Hospitality Industry 401(k) Plan

Plan Summary

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As of: **December 31, 2020**

Report contains information through the last business day of the period end.

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Prudential
Bring Your Challenges

Historical Plan Statistics

	11/1/2020 - 11/30/2020	12/1/2020 - 12/31/2020	1/1/2021 - 1/31/2021
Total Participants Balances	$43,740,541	$44,265,378	$43,999,968
Contributions*	$53,466	$35,814	$93,266
Distributions*	($1,113,633)	($976,131)	($105,194)
Cash Flow	($1,060,167)	($940,317)	($11,927)
Account Balances			
Average Participant Balance	$35,677	$36,313	$35,977
Participation			
Total Participants with a Balance	1,226	1,219	1,223
Asset Allocation			
% of Plan Assets in Stable Value	19.4%	18.6%	20.3%
Number of Participants in One Fund	645	637	645
Number of Participants in Four or More Funds	375	375	373
Distributions			
Number of Distributions*	45	48	10
Termination	$209,270	$1,400	$72,593
Hardship	$0	$0	$0
In Service	$493,825	$296,015	$23,844
Coronavirus-Related Withdrawal	$407,401	$678,717	$0
Subtotal of Termination, Hardship, Inservice, Coronavirus-Related Withdrawal	$1,110,495	$976,131	$96,437
Amount of Distributions Representing Rollovers	$540,304	$100,000	$0
% of Assets Distributed*	2.5%	2.2%	0.2%

**Includes Rollovers*

Plan Demographics Summary

	1/1/2019-12/31/2019	1/1/2020-12/31/2020
Total Participants*	1,270	1,219
Active Participants	1,219	1,046
Terminated Participants	51	171
Multiple Status Participants***	0	2
Average Participant Balance	$36,100	$36,313
Average Account Balance for Active Participants	$36,422	$40,705
Median Participant Balance	$11,994	$10,657
Median Participant Balance for Active Participants	$11,850	$13,685
Participants Age 50 and Over	899	878
Total Assets for Participants Age 50 and Over	$39,185,597	$39,413,096
Total (Contributions + Rollovers In)	$4,419,849	$1,362,598
Participant Contributions	$4,405,355	$1,292,855
Rollovers In	$14,494	$69,744
Total Distributions	($2,225,761)	($8,302,891)
Cash	($1,805,032)	($6,476,162)
Rollovers Out	($420,729)	($1,826,729)
Percentage of Assets Distributed	4.9%	18.8%
Market Value Gain / Loss****	$7,356,418	$5,429,025
Total Participant Balances	$45,846,389	$44,265,378

**Participant(s) with an account balance greater than $0.*

**** Participant(s) with an account balance greater than $0 in more than one participant status category (e.g. Active status in one subplan but Terminated status in another subplan).*

*****This is not the equivalent of a plan level return on investment due to the timing of additions, distributions and underlying investment performance.*

Rollovers In is the total dollars credited to participant accounts within the period defined that originated in other qualified retirement plan accounts.

Fund Allocation by Contributions

INVESTMENT OPTIONS	1/1/2019 - 12/31/2019	%	1/1/2020 - 12/31/2020	%	Change	%
VANGUARD TARGET RETIREMENT 2030 FUND INVESTOR SHARES	$746,964	17.0%	$192,725	14.9%	($554,240)	(74.2%)
GUARANTEED INCOME FUND	$550,029	12.5%	$188,544	14.6%	($361,485)	(65.7%)
VANGUARD TARGET RETIREMENT 2020 FUND INVESTOR SHARES	$596,346	13.5%	$171,204	13.2%	($425,142)	(71.3%)
VANGUARD TARGET RETIREMENT 2040 FUND INVESTOR SHARES	$449,755	10.2%	$135,755	10.5%	($314,000)	(69.8%)
VANGUARD 500 INDEX FUND ADMIRAL SHARES	$308,026	7.0%	$79,716	6.2%	($228,310)	(74.1%)
VANGUARD TARGET RETIREMENT INCOME FUND INVESTOR SHARES	$212,763	4.8%	$65,293	5.1%	($147,470)	(69.3%)
BAIRD CORE PLUS BOND FUND CLASS INSTITUTIONAL	$194,939	4.4%	$51,526	4.0%	($143,413)	(73.6%)
VANGUARD TARGET RETIREMENT 2050 FUND INVESTOR SHARES	$182,842	4.2%	$47,385	3.7%	($135,458)	(74.1%)
TOUCHSTONE SANDS CAPITAL INSTITUTIONAL GROWTH FUND	$142,576	3.2%	$41,432	3.2%	($101,144)	(70.9%)
COLUMBIA HIGH YIELD BOND FUND INSTITUTIONAL 3 CLASS	$122,637	2.8%	$35,906	2.8%	($86,732)	(70.7%)
VANGUARD MID-CAP INDEX FUND ADMIRAL SHARES	$88,307	2.0%	$29,240	2.3%	($59,067)	(66.9%)
VANGUARD SMALL-CAP INDEX FUND ADMIRAL SHARES	$94,752	2.2%	$28,256	2.2%	($66,496)	(70.2%)
VANGUARD REAL ESTATE INDEX FUND ADMIRAL SHARES	$71,232	1.6%	$26,253	2.0%	($44,979)	(63.1%)
DFA INTERNATIONAL SMALL CAP VALUE PORTFOLIO INSTITUTIONAL CLASS	$80,567	1.8%	$26,227	2.0%	($54,339)	(67.4%)
ARTISAN MID CAP FUND INSTITUTIONAL CLASS	$99,628	2.3%	$23,354	1.8%	($76,274)	(76.6%)
VANGUARD EQUITY-INCOME FUND ADMIRAL SHARES	$87,438	2.0%	$22,638	1.8%	($64,800)	(74.1%)
VANGUARD TARGET RETIREMENT 2025 FUND INVESTOR SHARES	$55,665	1.3%	$20,839	1.6%	($34,826)	(62.6%)
VANGUARD TARGET RETIREMENT 2035 FUND INVESTOR SHARES	$29,535	0.7%	$16,370	1.3%	($13,165)	(44.6%)
PRINCIPAL SMALLCAP GROWTH FUND I CLASS R-6	$44,536	1.0%	$16,351	1.3%	($28,185)	(63.3%)
VANGUARD TARGET RETIREMENT 2060 FUND INVESTOR SHARES	$59,836	1.4%	$15,437	1.2%	($44,399)	(74.2%)
AMERICAN FUNDS EUROPACIFIC GROWTH FUND CLASS R-6	$31,746	0.7%	$9,777	0.8%	($21,969)	(69.2%)
VICTORY SYCAMORE ESTABLISHED VALUE FUND CLASS R6	$21,117	0.5%	$9,338	0.7%	($11,779)	(55.8%)
VANGUARD EMERGING MARKETS STOCK INDEX FUND ADMIRAL SHARES	$31,134	0.7%	$8,480	0.7%	($22,654)	(72.8%)
GOLDMAN SACHS SMALL CAP VALUE FUND CLASS R6	$31,075	0.7%	$8,194	0.6%	($22,881)	(73.6%)
VANGUARD TARGET RETIREMENT 2055 FUND INVESTOR SHARES	$22,710	0.5%	$7,813	0.6%	($14,897)	(65.6%)
VANGUARD TARGET RETIREMENT 2045 FUND INVESTOR SHARES	$12,717	0.3%	$6,095	0.5%	($6,622)	(52.1%)
VANGUARD INFLATION-PROTECTED SECURITIES FUND ADMIRAL SHARES	$32,908	0.8%	$5,437	0.4%	($27,471)	(83.5%)
VANGUARD TARGET RETIREMENT 2015 FUND INVESTOR SHARES	$2,636	0.1%	$2,403	0.2%	($233)	(8.9%)
TOUCHSTONE SANDS CAPITAL SELECT GROWTH FUND INSTITUTIONAL CLASS	$0	0.0%	$517	0.0%	$517	n/a
VANGUARD TARGET RETIREMENT 2065 FUND INVESTOR SHARES	$938	0.0%	$350	0.0%	($588)	(62.6%)
TOTAL ASSETS CONTRIBUTED	$4,405,355	100.0%	$1,292,855	100.0%	($3,112,500)	(70.7%)

