



**The Broaster Company 401(k) Profit Sharing Plan
Annual Participant Disclosures required by U.S. Dept. of Labor**

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**Prepared and Distributed by the Plan Administrator**

The report that follows is required by regulations originated in 2012 by the United States Department of Labor ("DoL") called ERISA §404(a)(5). The regulations dictate much of the report's format and content. They also require the Plan Administrator on behalf of the Plan's Trustee to create and distribute the report to anyone who is currently, or anticipated to become, eligible to participate in our 401(k) Plan. Updating and distribution of this report must occur at least once each rolling fourteen month period. The report was last issued in November, 2018. Compensation & Capital Administrative Services, Inc. (CCAS) acts as your Plan's Third-Party Plan Administrator and is therefore engaged by the Plan Administrator to prepare and distribute this report.

The DoL intends this report to provide Plan participants with more and better information for making investment and other plan-related decisions including but not limited to the expenses associated with participation in our Plan and the historical performance of investment options available in the Plan.

The Trustee does not intend this report to take the place of all other available sources of such information made available to Plan participants, particularly as available on and through the Plan's website at [www.planspecs.com/broaster](http://www.planspecs.com/broaster).

The report contains information on the following topics:

- How Plan administration expenses are handled;
- What costs are associated with elective Plan features;
- What fees are associated with our Plan's investment options;
- What rights you have with respect to the Plan's operation;
- How the performance of the Plan's investment choices compares to broad-based benchmarks; and
- Where to go for additional information concerning the Plan's investments.

**Summary Comment on Fees and Expenses**

By law, retirement plan participants can be assessed all or just about any portion of most costs incurred to operate a plan including administration fees, accounting fees, legal fees, asset custody fees, investment management and advisory fees, etc. In fact, many employers that sponsor retirement plans do so with *no* cost to their company by forcing participants to absorb 100% of the plan costs through their plan accounts. These costs can amount to or even exceed 3% of the value of the plan assets each year. And until the DoL mandated this participant disclosure, the costs absorbed by the participants could be hidden in reported investment returns.

While nothing is guaranteed forever, it continues as of this date to be the policy of The Broaster Company as the sponsoring employer of the Plan to absorb 100% of all plan-level costs except investment management costs associated directly with participants' personal investment choices and administrative fees related directly to plan loans as requested by participants.

Participants using options in the Plan's Select Funds Venue pay ONLY the operating costs as reported by each option's prospectus (for mutual funds) or offering materials (for the interest-bearing bank deposit account) and charged to any and all shareholders of that option (and partially offset in the case of several of the Plan's mutual funds by fee rebates received from the funds). Investment option expenses are one of many important criteria that the Trustees consider in selection and maintenance of investment options for our Plan.

Questions concerning this report should be directed to the Plan's Third-Party Administrator, Compensation & Capital Administrative Services, Inc. via e-mail to them at [info@planspecs.com](mailto:info@planspecs.com).

January, 2020



This U.S. Department of Labor (DoL)-required report contains important information concerning our Plan. Its introductory first section provides general information about the Plan's investing structure including expenses you might incur through participation in the Plan or upon exercising various Plan rights and features. The second section provides information about risks inherent in any investing process and points you to internet-based sources of additional information to help you learn more about investing. Its third section provides information specific to the Plan's investment options, including historical performance, fees or expenses associated with those investments, and industry-based comparisons thereof for quick reference.

If you have questions concerning any of this information or would like to request further information regarding anything associated with this report, contact the Plan's Third-Party Plan Administrators (its "TPA") at [info@planspecs.com](mailto:info@planspecs.com). Plan-specific information available in this report or elsewhere in the public domain includes annual operating expenses of the Plan investments; prospectuses, financial statements, reports, or other materials relating to Plan investment options provided to the Plan; 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 option as compared to appropriate broad based market indices. The Plan's website at [www.planspecs.com/broaster](http://www.planspecs.com/broaster) contains comprehensive and focused materials specifically relevant to the Plan's operations and available investments. You may also view the Plan's *Summary Plan Description* on the website.

