2050K/Target Dt 2050/LPKX	0.09%	\$0.90	
BlackRock LifePath Index 2055K/Target Dt 2055/LVKX	0.09%	\$0.90	
BlackRock LifePath Index 2060K/Target Dt 2060+/LZKX	0.09%	\$0.90	
BlackRock LifePath Index 2065K/Target Dt 2060+/LIWKX	0.09%	\$0.90	
JPMorgan Equity Income R6/Large Value/OIEJX	0.49%	\$4.90	The JPMorgan Equity Income R6 fund adopted a "two exchange limit policy" to prohibit transfers into that fund within 60 days following two transfers from that fund. Exempt transactions: automatic rebalance transfers.
Vanguard 500 Index Admiral/Large Blend/VFIAX	0.04%	\$0.40	The Vanguard 500 Index Admiral adopted a "round trip" policy to prohibit transfers into that fund within 30 days following any transfer out from that fund.
Fidelity Contrafund/Large Growth/FCNTX	0.85%	\$8.50	The Fidelity Contrafund adopted a "two exchange limit policy" to prohibit transfers into that fund within 90 days following two transfers out of more than \$1,000 from that fund. Exempt transactions: automatic rebalance transfers.
Vanguard Mid-Cap Value Index Admiral/Mid-Cap Value/VMVAX	0.07%	\$0.70	The Vanguard Mid-Cap Value Index Admiral adopted a "round trip" policy to prohibit transfers into that fund within 30 days following any transfer out from that fund.
Vanguard Small Cap Value IndexAdmiral/Small Value/VSIAX	0.07%	\$0.70	The Vanguard Small Cap Value IndexAdmiral adopted a "round trip" policy to prohibit transfers into that fund within 30 days following any transfer out from that fund.
Vanguard Small Cap Growth Index Admiral/Small Growth/VSGAX	0.07%	\$0.70	The Vanguard Small Cap Growth Index Admiral adopted a "round trip" policy to prohibit transfers into that fund within 30 days following any transfer out from that fund.
American Funds Europacific Growth R6/Foreign LgGwth/REGX	0.46%	\$4.60	The American Funds Europacific Growth R6 adopted a "round trip" policy to prohibit transfers into that fund within 30 days following a transfer out of \$5,000 or more from that fund. Exempt transactions: automatic rebalance transfers.
Vanguard Total Intl Stock Index Admiral/Foreign LgBlend/VTIAX	0.11%	\$1.10	The Vanguard Total Intl Stock Index Admiral adopted a "round trip" policy to prohibit transfers into that fund within 30 days following any transfer out from that fund.
Invesco Oppenheimer DevelopingMkts R6/Div Emerg Mkts/ODVIX	0.83%	\$8.30	The Invesco Oppenheimer DevelopingMkts R6 adopted a "round trip" policy to prohibit transfers into that fund within 30 days following a transfer out of \$5,000 or more from that fund. Exempt transactions: automatic rebalance transfers.

Fees and expenses are only one of several factors that participants and beneficiaries should consider when making investment decisions. The cumulative effect of fees and expenses can substantially reduce the growth of a participant's or beneficiary's retirement account. Participants and beneficiaries can visit the Employee Benefit Security Administration website <https://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf> for an example of the long-term effect of fees and expenses.

Additional investment-related information, including current performance information, is available on the "Account Details/Investments/Fund Information" section of millimanbenefits.com. To request a paper copy of the information (free of

charge) on the website or additional investment information, you may contact the Milliman Benefits Service Center at (866) 767-1212 or Milliman, Inc., 10000 North Central Expressway, Suite 1500, Dallas, TX 75231.

Fund information is displayed as of 06/30/2020. If your plan had a fund change after this date, please refer to your Fund Change Notice for the most updated investment information.

When you separate from service you will continue to have access to your retirement account and receive quarterly statements. To view your account, make investment changes or for distribution information please visit the website millimanbenefits.com or contact the Benefit Service Center at (866) 767-1212.