Participant Distribution Statistics

	Amount of Withdrawals Taken				# of Withdrawals			
Distribution Type	1/1/2019 - 12/31/2019	1/1/2020 - 12/31/2020	Change	% Change	1/1/2019 - 12/31/2019	1/1/2020 - 12/31/2020	Change	% Change
Coronavirus-Related Withdraw al	$0	$4,469,647	$4,469,647	n/a	0	241	241	n/a
In-Service Withdraw al	$1,249,568	$2,885,568	$1,636,000	131%	109	96	(13)	(12%)
Termination	$548,648	$315,419	($233,228)	(43%)	34	29	(5)	(15%)
Death Distribution	$125,359	$517,618	$392,259	313%	6	7	1	17%
Hardship Withdraw al	$174,877	$92,521	($82,356)	(47%)	25	7	(18)	(72%)
QDRO	$99,987	$0	($99,987)	(100%)	1	0	(1)	(100%)
Required Minimum Distribution	$25,024	$15,610	($9,414)	(38%)	11	11	0	0%
Small Balance Cashout	$2,298	$6,508	$4,210	183%	3	13	10	333%
Grand Total	**$2,225,761**	**$8,302,891**	**$6,077,130**	**273%**	**189**	**404**	**215**	**114%**

	1/1/2020 - 12/31/2020					
	Amount of Withdraw als Taken			# of Withdraw als		
Distribution Sub-Type	Age < 50	Age >= 50	Total	Age < 50	Age >= 50	Total
Rollover	$11,946	$1,816,337	$1,828,283	2	13	15
Cash	$1,407,626	$5,066,982	$6,474,608	111	278	389
Grand Total	**$1,419,571**	**$6,883,320**	**$8,302,891**	**113**	**291**	**404**

Coronavirus-Related Withdrawal - A distribution that is requested by a participant in which they meet certain qualifications under the CARES Act. Note, the 59 ½ early withdrawal tax penalty does not apply.

In-Service Withdrawal - A distribution that is taken while the participant is still active and before they experience a triggering event (e.g. reaching a certain age, termination from employment, etc.).

Termination - A withdrawal that is taken when the participant is active and terminating from employment or is already in a 'Terminated' status.

Death Distribution - Distribution taken by a beneficiary. This could include required minimum distributions, installment payments, etc.

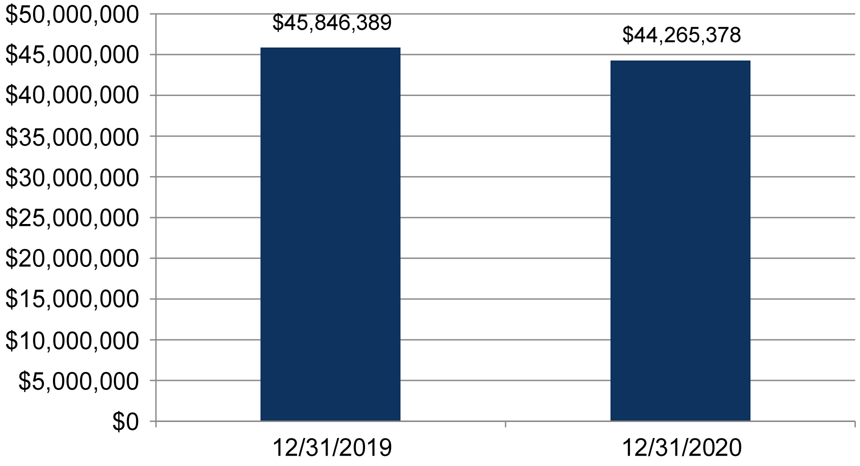
Hardship Withdrawal - A distribution which is requested by a participant because of an immediate and heavy financial need that cannot be satisfied from other resources.

QDRO - Distribution taken by the recipient of a QDRO. This could include required minimum distributions, installment payments, etc.

Required Minimum Distribution - Minimum amounts that a participant must withdraw annually upon reaching a certain age or retirement. This would exclude any beneficiary or QDRO accounts.

Small Balance Cashout - Distribution of a participant's account when they fall below the cash out threshold set by the plan.

Plan Assets



Transaction Summary

Transactions	1/1/2019 - 12/31/2019	1/1/2020 - 12/31/2020
Total Enrollees*	156	52
Number of Participants with Transfers	15	230
Distributions	189	404

*Number of participants that were enrolled into the plan within the reporting period. This can include those individuals who self enrolled or auto enrolled, if applicable on the plan. Rehires may not be included if their original enrollment date falls outside the reporting period.