## **Section I: Explanation of the Plan's Investments Structure and Plan Expenses**

### **Plan Investment Structure**

The Plan is intended to be an ERISA §404(c) plan. This simply means that you "exercise control" over direction of all the investments in your Plan account. The fiduciaries of the Plan are thereby legally relieved of liability, or responsibility, for any losses that you may experience as a direct result of your investment decisions. You provide the TPA with investment directions for your Plan account, selecting from investment options provided under the Plan as determined by its Trustees, Jay Cipra, John West and Edward Chott.

The Plan's investment venue is called the Select Funds Venue. It currently offers eleven open-end mutual funds plus one FDIC-insured bank interest-bearing deposit account, each of which is termed a "Designated Investment Alternative ("DIA") by the DoL. Your participation in any of the Select Funds Venue DIA options may be changed at your discretion at any time. Changes to and limitations on investment options chosen by a participant within the Select Funds DIA venue are imposed by the Trustees and stipulated in the Plan document as well as in notes contained on the Plan's administrative forms.

Effective in March, 2020, the Select Funds DIA Venue's current "money market" option, the TD Bank USA N.A. Institutional Money Market Deposit Account, will be replaced by the JPMorgan Chase Bank, N.A. Retirement Cash Account. The replacement is between similar investment products and is the result of the Plan's former asset custodian, TD Ameritrade Trust Company, being acquired by Matrix Trust Company. Both of these investment options are FDIC-insured bank demand deposit options for retirement plans. They are not SEC-registered mutual funds. They therefore have no SEC-compliant mutual fund expense ratio, past performance history or prospectus (as do all other Select Funds DIA venue investment options.) The current product sheet for the Retirement Cash Account is included as an appendix to this report. Its current interest rate is 0.45% with interest credited daily and varying with market conditions.

The Plan's Trustees maintain authority for exercise of certain voting, tender or similar rights as applicable to investments held in the Plan's DIA Venue.

### **Plan Expenses**

401(k) and profit sharing retirement plans can have a number of different types of expenses. In general these can be categorized into Administrative and Investment-Related.

*Administrative Expenses:* These include costs of administration, legal, accounting services and, in our Plan, the cost of engaging an independent investment advisory firm (Investment Consultants) to the Trustees related to selection, monitoring and replacement of the Select Funds DIA Venue's investment options. Your employer shoulders all of these costs except those related to the administration of participant-initiated Plan loans (\$100 at initiation, \$20 for proceeds by Fed Wire as opposed to fee-free proceeds by check, and \$50 annually.)

*Investment-related Expenses:* Your Plan authorizes investment product providers to the Plan such as mutual funds offered to participants as DIA's to charge appropriate and pre-determined investment-related expenses

against their investment products in your account. The level, purpose and basis for such expenses are directly related to the specific DIA investments within the Select Funds Venue that you choose for your Plan account. Participants in the Plan's DIA Select Funds Venue investment options are responsible only for each option's prospectus-published operating expenses as charged to any and all shareholders of that investment.

These prospectus-published fees are further reduced by rebates paid to the Plan's Trust by five of your current Select Funds Venue's eleven mutual fund DIA's. These fee rebates range from 0.15% to 0.25% per year. In general, many mutual funds offer fee rebates to retirement plan trusts to offset the plan's administrative costs and thereby entice the plan's employer sponsor to maintain the fund in their plan's investment line-up. Your Plan's Trustees and The Broaster Company believe that using such fee rebates to reduce Broaster's cost to run the Plan could jeopardize their fund selection objectivity. Therefore, as an additional benefit to its employee/participants, The Broaster Company authorizes the Trustee to allocate any and all fund fee rebates to the Plan's participants' accounts. This completely voluntary policy enhances investment returns in each fund that provides such fee rebates. The Plan allocates no other investment-related fees against participant accounts in the Select Funds Venue.

## **Section II: Basic Investing Risks and Terms**

*Asset Allocation Risk:* A fund's risks will directly correspond to the risks of any underlying asset classes (generally speaking, stocks, bonds, or money markets) in which it invests. By diversifying across all asset classes the fund has partial exposure to the risks of many different areas of the market, and the fund's overall level of risk should thereby be lessened over time relative that is to a fund invested in only one asset class. However, the selection of the underlying asset classes and the allocation of the fund's assets among the various asset classes and market sectors could cause the fund to underperform other funds with similar asset allocations.

*General Equity Risk:* Stocks generally fluctuate in value more than bonds and may decline significantly over short periods. As with any fund having equity exposure, the fund's share price can fall because of overall weakness in the stock market. The value of individual stocks in which the fund invests or the fund as a whole may decline due to general market conditions or because of factors that affect a particular industry or market sector.

*Small & Mid -Cap Stock Risk:* Investing in Small and Mid-Cap funds entails greater risk than investing in funds that focus on larger companies. Stocks of smaller companies are usually more volatile than stocks of larger companies because smaller companies may have more limited financial resources and less experienced management, and seldom pay significant dividends that could help to cushion returns in a falling market.

*Growth & Value Approach Risk:* Growth stocks tend to be more volatile than value stocks and are more sensitive to changes in current or expected earnings. Value stocks carry the risk that investors will not recognize their intrinsic value for a long time or simply continue to believe that they are actually appropriately priced at a low level. If a fund concentrates its investments in stocks of companies with only growth (or only value) characteristics, its share price may be negatively affected if either investing approach generally falls out of favor for a period of time.

*Interest Rate Risk:* This is the risk that a rise in interest rates could cause the price of a bond in which a bond fund invests to fall. Generally, the longer the weighted average maturity of a fund's underlying bond portfolio, the greater its interest rate risk.

*Credit Risk:* This is the risk that an issuer of a debt security or counterparty to an over-the-counter derivative held by bond fund could be downgraded or default on its repayment agreements, thereby negatively affecting the fund's price or yield.

*Liquidity Risk:* This is the risk that a fund may not be able to sell a security in a timely manner at a desired price. This risk could affect both stocks and bonds in which the fund invests. It's a significant concern in funds that focus on Small-Cap stocks.

*Foreign Investing Risk:* This is the risk that the fund's investments in international stocks (or bonds) may be adversely affected by economic conditions or developments overseas, or decreases in foreign currency values relative to the U.S. dollar. The risks are heightened for funds that focus on emerging markets.

The internet contains several free, independently-sponsored glossaries containing far more specific investment terms relevant to investment options available in our Plan. Two such sites are [www.ici.org/401k/11\\_401k\\_glos](http://www.ici.org/401k/11_401k_glos) and <http://www.morningstar.com/InvGlossary>. These glossaries are intended to help you better understand your investing options under the Plan and their generalized inherent risks.

**Section III: Performance and Expenses for Mutual Fund DIA Investment Options as of Dec 31, 2019**

This section of the DoL-required report includes important information to help you compare the mutual fund DIA's available in your Plan. The Plan's investment option offered as a market-risk-free money market-type option is an FDIC-insured bank demand deposit options for retirement plans. It is not an SEC-regulated mutual fund. It is therefore not included in Table 1 or 2 in this Section III. The current product sheets for the [current option] TD Bank USA N.A. Institutional Money Market Deposit Account and for the [March, 2020 replacement] JPMorgan Chase Bank, N.A. Retirement Cash Account are included as an appendix to this report.

**Table 1: Total Annual Operating Expense and Shareholder Fees Information**

Table 1 shows investment-related fee and expense information for each mutual fund DIA as well as industry average fee levels for funds comparable to each of the Plan's mutual fund DIA's. The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. You can visit the Department of Labor's website at [http://www.dol.gov/ebsa/publications/401k\\_employee.html](http://www.dol.gov/ebsa/publications/401k_employee.html) for an example showing the long-term effect of fees and expenses. Fees and expenses are only one of many factors to consider when you decide to invest in any DIA option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