Asset Allocation/Net Cash Flow

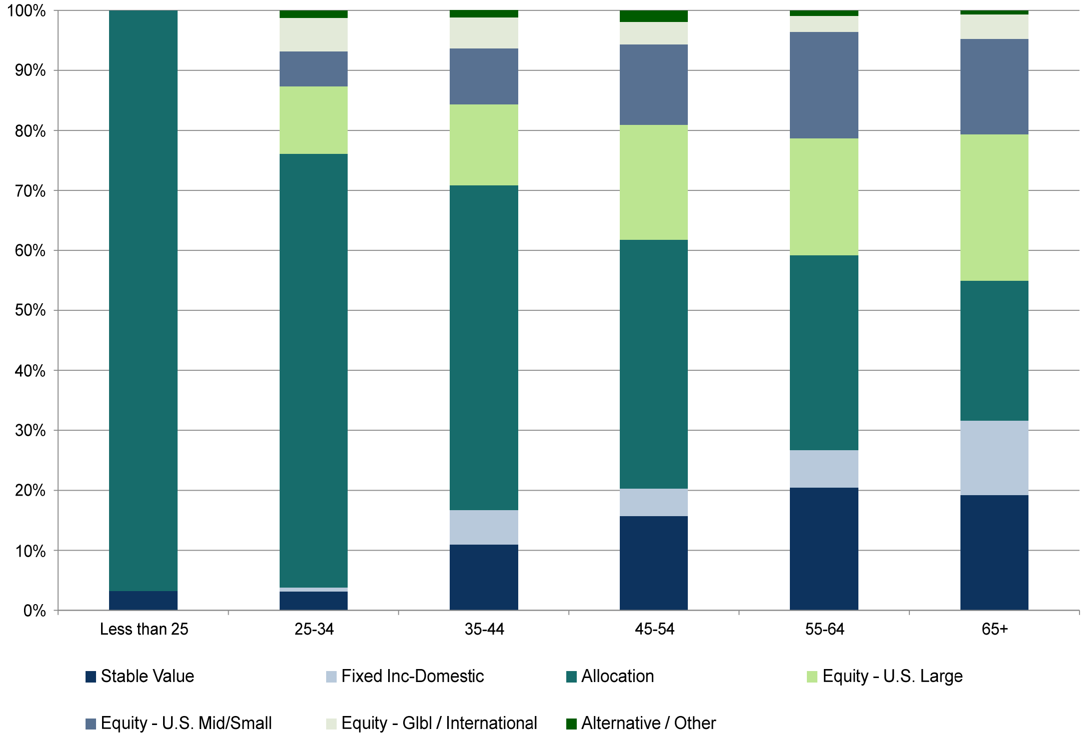
January 1, 2020 to December 31, 2020

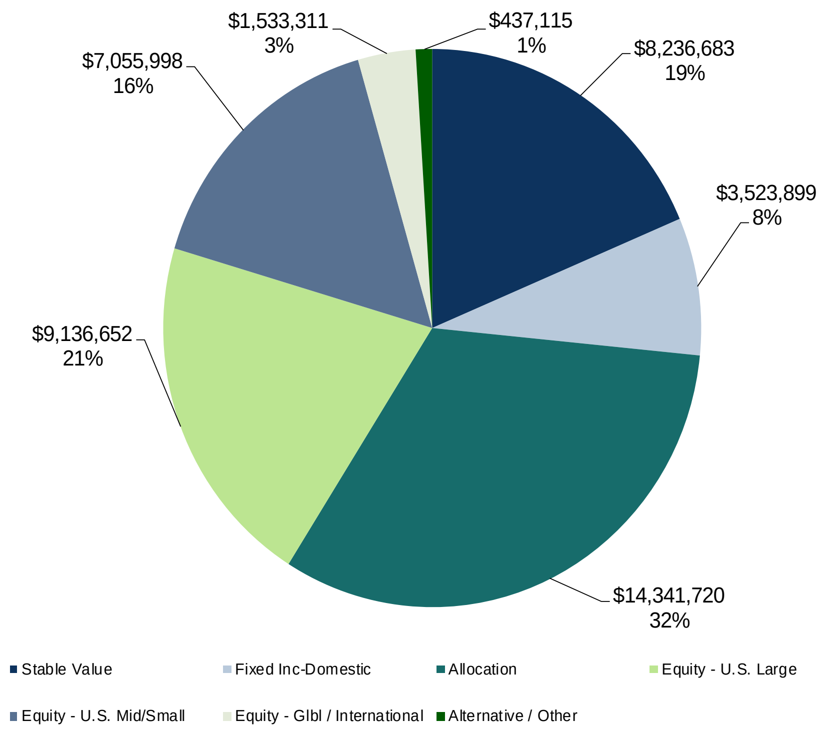
	Less than 25	25-34	35-44	45-54	55-64	65+	Total
Total Plan Assets	$294	$492,870	$2,058,689	$7,353,964	$19,729,836	$14,629,726	$44,265,378
% Assets	0.0%	1.1%	4.7%	16.6%	44.6%	33.1%	100.0%
Contributions	$1,835	$55,700	$116,488	$322,024	$529,604	$267,204	$1,292,855
Rollovers In*	$0	$0	$34,271	$32,389	$0	$3,083	$69,744
Total Incoming $	$1,835	$55,700	$150,759	$354,413	$529,604	$270,287	$1,362,598
Cash Distributions	($1,570)	($275,294)	($501,274)	($1,793,364)	($2,973,542)	($931,118)	($6,476,162)
% of Cash Distributions	100.0%	97.5%	100.0%	99.7%	74.5%	54.0%	78.0%
Rollovers Out	$0	($7,037)	$0	($4,909)	($1,020,376)	($794,407)	($1,826,729)
% of Rollover Distributions	0.0%	2.5%	0.0%	0.3%	25.5%	46.0%	22.0%
Total Distributions	($1,570)	($282,332)	($501,274)	($1,798,273)	($3,993,918)	($1,725,525)	($8,302,891)
Net Cash Flow	$265	($226,632)	($350,514)	($1,443,860)	($3,464,314)	($1,455,238)	($6,940,293)
Total Participants**	2	58	143	297	449	271	1,220
Avg. Account Balance	$147	$8,498	$14,396	$24,761	$43,942	$53,984	$36,283
Prudential Taft Hartley Book of Business Avg. Account Balance as of 12/31/2019	*$7,713*	*$24,826*	*$56,683*	*$97,523*	*$114,360*	*$68,746*	*$75,642*
Median Account Balance	$285	$4,710	$5,812	$8,713	$18,152	$13,583	$10,657
Prudential Taft Hartley Book of Business Median Account Balance as of 12/31/2019	*$7,780*	*$12,931*	*$31,018*	*$71,118*	*$72,226*	*$38,514*	*$48,335*

*Rollovers In is the total dollars credited to participant accounts within the period defined that originated in other qualified retirement plan accounts.

**Total column for participant count is a sum of participants across each age group. E.g. If a participant has both a main account and beneficiary account within different age groups (decedent's date of birth), that participant will be counted twice.

Assets by Asset Class and Age Group as of December 31, 2020





Assets by Asset Class and Age Group as of December 31, 2020

Asset Class	Less than 25	25-34	35-44	45-54	55-64	65+	Total
Stable Value	$10	$15,403	$226,306	$1,155,676	$4,033,246	$2,806,041	$8,236,683
Fixed Inc-Domestic	$0	$3,442	$117,467	$337,423	$1,243,116	$1,822,451	$3,523,899
Allocation	$285	$355,990	$1,114,439	$3,052,531	$6,410,571	$3,407,903	$14,341,720
Equity - U.S. Large	$0	$55,821	$278,390	$1,404,767	$3,830,869	$3,566,804	$9,136,652
Equity - U.S. Mid/Small	$0	$28,417	$191,745	$988,594	$3,511,375	$2,335,867	$7,055,998
Equity - Glbl / International	$0	$27,763	$106,638	$276,734	$526,782	$595,395	$1,533,311
Alternative / Other	$0	$6,033	$23,703	$138,238	$173,877	$95,265	$437,115
Total Assets	$294	$492,870	$2,058,689	$7,353,964	$19,729,836	$14,629,726	$44,265,378
% of Assets	0.0%	1.1%	4.7%	16.6%	44.6%	33.1%	100%
Total Participants	2	58	143	297	449	271	1,220
Avg Account Balance	$147	$8,498	$14,396	$24,761	$43,942	$53,984	$36,283
Prudential Taft Hartley Book of Business Avg. Account Balance as of 12/31/2019	*$7,713*	*$24,826*	*$56,683*	*$97,523*	*$114,360*	*$68,746*	*$75,642*

Asset Allocation by Funds as of December 31, 2020

INVESTMENT OPTIONS	Asset Class	12/31/2019	% of Assets	12/31/2020	% of Assets	Asset % Change
GUARANTEED INCOME FUND	Stable Value	$6,080,468	13.3%	$8,236,683	18.6%	35.5%
VANGUARD INFLATION-PROTECTED SECURITIES FUND ADMIRAL SHARES	Fixed Income - Inflation Protected Bond	$172,964	0.4%	$100,489	0.2%	(41.9%)
VANGUARD TOTAL BOND MARKET INDEX FUND ADMIRAL SHARES	Fixed Income - Intermediate Core Bond	$0	0.0%	$505,255	1.1%	n/a
BAIRD CORE PLUS BOND FUND CLASS INSTITUTIONAL	Fixed Income - Intermediate Core-Plus Bond	$2,460,983	5.4%	$2,046,149	4.6%	(16.9%)
COLUMBIA HIGH YIELD BOND FUND INSTITUTIONAL 3 CLASS	Fixed Income - High Yield Bond	$1,423,904	3.1%	$872,006	2.0%	(38.8%)
VANGUARD TARGET RETIREMENT INCOME FUND INVESTOR SHARES	Allocation - Target-Date Retirement Income	$1,849,475	4.0%	$1,760,404	4.0%	(4.8%)
VANGUARD TARGET RETIREMENT 2015 FUND INVESTOR SHARES	Allocation - Target-Date 2015	$2,760	0.0%	$5,661	0.0%	105.1%
VANGUARD TARGET RETIREMENT 2020 FUND INVESTOR SHARES	Allocation - Target-Date 2020	$5,133,392	11.2%	$4,237,261	9.6%	(17.5%)
VANGUARD TARGET RETIREMENT 2025 FUND INVESTOR SHARES	Allocation - Target-Date 2025	$42,681	0.1%	$197,057	0.4%	361.7%
VANGUARD TARGET RETIREMENT 2030 FUND INVESTOR SHARES	Allocation - Target-Date 2030	$6,311,018	13.8%	$4,918,717	11.1%	(22.1%)
VANGUARD TARGET RETIREMENT 2035 FUND INVESTOR SHARES	Allocation - Target-Date 2035	$41,797	0.1%	$66,981	0.2%	60.3%
VANGUARD TARGET RETIREMENT 2040 FUND INVESTOR SHARES	Allocation - Target-Date 2040	$2,579,143	5.6%	$2,248,952	5.1%	(12.8%)
VANGUARD TARGET RETIREMENT 2045 FUND INVESTOR SHARES	Allocation - Target-Date 2045	$14,162	0.0%	$19,880	0.0%	40.4%
VANGUARD TARGET RETIREMENT 2050 FUND INVESTOR SHARES	Allocation - Target-Date 2050	$730,996	1.6%	$611,233	1.4%	(16.4%)
VANGUARD TARGET RETIREMENT 2055 FUND INVESTOR SHARES	Allocation - Target-Date 2055	$25,983	0.1%	$20,231	0.0%	(22.1%)
VANGUARD TARGET RETIREMENT 2060 FUND INVESTOR SHARES	Allocation - Target-Date 2060+	$250,919	0.5%	$253,743	0.6%	1.1%
VANGUARD TARGET RETIREMENT 2065 FUND INVESTOR SHARES	Allocation - Target-Date 2060+	$1,014	0.0%	$1,602	0.0%	58.0%
VANGUARD EQUITY-INCOME FUND ADMIRAL SHARES	Large Cap - Value	$663,584	1.4%	$363,889	0.8%	(45.2%)
VANGUARD 500 INDEX FUND ADMIRAL SHARES	Large Cap - Blend	$5,326,159	11.6%	$4,479,974	10.1%	(15.9%)
TOUCHSTONE SANDS CAPITAL INSTITUTIONAL GROWTH FUND	Large Cap - Growth	$3,047,783	6.6%	$0	0.0%	(100.0%)
TOUCHSTONE SANDS CAPITAL SELECT GROWTH FUND INSTITUTIONAL CLASS	Large Cap - Growth	$0	0.0%	$4,292,789	9.7%	n/a
VICTORY SYCAMORE ESTABLISHED VALUE FUND CLASS R6	Mid Cap - Value	$247,219	0.5%	$225,968	0.5%	(8.6%)
VANGUARD MID-CAP INDEX FUND ADMIRAL SHARES	Mid Cap - Blend	$1,351,563	2.9%	$1,103,693	2.5%	(18.3%)
ARTISAN MID CAP FUND INSTITUTIONAL CLASS	Mid Cap - Growth	$2,639,744	5.8%	$3,377,469	7.6%	27.9%
GOLDMAN SACHS SMALL CAP VALUE FUND CLASS R6	Small Cap - Blend	$355,159	0.8%	$137,361	0.3%	(61.3%)
VANGUARD SMALL-CAP INDEX FUND ADMIRAL SHARES	Small Cap - Blend	$1,956,322	4.3%	$1,614,756	3.6%	(17.5%)
PRINCIPAL SMALLCAP GROWTH FUND I CLASS R-6	Small Cap - Growth	$353,942	0.8%	$596,750	1.3%	68.6%
VANGUARD TOTAL INTERNATIONAL STOCK INDEX FUND ADMIRAL SHARES	International - Large Blend	$0	0.0%	$5,980	0.0%	n/a
AMERICAN FUNDS EUROPACIFIC GROWTH FUND CLASS R-6	International - Large Growth	$410,234	0.9%	$312,416	0.7%	(23.8%)
DFA INTERNATIONAL SMALL CAP VALUE PORTFOLIO INSTITUTIONAL CLASS	International - Small / Mid Value	$1,477,799	3.2%	$1,108,029	2.5%	(25.0%)
VANGUARD EMERGING MARKETS STOCK INDEX FUND ADMIRAL SHARES	International - Emerging Market	$149,874	0.3%	$106,886	0.2%	(28.7%)
VANGUARD REAL ESTATE INDEX FUND ADMIRAL SHARES	Sector - Domestic Real Estate	$745,348	1.6%	$437,115	1.0%	(41.4%)
TOTAL		$45,846,389	100.0%	$44,265,378	100.0%	(3.4%)
Data as of:		12/31/2019		12/31/2020		
Total Plan Assets:		$45,846,389		$44,265,378		
Total Participant Accounts:		1,270		1,219		
Average Balance:		$36,100		$36,313		

Utilization by Fund as of December 31, 2020

INVESTMENT OPTIONS	Balance	# of Ppts	Ppts Using as Sole Investment
GUARANTEED INCOME FUND	$8,236,683	521	114
VANGUARD TARGET RETIREMENT 2030 FUND INVESTOR SHARES	$4,918,717	381	130
VANGUARD 500 INDEX FUND ADMIRAL SHARES	$4,479,974	365	3
TOUCHSTONE SANDS CAPITAL SELECT GROWTH FUND INSTITUTIONAL CLASS	$4,292,789	169	1
VANGUARD TARGET RETIREMENT 2020 FUND INVESTOR SHARES	$4,237,261	210	88
ARTISAN MID CAP FUND INSTITUTIONAL CLASS	$3,377,469	228	4
VANGUARD TARGET RETIREMENT 2040 FUND INVESTOR SHARES	$2,248,952	162	106
BAIRD CORE PLUS BOND FUND CLASS INSTITUTIONAL	$2,046,149	203	5
VANGUARD TARGET RETIREMENT INCOME FUND INVESTOR SHARES	$1,760,404	256	59
VANGUARD SMALL-CAP INDEX FUND ADMIRAL SHARES	$1,614,756	157	0
DFA INTERNATIONAL SMALL CAP VALUE PORTFOLIO INSTITUTIONAL CLASS	$1,108,029	158	1
VANGUARD MID-CAP INDEX FUND ADMIRAL SHARES	$1,103,693	135	2
COLUMBIA HIGH YIELD BOND FUND INSTITUTIONAL 3 CLASS	$872,006	89	5
VANGUARD TARGET RETIREMENT 2050 FUND INVESTOR SHARES	$611,233	86	53
PRINCIPAL SMALLCAP GROWTH FUND I CLASS R-6	$596,750	62	1
VANGUARD TOTAL BOND MARKET INDEX FUND ADMIRAL SHARES	$505,255	2	1
VANGUARD REAL ESTATE INDEX FUND ADMIRAL SHARES	$437,115	87	2
VANGUARD EQUITY-INCOME FUND ADMIRAL SHARES	$363,889	63	1
AMERICAN FUNDS EUROPACIFIC GROWTH FUND CLASS R-6	$312,416	72	0
VANGUARD TARGET RETIREMENT 2060 FUND INVESTOR SHARES	$253,743	29	21
VICTORY SYCAMORE ESTABLISHED VALUE FUND CLASS R6	$225,968	49	0
VANGUARD TARGET RETIREMENT 2025 FUND INVESTOR SHARES	$197,057	25	13
GOLDMAN SACHS SMALL CAP VALUE FUND CLASS R6	$137,361	33	0
VANGUARD EMERGING MARKETS STOCK INDEX FUND ADMIRAL SHARES	$106,886	33	0
VANGUARD INFLATION-PROTECTED SECURITIES FUND ADMIRAL SHARES	$100,489	20	0
VANGUARD TARGET RETIREMENT 2035 FUND INVESTOR SHARES	$66,981	32	16
VANGUARD TARGET RETIREMENT 2055 FUND INVESTOR SHARES	$20,231	7	2
VANGUARD TARGET RETIREMENT 2045 FUND INVESTOR SHARES	$19,880	22	7
VANGUARD TOTAL INTERNATIONAL STOCK INDEX FUND ADMIRAL SHARES	$5,980	1	0
VANGUARD TARGET RETIREMENT 2015 FUND INVESTOR SHARES	$5,661	10	2
VANGUARD TARGET RETIREMENT 2065 FUND INVESTOR SHARES	$1,602	5	0
Total	$44,265,378		

Participant Fund Transfers

1/1/2019 - 12/31/2019	
INVESTMENT OPTIONS	Total
GUARANTEED INCOME FUND	$201,069
TOUCHSTONE SANDS CAPITAL INSTITUTIONAL GROWTH FUND	$50,072
COLUMBIA HIGH YIELD BOND FUND INSTITUTIONAL 3 CLASS	$38,174
BAIRD CORE PLUS BOND FUND CLASS INSTITUTIONAL	$26,758
VANGUARD TARGET RETIREMENT 2040 FUND INVESTOR SHARES	$22,116
PRINCIPAL SMALLCAP GROWTH FUND I CLASS R-6	$18,921
AMERICAN FUNDS EUROPACIFIC GROWTH FUND CLASS R-6	$15,489
VANGUARD TARGET RETIREMENT INCOME FUND INVESTOR SHARES	$12,659
VANGUARD INFLATION-PROTECTED SECURITIES FUND ADMIRAL SHARES	$9,443
ARTISAN MID CAP FUND INSTITUTIONAL CLASS	$5,950
GOLDMAN SACHS SMALL CAP VALUE FUND CLASS R6	$4,582
VANGUARD EMERGING MARKETS STOCK INDEX FUND ADMIRAL SHARES	$2,450
VANGUARD REAL ESTATE INDEX FUND ADMIRAL SHARES	$1,088
VICTORY SYCAMORE ESTABLISHED VALUE FUND CLASS R6	$21
VANGUARD TARGET RETIREMENT 2050 FUND INVESTOR SHARES	($4,750)
DFA INTERNATIONAL SMALL CAP VALUE PORTFOLIO INSTITUTIONAL CLASS	($6,954)
VANGUARD MID-CAP INDEX FUND ADMIRAL SHARES	($23,401)
VANGUARD SMALL-CAP INDEX FUND ADMIRAL SHARES	($57,755)
VANGUARD 500 INDEX FUND ADMIRAL SHARES	($68,056)
VANGUARD EQUITY-INCOME FUND ADMIRAL SHARES	($97,528)
VANGUARD TARGET RETIREMENT 2030 FUND INVESTOR SHARES	($150,349)
TOTAL	$0