| TICKER Fund Name                                    | Fund's Total Annual Operating Expenses |                                  | Shareholder-Type Fees for Your Fund |                  |
|-----------------------------------------------------|----------------------------------------|----------------------------------|-------------------------------------|------------------|
|                                                     | As a % of Your Plan Account            | Per \$1,000 of Your Plan Account | Sales Charges:                      | Purchase Fees:   |
| Morningstar™ Fund Category (Average Fees)           |                                        |                                  | Deferred Sales Charges:             | Redemption Fees: |
| FCNTX Fidelity Contrafund                           | 0.57%                                  | \$5.70                           | 0%                                  | 0%               |
| Large-Cap Growth Stock Funds                        | 1.07%                                  | \$10.70                          | 0%                                  | 0%               |
| HABDX Harbor Bond Institutional                     | 0.80%                                  | \$8.00                           | 0%                                  | 0%               |
| Intermediate Core Bond Funds                        | 0.67%                                  | \$6.70                           | 0%                                  | 0%               |
| TROX T.Rowe Price Overseas Stock                    | 0.66%                                  | \$6.60                           | 0%                                  | 0%               |
| Foreign Large Blend Funds                           | 1.01%                                  | \$10.10                          | 0%                                  | 0%               |
| LSSIX Loomis-Sayles Small Cap Growth Institutional  | 0.79%                                  | \$7.90                           | 0%                                  | 0%               |
| Small-Cap Growth Stock Funds                        | 1.24%                                  | \$12.40                          | 0%                                  | 0%               |
| VTSMX Vanguard Tax-Managed Small Cap Admiral        | 0.09%                                  | \$0.90                           | 0%                                  | 0%               |
| Small-Cap Blend Stock Funds                         | 1.13%                                  | \$11.30                          | 0%                                  | 0%               |
| PRWCX T.Rowe Price Capital Appreciation             | 0.56%                                  | \$5.60                           | 0%                                  | 0%               |
| Allocation (Stocks + Bonds) 50% to 70% Equity Funds | 1.11%                                  | \$11.10                          | 0%                                  | 0%               |
| VEIRX Vanguard Equity-Income Admiral                | 0.18%                                  | \$1.80                           | 0%                                  | 0%               |
| Large-Cap Value Stock Funds                         | 0.99%                                  | \$9.90                           | 0%                                  | 0%               |
| TGBAX Templeton Global Bond Advisor                 | 0.54%                                  | \$5.40                           | 0%                                  | 0%               |
| World Bond Funds                                    | 0.97%                                  | \$9.70                           | 0%                                  | 0%               |
| VFSUX Vanguard Short-Term Investment Grade Admiral  | 0.10%                                  | \$1.00                           | 0%                                  | 0%               |
| Short-Term Bond Funds                               | 0.73%                                  | \$7.30                           | 0%                                  | 0%               |
| VIMAX Vanguard Mid-Cap Stock Index Admiral          | 0.05%                                  | \$0.50                           | 0%                                  | 0%               |
| Mid-Cap Blend Stock Funds                           | 1.06%                                  | \$10.60                          | 0%                                  | 0%               |
| VTSAX Vanguard Total Stock Market Index Admiral     | 0.04%                                  | \$0.40                           | 0%                                  | 0%               |
| Large-Cap Blend Stock Funds                         | 0.94%                                  | \$9.40                           | 0%                                  | 0%               |

**Important Note:** Your mutual fund DIAs' Annual Operating Expenses are shown net of any fee rebate available from that fund as described in the Report's Section I, Plan Expenses. This Plan policy in combination with a judicious DIA selection and monitoring process results in our Plan's entire DIA menu having Annual Operating Expenses below, and in most cases significantly below, their Morningstar™ Fund Category's Average Fees.

**Table2: Performance and Links to Further Fund-Specific Information**

Table 2 focuses on the historical performance of the Plan's mutual fund DIA's. It's important to note the Plan's mutual fund DIA's do not have a fixed or stated rate of return. The table shows how these options have performed over DoL-mandated time periods and allows you to compare them with an appropriate broad-based benchmark index for those same time periods. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Comprehensive information on each investment option in the Select Fund Venue including that option's principal investing risks and strategy is available at [www.planspecs.com/broaster](http://www.planspecs.com/broaster) >>Plan Investing.