1/1/2020 - 12/31/2020	
INVESTMENT OPTIONS	Total
TOUCHSTONE SANDS CAPITAL SELECT GROWTH FUND INSTITUTIONAL CLASS	$4,188,106
GUARANTEED INCOME FUND	$3,455,547
VANGUARD TOTAL BOND MARKET INDEX FUND ADMIRAL SHARES	$494,997
PRINCIPAL SMALLCAP GROWTH FUND I CLASS R-6	$126,187
VANGUARD TARGET RETIREMENT 2025 FUND INVESTOR SHARES	$95,658
VANGUARD REAL ESTATE INDEX FUND ADMIRAL SHARES	$5,504
VANGUARD TOTAL INTERNATIONAL STOCK INDEX FUND ADMIRAL SHARES	$4,828
VANGUARD TARGET RETIREMENT 2060 FUND INVESTOR SHARES	($1,484)
VANGUARD EMERGING MARKETS STOCK INDEX FUND ADMIRAL SHARES	($5,918)
VICTORY SYCAMORE ESTABLISHED VALUE FUND CLASS R6	($10,715)
VANGUARD INFLATION-PROTECTED SECURITIES FUND ADMIRAL SHARES	($37,312)
AMERICAN FUNDS EUROPACIFIC GROWTH FUND CLASS R-6	($45,407)
VANGUARD TARGET RETIREMENT 2050 FUND INVESTOR SHARES	($55,864)
VANGUARD TARGET RETIREMENT INCOME FUND INVESTOR SHARES	($79,004)
ARTISAN MID CAP FUND INSTITUTIONAL CLASS	($92,300)
VANGUARD MID-CAP INDEX FUND ADMIRAL SHARES	($115,651)
DFA INTERNATIONAL SMALL CAP VALUE PORTFOLIO INSTITUTIONAL CLASS	($128,105)
VANGUARD TARGET RETIREMENT 2040 FUND INVESTOR SHARES	($162,721)
GOLDMAN SACHS SMALL CAP VALUE FUND CLASS R6	($169,788)
VANGUARD SMALL-CAP INDEX FUND ADMIRAL SHARES	($170,693)
VANGUARD EQUITY-INCOME FUND ADMIRAL SHARES	($170,916)
BAIRD CORE PLUS BOND FUND CLASS INSTITUTIONAL	($198,259)
COLUMBIA HIGH YIELD BOND FUND INSTITUTIONAL 3 CLASS	($265,661)
VANGUARD 500 INDEX FUND ADMIRAL SHARES	($630,966)
VANGUARD TARGET RETIREMENT 2030 FUND INVESTOR SHARES	($927,518)
VANGUARD TARGET RETIREMENT 2020 FUND INVESTOR SHARES	($941,650)
TOUCHSTONE SANDS CAPITAL INSTITUTIONAL GROWTH FUND	($4,160,895)
TOTAL	$0

Participant Fund Transfers

January 1, 2020 to December 31, 2020

INVESTMENT OPTIONS	Less than 25	25-34	35-44	45-54	55-64	65+	Total
TOUCHSTONE SANDS CAPITAL SELECT GROWTH FUND INSTITUTIONAL CLASS	$0	$1,593	$86,480	$479,012	$1,698,818	$1,922,203	$4,188,106
GUARANTEED INCOME FUND	$0	$25,474	$205,883	$566,670	$1,692,640	$964,880	$3,455,547
VANGUARD TOTAL BOND MARKET INDEX FUND ADMIRAL SHARES	$0	$0	$0	($228)	$0	$495,225	$494,997
PRINCIPAL SMALLCAP GROWTH FUND I CLASS R-6	$0	$0	$0	($17,037)	$141,069	$2,155	$126,187
VANGUARD TARGET RETIREMENT 2025 FUND INVESTOR SHARES	$0	$74	$0	$0	$95,584	$0	$95,658
VANGUARD REAL ESTATE INDEX FUND ADMIRAL SHARES	$0	$0	$0	($4,305)	($39,291)	$49,101	$5,504
VANGUARD TOTAL INTERNATIONAL STOCK INDEX FUND ADMIRAL SHARES	$0	$0	$0	$0	$4,828	$0	$4,828
VANGUARD TARGET RETIREMENT 2015 FUND INVESTOR SHARES	$0	$0	$0	$0	$0	$0	$0
VANGUARD TARGET RETIREMENT 2035 FUND INVESTOR SHARES	$0	$0	$0	$0	$0	$0	$0
VANGUARD TARGET RETIREMENT 2045 FUND INVESTOR SHARES	$0	$0	$0	$0	$0	$0	$0
VANGUARD TARGET RETIREMENT 2055 FUND INVESTOR SHARES	$0	$0	$0	$0	$0	$0	$0
VANGUARD TARGET RETIREMENT 2065 FUND INVESTOR SHARES	$0	$0	$0	$0	$0	$0	$0
VANGUARD TARGET RETIREMENT 2060 FUND INVESTOR SHARES	$0	($1,484)	$0	$0	$0	$0	($1,484)
VANGUARD EMERGING MARKETS STOCK INDEX FUND ADMIRAL SHARES	$0	$0	$0	($3,779)	$0	($2,139)	($5,918)
VICTORY SYCAMORE ESTABLISHED VALUE FUND CLASS R6	$0	$0	$0	($14,447)	$2,506	$1,226	($10,715)
VANGUARD INFLATION-PROTECTED SECURITIES FUND ADMIRAL SHARES	$0	$0	($21,587)	($40,685)	$2,883	$22,077	($37,312)
AMERICAN FUNDS EUROPACIFIC GROWTH FUND CLASS R-6	$0	$0	$0	($3,879)	($38,636)	($2,892)	($45,407)
VANGUARD TARGET RETIREMENT 2050 FUND INVESTOR SHARES	$0	($24,286)	$0	$0	($28,431)	($3,146)	($55,864)
VANGUARD TARGET RETIREMENT INCOME FUND INVESTOR SHARES	$0	$0	$0	($24,591)	($59,226)	$4,813	($79,004)
ARTISAN MID CAP FUND INSTITUTIONAL CLASS	$0	$0	$0	($19,035)	($16,128)	($57,136)	($92,300)
VANGUARD MID-CAP INDEX FUND ADMIRAL SHARES	$0	$0	$0	$9,160	($32,462)	($92,349)	($115,651)
DFA INTERNATIONAL SMALL CAP VALUE PORTFOLIO INSTITUTIONAL CLASS	$0	$0	$0	($5,696)	($31,373)	($91,036)	($128,105)
VANGUARD TARGET RETIREMENT 2040 FUND INVESTOR SHARES	$0	$0	($56,547)	($101,328)	$0	($4,845)	($162,721)
GOLDMAN SACHS SMALL CAP VALUE FUND CLASS R6	$0	$74	$0	($3,308)	($164,606)	($1,949)	($169,788)
VANGUARD SMALL-CAP INDEX FUND ADMIRAL SHARES	$0	$0	$0	($20,850)	$38,966	($188,809)	($170,693)
VANGUARD EQUITY-INCOME FUND ADMIRAL SHARES	$0	$148	($103,206)	($62,710)	$8,258	($13,406)	($170,916)
BAIRD CORE PLUS BOND FUND CLASS INSTITUTIONAL	$0	$0	$0	($58,635)	($12,896)	($126,728)	($198,259)
COLUMBIA HIGH YIELD BOND FUND INSTITUTIONAL 3 CLASS	$0	$0	$0	($11,209)	($87,646)	($166,806)	($265,661)
VANGUARD 500 INDEX FUND ADMIRAL SHARES	$0	$0	$0	$58,596	($150,082)	($539,480)	($630,966)
VANGUARD TARGET RETIREMENT 2030 FUND INVESTOR SHARES	$0	$0	($24,543)	($232,828)	($680,761)	$10,614	($927,518)
VANGUARD TARGET RETIREMENT 2020 FUND INVESTOR SHARES	$0	$0	$0	$0	($629,722)	($311,927)	($941,650)
TOUCHSTONE SANDS CAPITAL INSTITUTIONAL GROWTH FUND	$0	($1,593)	($86,480)	($488,888)	($1,714,288)	($1,869,645)	($4,160,895)

Participant Transactions

	1/1/2020 - 3/31/2020	4/1/2020 - 6/30/2020	7/1/2020 - 9/30/2020	10/1/2020 - 12/31/2020
Call Center				
Unique Callers	177	147	121	163
Total Call Volume	324	269	196	243
% of Total Unique Callers	13.9%	11.8%	9.8%	13.4%
Prudential TH % of Total Unique Callers as of 12/31/2019	7.18%			
Participant Website				
Unique Web Logins	214	227	185	190
Total Web Logins	3,006	3,005	2,593	2,375
% of Total Unique Web Logins	16.8%	18.2%	15.0%	15.6%
Prudential TH % of Total Web Logins as of 12/31/2019	15.38%			

Call Center Reason Category	1/1/2020 - 3/31/2020	4/1/2020 - 6/30/2020	7/1/2020 - 9/30/2020	10/1/2020 - 12/31/2020
Account Explanations	62	42	41	47
Allocation Changes & Exchange	8	4	0	1
Contributions	18	1	4	5
Disbursements	109	158	134	160
Enrollments	1	0	0	0
Forms	0	12	1	5
Fund Information	5	4	2	2
Hardships	58	9	1	4
IFX	0	0	0	0
IVR or Web Assistance	2	2	2	3
Loans	4	4	0	3
Other	22	13	6	4
Payment Questions	0	0	0	0
Plan Explanations	6	6	2	4
Regen Reg Letter	0	0	0	0
Status of Research	0	2	0	2
Tax Information	7	2	0	0
Website Processing	22	10	3	3
TOTAL	324	269	196	243

Definitions:
Unique Callers – The number of individuals that spoke to a Participant Service Center Representative during the reporting period (e.g., If the same individual called five times during the reporting period, they would only be counted once).
Total Call Volume – The number of calls to a Participant Service Center Representative during the reporting period (e.g., If the same individual called five times during the reporting period, they would be counted five times).
% of Total Unique Callers - The Unique Callers during the reporting period divided by total participants with a balance in the plan (includes all participant statuses) as of the reporting end date.
Prudential Taft Hartley % of Total Unique Callers as of 12/31/19 - The sum of Unique Callers during 4Q19 across all Prudential Taft Hartley plans divided by the sum of total participants with a balance (includes all participant statuses) across all Prudential Taft Hartley plans as of 12/31/19.

Cashflow
January 1, 2020 to December 31, 2020

INVESTMENT OPTIONS	Beginning Balance	Contributions	Distributions	Transfers In	Transfers Out	Market Value Adj.^	Ending Balance
AMERICAN FUNDS EUROPACIFIC GROWTH FUND CLASS R-6	$410,234	$9,777	($107,604)	$8,197	($53,603)	$45,416	$312,416
ARTISAN MID CAP FUND INSTITUTIONAL CLASS	$2,639,744	$23,354	($440,065)	$121,231	($213,531)	$1,246,737	$3,377,469
BAIRD CORE PLUS BOND FUND CLASS INSTITUTIONAL	$2,460,983	$51,526	($447,934)	$130,813	($329,073)	$179,834	$2,046,149
COLUMBIA HIGH YIELD BOND FUND INSTITUTIONAL 3 CLASS	$1,423,904	$35,906	($296,315)	$55,009	($320,669)	($25,828)	$872,006
DFA INTERNATIONAL SMALL CAP VALUE PORTFOLIO INSTITUTIONAL CLASS	$1,477,799	$26,227	($198,151)	$27,256	($155,361)	($69,742)	$1,108,029
GOLDMAN SACHS SMALL CAP VALUE FUND CLASS R6	$355,159	$8,194	($22,437)	$7,058	($176,846)	($33,766)	$137,361
GUARANTEED INCOME FUND	$6,080,468	$188,544	($1,651,454)	$5,193,688	($1,738,141)	$163,578	$8,236,683
PRINCIPAL SMALLCAP GROWTH FUND I CLASS R-6	$353,942	$16,351	($51,126)	$181,550	($55,362)	$151,396	$596,750
TOUCHSTONE SANDS CAPITAL INSTITUTIONAL GROWTH FUND	$3,047,783	$41,432	($522,965)	$416,451	($4,577,346)	$1,594,644	$0
TOUCHSTONE SANDS CAPITAL SELECT GROWTH FUND INSTITUTIONAL CLASS	$0	$517	($14,529)	$4,188,106	$0	$118,695	$4,292,789
VANGUARD 500 INDEX FUND ADMIRAL SHARES	$5,326,159	$79,716	($800,093)	$768,814	($1,399,781)	$505,158	$4,479,974
VANGUARD EMERGING MARKETS STOCK INDEX FUND ADMIRAL SHARES	$149,874	$8,480	($59,793)	$0	($5,918)	$14,242	$106,886
VANGUARD EQUITY-INCOME FUND ADMIRAL SHARES	$663,584	$22,638	($154,288)	$137,028	($307,944)	$2,871	$363,889
VANGUARD INFLATION-PROTECTED SECURITIES FUND ADMIRAL SHARES	$172,964	$5,437	($52,769)	$54,101	($91,414)	$12,169	$100,489
VANGUARD MID-CAP INDEX FUND ADMIRAL SHARES	$1,351,563	$29,240	($268,510)	$234,147	($349,799)	$107,051	$1,103,693
VANGUARD REAL ESTATE INDEX FUND ADMIRAL SHARES	$745,348	$26,253	($214,470)	$158,684	($153,180)	($125,521)	$437,115
VANGUARD SMALL-CAP INDEX FUND ADMIRAL SHARES	$1,956,322	$28,256	($280,476)	$181,397	($352,090)	$81,347	$1,614,756
VANGUARD TARGET RETIREMENT 2015 FUND INVESTOR SHARES	$2,760	$2,403	$0	$0	$0	$497	$5,661
VANGUARD TARGET RETIREMENT 2020 FUND INVESTOR SHARES	$5,133,392	$171,204	($520,824)	$10,772	($952,422)	$395,138	$4,237,261
VANGUARD TARGET RETIREMENT 2025 FUND INVESTOR SHARES	$42,681	$20,839	($13,408)	$204,326	($108,668)	$51,287	$197,057
VANGUARD TARGET RETIREMENT 2030 FUND INVESTOR SHARES	$6,311,018	$192,725	($1,104,252)	$39,863	($967,381)	$446,744	$4,918,717
VANGUARD TARGET RETIREMENT 2035 FUND INVESTOR SHARES	$41,797	$16,370	($116)	$0	$0	$8,929	$66,981
VANGUARD TARGET RETIREMENT 2040 FUND INVESTOR SHARES	$2,579,143	$135,755	($568,782)	$0	($162,721)	$265,556	$2,248,952
VANGUARD TARGET RETIREMENT 2045 FUND INVESTOR SHARES	$14,162	$6,095	($7,998)	$0	$0	$7,621	$19,880
VANGUARD TARGET RETIREMENT 2050 FUND INVESTOR SHARES	$730,996	$47,385	($184,705)	$0	($55,864)	$73,421	$611,233
VANGUARD TARGET RETIREMENT 2055 FUND INVESTOR SHARES	$25,983	$7,813	($19,000)	$0	$0	$5,435	$20,231
VANGUARD TARGET RETIREMENT 2060 FUND INVESTOR SHARES	$250,919	$15,437	($45,056)	$0	($1,484)	$33,929	$253,743
VANGUARD TARGET RETIREMENT 2065 FUND INVESTOR SHARES	$1,014	$350	$0	$0	$0	$238	$1,602
VANGUARD TARGET RETIREMENT INCOME FUND INVESTOR SHARES	$1,849,475	$65,293	($226,530)	$21,542	($100,546)	$151,170	$1,760,404
VANGUARD TOTAL BOND MARKET INDEX FUND ADMIRAL SHARES	$0	$0	$0	$553,019	($58,023)	$10,258	$505,255
VANGUARD TOTAL INTERNATIONAL STOCK INDEX FUND ADMIRAL SHARES	$0	$0	$0	$4,828	$0	$1,152	$5,980
VICTORY SYCAMORE ESTABLISHED VALUE FUND CLASS R6	$247,219	$9,338	($29,241)	$18,055	($28,770)	$9,367	$225,968
Totals	$45,846,389	$1,292,855	($8,302,891)	$12,715,936	($12,715,936)	$5,429,025	$44,265,378

^This is not the equivalent of a plan level return on investment due to the timing of additions, distributions and underlying investment performance.