|        |                                                       | Average Annualized Total Return % as of 12/31/2019 |         |          |                 |                |
|--------|-------------------------------------------------------|----------------------------------------------------|---------|----------|-----------------|----------------|
| TICKER | Mutual Fund Name                                      | 1 Year                                             | 5 Years | 10 Years | Since Inception | Inception Date |
|        | Prospectus Benchmark Index                            |                                                    |         |          |                 |                |
| FCNTX  | Fidelity Contrafund                                   | 29.98                                              | 13.10   | 13.96    | 12.58           | 5/17/1967      |
|        | Russell 1000 Growth Index                             | 36.39                                              | 14.63   | 15.22    | n/a             |                |
| HABDX  | Harbor Bond Institutional                             | 8.43                                               | 3.27    | 4.01     | 6.86            | 12/29/1987     |
|        | BBgBarclays US Aggregate Bond Index                   | 8.72                                               | 3.05    | 3.75     | n/a             |                |
| TROSX  | T.Rowe Price Overseas Stock                           | 22.91                                              | 5.87    | 6.19     | 3.15            | 12/29/2006     |
|        | MSCI EAFE (NR) Index                                  | 22.01                                              | 5.67    | 5.50     | n/a             |                |
| LSSIX  | Loomis-Sayles Small Cap Growth Institutional          | 26.51                                              | 11.50   | 14.42    | 7.65            | 12/31/1996     |
|        | Russell 2000 Growth Stock Index                       | 28.48                                              | 9.34    | 13.01    | n/a             |                |
| VTMSX  | Vanguard Tax-Managed Small Cap Admiral                | 23.28                                              | 9.46    | 13.29    | 10.68           | 3/25/1999      |
|        | Russell 2000 Stock Index                              | 25.52                                              | 8.23    | 11.83    | n/a             |                |
| PRWCX  | T.Rowe Price Capital Appreciation                     | 24.61                                              | 10.54   | 11.84    | 11.41           | 6/30/1986      |
|        | Morningstar US Allocation 50% to 70% Equity Funds Ave | 19.23                                              | 6.22    | 7.90     | n/a             |                |
| VEIRX  | Vanguard Equity-Income Admiral                        | 25.35                                              | 10.17   | 13.02    | 8.33            | 8/13/2001      |
|        | Russell 1000 Value Index                              | 26.54                                              | 8.29    | 11.80    | n/a             |                |
| TGBAX  | Templeton Global Bond Advisor                         | 0.89                                               | 1.45    | 3.70     | 6.44            | 1/2/1997       |
|        | FTSE World Government Bond Index                      | 5.90                                               | 2.03    | 1.85     | n/a             |                |
| VFSUX  | Vanguard Short-Term Investment Grade Adm              | 5.84                                               | 2.56    | 2.76     | 3.59            | 2/12/2001      |
|        | BBgBarclays US Short-Term Gov/Corp Index              | 2.69                                               | 1.34    | 0.85     | n/a             |                |
| VIMAX  | Vanguard Mid-Cap Stock Index Admiral                  | 31.03                                              | 9.25    | 13.08    | 10.12           | 11/12/2001     |
|        | Russell Mid-Cap Index                                 | 30.54                                              | 9.33    | 13.19    | n/a             |                |
| VTSAX  | Vanguard Total Stock Market Index Admiral             | 30.80                                              | 11.19   | 13.42    | 7.17            | 11/13/2000     |
|        | Russell 1000 Index                                    | 31.43                                              | 11.48   | 13.54    | n/a             |                |

**Note:** In compliance with DoL regulations for this report, the "Since Inception Date" return is provided in lieu of 10-year performance any fund that has not been in existence in excess of 10 years.



# Retirement Cash Account

Earn income with a FDIC Insured Deposit Option in your retirement plan.

The Retirement Cash Account, provided by non-affiliated bank JPMorgan Chase Bank, N.A. ("JPMorgan"), is a cash deposit option for retirement plans custodied at Matrix Trust Company ("Matrix Trust").

This bank account offers consumers FDIC insurance protection up to the applicable limit per participant, which is currently \$250,000<sup>1</sup>.

## Key Features of the Retirement Cash Account

- Interest payments are calculated using the average daily balance and credited to the Retirement Cash Account on the first business day of the following month<sup>2</sup>
- FDIC Insured
- No minimum deposit
- Daily liquidity
- No redemption restrictions

## For Current Rate Information:

- Contact Matrix Client Services at 877-610-3822
- Visit [www.broadridge.com/resource/matrix-trust-company](http://www.broadridge.com/resource/matrix-trust-company)
- Consult your plan's recordkeeper

## RETIREMENT CASH ACCOUNT OVERVIEW

|                                              |                            |
|----------------------------------------------|----------------------------|
| Effective Date                               | January 1-31, 2020         |
| Retirement Cash Account Stated Interest Rate | 0.45%                      |
| Bank Account Type                            | Demand Deposit Account     |
| Banking Institution                          | JPMorgan Chase Bank, N.A.  |
| Custodian                                    | Matrix Trust Company       |
| Trading ID                                   | 99MTDDA99                  |
| Plan Types Allowed                           | ERISA Qualified Plans Only |
| Plan Types Excluded                          | 403(b) Plans               |
| Minimum Deposit                              | \$0.00                     |
| Inception Date                               | October 1, 2019            |

Since the Retirement Cash Account is a bank account rather than an SEC-registered mutual fund, it has no expense ratio or prospectus. The rate of return may vary with market conditions and is subject to adjustment periodically by Matrix Trust Company. A servicing fee for certain services provided, such as processing transactions and reconciling aggregate account activity, is payable from JPMorgan to Matrix Trust in connection with the Retirement Cash Account and its accountholders.<sup>3</sup>

<sup>1</sup>Please see back for disclosures.



# Retirement Cash Account

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<sup>1</sup> Cash in the Retirement Cash Account is held at JPMorgan. Deposits at JPMorgan are eligible for FDIC insurance of up to the applicable limit per depositor. For additional information regarding FDIC insurance, please visit [www.fdic.gov](http://www.fdic.gov) or call 1-877-ASK-FDIC. JPMorgan is a national bank chartered under the laws of the United States of America. Matrix Trust is a Colorado State chartered non-depository trust company and a wholly owned subsidiary of Broadridge Financial Solutions, Inc. ("Broadridge"). JPMorgan and Matrix Trust are not affiliated companies.

<sup>2</sup> Retirement Cash Account Stated Interest Rate. Matrix Trust calculates the stated interest rate paid to participants on funds deposited into the Retirement Cash Account in accordance with an established rate table. The Retirement Cash Account interest rate is dependent on the Federal Funds Target Rate ("FFTR"). Under the current FFTR as of the date of this disclosure (1.75% or 175 basis points "bps"), the Retirement Cash Account stated interest rate is 0.45% (45 bps). If the FFTR were to decrease, the interest rate paid on the Retirement Cash Account would decrease formulaically. If the FFTR were to increase, the stated interest rate paid on the Retirement Cash Account would likewise increase formulaically. For example, every 0.25% (25 bps) increase or decrease in the FFTR when the FFTR is above 2.00% (200 bps), the rate of the stated interest paid on the Retirement Cash Account will increase or decrease by 0.15% (15 bps) and for every 0.25% (25 bps) increase or decrease in the FFTR when the FFTR is below 2.00% (200 bps), the rate of interest paid on the Retirement Cash Account will increase or decrease by 0.05% (5 bps). A full interest rate table relative to the FFTR is available by contacting Matrix Trust Client Services at 877-610-3822.

<sup>3</sup> Servicing Fee. A servicing fee for certain services provided by Matrix Trust, such as sub-accounting, support, processing transactions and reconciling aggregate account activity, is payable from JPMorgan to Matrix Trust in connection with the Retirement Cash Account and its participants and would represent indirect compensation for purposes of Section 408(b)(2) of ERISA.

JPMorgan makes an interest rate payment to the demand deposit account (DDA). From the JPMorgan DDA's interest rate payment, Matrix Trust calculates both the Retirement Cash Account stated interest rate and the servicing fee in accordance with an established rate table.

Matrix Trust's servicing fee is currently 1.325% (132.5 bps). If the FFTR were to decrease, the servicing fee paid to Matrix Trust would decrease. For every 0.25% (25 bps) decrease in the FFTR, the servicing fee decreases by 0.1625% (16.25 bps). If the FFTR were to increase, the servicing fee paid to Matrix Trust will likewise increase. For every 0.25% (25 bps) increase in the FFTR, the servicing fee increases by 0.0625% (6.25 bps).

The rate of the servicing fee that Matrix Trust receives may exceed the stated interest rate or effective yield that participants receive in the Retirement Cash Account, and the payment of the servicing fee may reduce the yield that participants receive. Other than the applicable fees charged on plan custody accounts, there will be no charges, fees, or commissions imposed on the account for the inclusion of the Retirement Cash Account in the plan menu. The current Retirement Cash Account interest rate will be disclosed on the Matrix Trust website and will change in accordance with the mechanic described above without notice.