Fund Allocation by Age Group as of December 31, 2020

INVESTMENT OPTIONS	Less than 25	25-34	35-44	45-54	55-64	65+	Total
AMERICAN FUNDS EUROPACIFIC GROWTH FUND CLASS R-6	$0	$17,205	$31,771	$79,849	$96,705	$86,886	$312,416
ARTISAN MID CAP FUND INSTITUTIONAL CLASS	$0	$7,464	$87,026	$503,412	$1,822,297	$957,270	$3,377,469
BAIRD CORE PLUS BOND FUND CLASS INSTITUTIONAL	$0	$1,070	$75,204	$271,308	$834,364	$864,204	$2,046,149
COLUMBIA HIGH YIELD BOND FUND INSTITUTIONAL 3 CLASS	$0	$2,219	$40,567	$65,862	$340,386	$422,972	$872,006
DFA INTERNATIONAL SMALL CAP VALUE PORTFOLIO INSTITUTIONAL CLASS	$0	$1,132	$74,160	$157,868	$367,801	$507,067	$1,108,029
GOLDMAN SACHS SMALL CAP VALUE FUND CLASS R6	$0	$267	$1,599	$35,454	$14,237	$85,805	$137,361
GUARANTEED INCOME FUND	$10	$15,403	$226,306	$1,155,676	$4,033,246	$2,806,041	$8,236,683
PRINCIPAL SMALLCAP GROWTH FUND I CLASS R-6	$0	$220	$18,041	$58,542	$407,691	$112,256	$596,750
TOUCHSTONE SANDS CAPITAL SELECT GROWTH FUND INSTITUTIONAL CLASS	$0	$1,638	$78,688	$490,408	$1,744,937	$1,977,117	$4,292,789
VANGUARD 500 INDEX FUND ADMIRAL SHARES	$0	$42,022	$171,040	$852,327	$1,971,537	$1,443,048	$4,479,974
VANGUARD EMERGING MARKETS STOCK INDEX FUND ADMIRAL SHARES	$0	$9,425	$706	$39,017	$56,295	$1,441	$106,886
VANGUARD EQUITY-INCOME FUND ADMIRAL SHARES	$0	$12,161	$28,662	$62,033	$114,395	$146,639	$363,889
VANGUARD INFLATION-PROTECTED SECURITIES FUND ADMIRAL SHARES	$0	$153	$1,696	$252	$68,367	$30,020	$100,489
VANGUARD MID-CAP INDEX FUND ADMIRAL SHARES	$0	$8,803	$43,057	$174,995	$461,818	$415,020	$1,103,693
VANGUARD REAL ESTATE INDEX FUND ADMIRAL SHARES	$0	$6,033	$23,703	$138,238	$173,877	$95,265	$437,115
VANGUARD SMALL-CAP INDEX FUND ADMIRAL SHARES	$0	$7,203	$28,247	$185,611	$752,002	$641,693	$1,614,756
VANGUARD TARGET RETIREMENT 2015 FUND INVESTOR SHARES	$0	$156	$529	$276	$2,845	$1,854	$5,661
VANGUARD TARGET RETIREMENT 2020 FUND INVESTOR SHARES	$0	$160	$4,132	$18,634	$2,476,345	$1,737,990	$4,237,261
VANGUARD TARGET RETIREMENT 2025 FUND INVESTOR SHARES	$0	$311	$314	$82	$158,505	$37,844	$197,057
VANGUARD TARGET RETIREMENT 2030 FUND INVESTOR SHARES	$0	$220	$74,824	$1,271,012	$3,173,231	$399,430	$4,918,717
VANGUARD TARGET RETIREMENT 2035 FUND INVESTOR SHARES	$0	$167	$129	$56,187	$10,498	$0	$66,981
VANGUARD TARGET RETIREMENT 2040 FUND INVESTOR SHARES	$0	$169	$620,519	$1,566,872	$18,739	$42,653	$2,248,952
VANGUARD TARGET RETIREMENT 2045 FUND INVESTOR SHARES	$0	$285	$17,265	$1,727	$602	$0	$19,880
VANGUARD TARGET RETIREMENT 2050 FUND INVESTOR SHARES	$0	$188,347	$363,576	$13,653	$30,424	$15,232	$611,233
VANGUARD TARGET RETIREMENT 2055 FUND INVESTOR SHARES	$0	$16,326	$66	$1,179	$0	$2,660	$20,231
VANGUARD TARGET RETIREMENT 2060 FUND INVESTOR SHARES	$285	$142,404	$482	$634	$109,938	$0	$253,743
VANGUARD TARGET RETIREMENT 2065 FUND INVESTOR SHARES	$0	$300	$66	$1,236	$0	$0	$1,602
VANGUARD TARGET RETIREMENT INCOME FUND INVESTOR SHARES	$0	$7,144	$32,538	$121,037	$429,444	$1,170,242	$1,760,404
VANGUARD TOTAL BOND MARKET INDEX FUND ADMIRAL SHARES	$0	$0	$0	$0	$0	$505,255	$505,255
VANGUARD TOTAL INTERNATIONAL STOCK INDEX FUND ADMIRAL SHARES	$0	$0	$0	$0	$5,980	$0	$5,980
VICTORY SYCAMORE ESTABLISHED VALUE FUND CLASS R6	$0	$4,460	$13,775	$30,581	$53,330	$123,823	$225,968
Total Assets	$294	$492,870	$2,058,689	$7,353,964	$19,729,836	$14,629,726	$44,265,378
% of Assets	0.0%	1.1%	4.7%	16.6%	44.6%	33.1%	100%
Total Participants	2	58	143	297	449	271	1,220
Average Account Balance	$147	$8,498	$14,396	$24,761	$43,942	$53,984	$36,283

Participant Count by Fund by Age Group as of December 31, 2020

INVESTMENT OPTIONS	Less than 25	25-34	35-44	45-54	55-64	65+	Total
AMERICAN FUNDS EUROPACIFIC GROWTH FUND CLASS R-6	0	5	13	18	26	10	72
ARTISAN MID CAP FUND INSTITUTIONAL CLASS	0	3	12	45	97	71	228
BAIRD CORE PLUS BOND FUND CLASS INSTITUTIONAL	0	2	14	31	87	69	203
COLUMBIA HIGH YIELD BOND FUND INSTITUTIONAL 3 CLASS	0	2	8	14	41	24	89
DFA INTERNATIONAL SMALL CAP VALUE PORTFOLIO INSTITUTIONAL CLASS	0	4	14	31	64	45	158
GOLDMAN SACHS SMALL CAP VALUE FUND CLASS R6	0	2	4	12	7	8	33
GUARANTEED INCOME FUND	1	11	36	100	231	143	522
PRINCIPAL SMALLCAP GROWTH FUND I CLASS R-6	0	2	7	16	23	14	62
TOUCHSTONE SANDS CAPITAL SELECT GROWTH FUND INSTITUTIONAL CLASS	0	2	10	32	63	62	169
VANGUARD 500 INDEX FUND ADMIRAL SHARES	0	7	22	76	154	106	365
VANGUARD EMERGING MARKETS STOCK INDEX FUND ADMIRAL SHARES	0	3	3	14	11	2	33
VANGUARD EQUITY-INCOME FUND ADMIRAL SHARES	0	6	11	17	18	11	63
VANGUARD INFLATION-PROTECTED SECURITIES FUND ADMIRAL SHARES	0	1	3	3	11	2	20
VANGUARD MID-CAP INDEX FUND ADMIRAL SHARES	0	6	12	23	52	42	135
VANGUARD REAL ESTATE INDEX FUND ADMIRAL SHARES	0	4	14	16	40	13	87
VANGUARD SMALL-CAP INDEX FUND ADMIRAL SHARES	0	4	11	28	65	49	157
VANGUARD TARGET RETIREMENT 2015 FUND INVESTOR SHARES	0	1	2	3	3	1	10
VANGUARD TARGET RETIREMENT 2020 FUND INVESTOR SHARES	0	1	3	6	107	93	210
VANGUARD TARGET RETIREMENT 2025 FUND INVESTOR SHARES	0	2	1	2	17	3	25
VANGUARD TARGET RETIREMENT 2030 FUND INVESTOR SHARES	0	1	9	111	191	69	381
VANGUARD TARGET RETIREMENT 2035 FUND INVESTOR SHARES	0	1	1	25	5	0	32
VANGUARD TARGET RETIREMENT 2040 FUND INVESTOR SHARES	0	1	51	95	8	7	162
VANGUARD TARGET RETIREMENT 2045 FUND INVESTOR SHARES	0	1	15	5	1	0	22
VANGUARD TARGET RETIREMENT 2050 FUND INVESTOR SHARES	0	27	40	6	8	5	86
VANGUARD TARGET RETIREMENT 2055 FUND INVESTOR SHARES	0	3	1	2	0	1	7
VANGUARD TARGET RETIREMENT 2060 FUND INVESTOR SHARES	1	19	2	3	4	0	29
VANGUARD TARGET RETIREMENT 2065 FUND INVESTOR SHARES	0	2	1	2	0	0	5
VANGUARD TARGET RETIREMENT INCOME FUND INVESTOR SHARES	0	3	10	46	85	112	256
VANGUARD TOTAL BOND MARKET INDEX FUND ADMIRAL SHARES	0	0	0	0	0	2	2
VANGUARD TOTAL INTERNATIONAL STOCK INDEX FUND ADMIRAL SHARES	0	0	0	0	1	0	1
VICTORY SYCAMORE ESTABLISHED VALUE FUND CLASS R6	0	2	7	14	16	10	49
Total Participants	2	58	143	297	449	271	1,220
Average # of Funds Per Participant	1.0	2.2	2.4	2.7	3.2	3.6	3.0

Assets and contributions reflect actual participant account balances and do not include outstanding loan balances, forfeitures, and / or expense account assets.

Customer should promptly report any inaccuracy or discrepancy to the brokerage firm(s).

All oral communications should be re-confirmed in writing to protect the customer's legal rights, including rights under the Securities Investor Protection act (SIPA).

This information should not be considered an offer or solicitation of securities, insurance products or services. No offer is intended nor should this material be construed as an offer of any product. The information is being presented by us solely in our role as the plan's service provider and or record keeper.

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Prudential's Book of Business averages are as of 12/31/2019.

Section II: DOL Safe Harbor e-Delivery Rule

DOL Safe Harbor e-Delivery Rule

On May 27, 2020, the DOL published a final safe harbor rule for electronic disclosure of employee benefit plan information to participants and beneficiaries. This final rule establishes new, voluntary safe harbors for retirement plan administrators to deliver disclosures electronically, ***as a default to participants***.

The final rule provides the following two optional safe harbor default methods for electronic delivery:

- "Notice-and-access" safe harbor (website posting)
- Direct email delivery

The new safe harbors are limited to ERISA retirement plan disclosures and may be used only for "covered individuals."

Covered Individuals

"Covered individuals" are those who are entitled under ERISA to receive "covered documents" and provides a valid electronic address (e.g., email address or smart phone number). The rules provide several protections for covered individuals, such as the right to request paper copies and certain notices regarding their participant rights.

Covered Documents

"Covered documents" include any document or information that the administrator is required to furnish to participants and beneficiaries pursuant to Title I of ERISA, except for any that must be furnished only upon request. Examples of covered documents include:

- Summary Plan Descriptions (SPDs)
- Summary description of Material Modifications (SMMs)
- Summary of latest Annual Report (SARs)
- Individual benefits statements
- Participant fee disclosures
- Qualified Default Investment Alternative (QDIA) notices

DOL Safe Harbor e-Delivery Rule cont.

The Rule expands the definition of email address to “electronic addresses”
Existing guidance had strict requirements on the type of email address that could be used. Only a work email address that was deemed as an integral part of their duties was considered acceptable. The new program allows the use of any work or personal email addresses, and eventually mobile phone numbers.

Benefits of e-Delivery:

Increased participant engagement

- Email/text participants about their notices while including a participant website link will be more timely and encourage more participants to engage with their account information.
- 90% of participants that are registered on the web prefer e-Delivery of notices and documents.[1]
- COVID-19 impacts make e-Delivery even more desirable.

Enhanced account security

- Participants will need to register on the participant website to view their notices.
- Participate accounts are more secure if they have registered a user ID and password.

Cost savings and Efficiency

- Defaulting participants into this election may reduce your mailing costs or avoid the expenses associated with printing.
- A high adoption of electronic delivery among participants will improve efficiency and reduce your administrative burden.

Going Green

- Reduce your carbon footprint by eliminating the impacts of printing and mailing.
- Highlight this action in your organizational sustainability reporting.

1 Prudential Retirement Book of Business as of 9/30/2020
2 Prudential Retirement Book of Business as of 12/31/2011 – 6/30/2020

DOL Safe Harbor e-Delivery Rule cont.

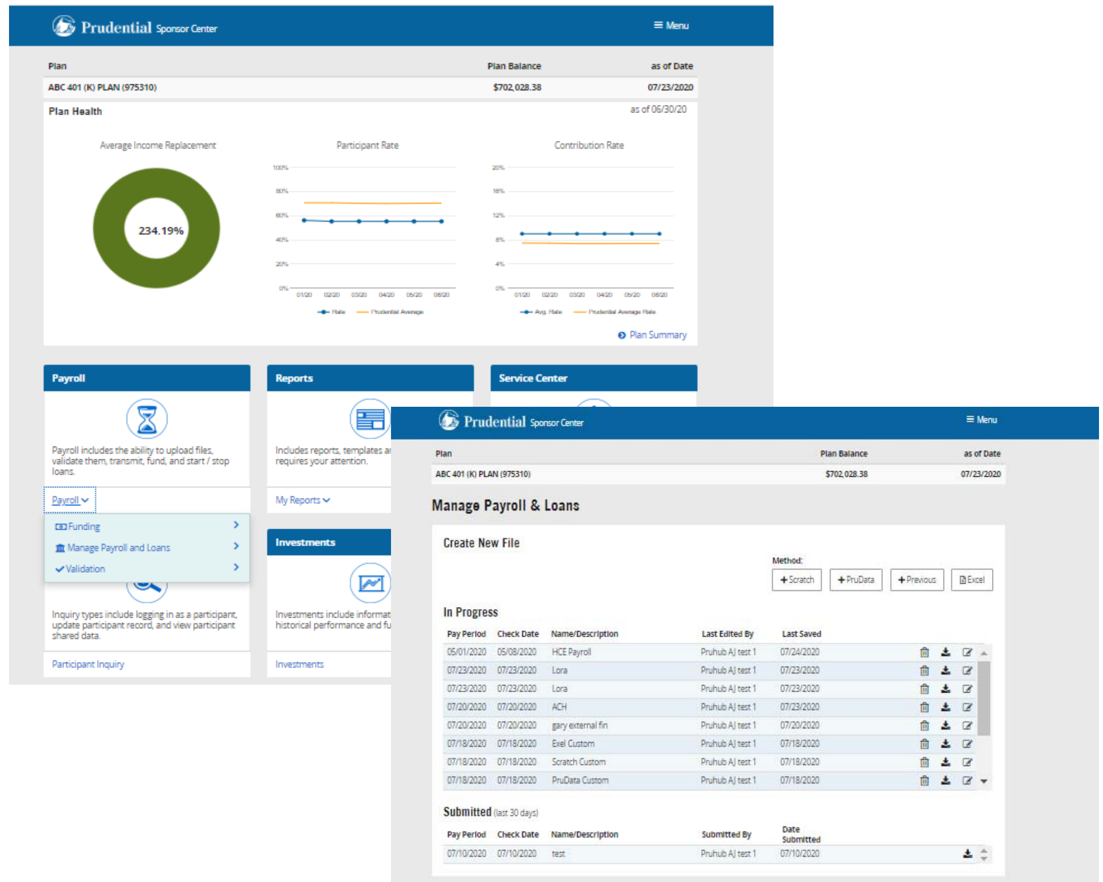
Coming Soon

Prudential is working on system enhancements that will be required to optimize this program for sponsors and participants.

Steps You Can Take Now

Sponsor Center is currently enabled to accept email addresses should you wish to begin loading your participant data now.

Contribution files can also include email addresses. We can work directly with you in order to update these files.



DOL Safe Harbor e-Delivery Rule cont.

When is the new rule effective and when can I begin to have participants defaulted into e-Delivery?

These rules are effective July 27, 2020. However, Prudential is continuing to evaluate the rules and prepare the systems to comply with the new requirements. We expect to begin implementation of the new e-Delivery program by second quarter of 2021. Some of the changes that are needed to be ready to offer to sponsors include, but are not limited to, updating of the content requirements in the email notifications, programing of the initial notices, and changes to the invalid email protocols and process. Prudential will be providing more information on the updated offering, including issuing a proposed amendment to the plans Administrative Services Agreement.

What plans can adopt the new rule?

The new rules are applicable to sponsors of and participants in qualified defined contribution plans covered by ERISA and ERISA 403(b) plans. They do not apply to 457 plans, governmental plans, or non-electing church plans.

Disclosure

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1044518-00001-00

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