

Direction to Change Investment Options**Fund Additions**

The Plans specified below will be adding the funds listed below after 4:00 PM ET on the day before the live date indicated below:

Plan #	Live Date	Ticker	Legal Fund Name	FPRS Code	VRS Code	Redemption/Short-Term Trading Fees
71280	4/12/2019	FKEMX	Fidelity® Emerging Markets Fund - Class K	2084	002084	N/A
71280	4/12/2019	TRPTX	T. Rowe Price Retirement Balanced I Fund I Class	OIES	869470	N/A
71280	4/12/2019	TRPFX	T. Rowe Price Retirement I 2005 Fund I Class	OIET	869471	N/A
71280	4/12/2019	TRPAX	T. Rowe Price Retirement I 2010 Fund I Class	OIEU	869472	N/A
71280	4/12/2019	TRFGX	T. Rowe Price Retirement I 2015 Fund I Class	OIEV	869473	N/A
71280	4/12/2019	TRBRX	T. Rowe Price Retirement I 2020 Fund I Class	OIEW	869474	N/A
71280	4/12/2019	TRPHX	T. Rowe Price Retirement I 2025 Fund I Class	OIEX	869475	N/A
71280	4/12/2019	TRPCX	T. Rowe Price Retirement I 2030 Fund I Class	OIEY	869476	N/A
71280	4/12/2019	TRPJX	T. Rowe Price Retirement I 2035 Fund I Class	OIEZ	869477	N/A
71280	4/12/2019	TRPDX	T. Rowe Price Retirement I 2040 Fund I Class	OIFA	869478	N/A
71280	4/12/2019	TRPKX	T. Rowe Price Retirement I 2045 Fund I Class	OIFB	869479	N/A
71280	4/12/2019	TRPMX	T. Rowe Price Retirement I 2050 Fund I Class	OIFC	869480	N/A
71280	4/12/2019	TRPNX	T. Rowe Price Retirement I 2055 Fund I Class	OIFD	869481	N/A
71280	4/12/2019	TRPLX	T. Rowe Price Retirement I 2060 Fund I Class	OIFE	869482	N/A
71281	4/12/2019	FKEMX	Fidelity® Emerging Markets Fund - Class K	2084	002084	N/A
71281	4/12/2019	TRPTX	T. Rowe Price Retirement Balanced I Fund I Class	OIES	869470	N/A
71281	4/12/2019	TRPFX	T. Rowe Price Retirement I 2005 Fund I Class	OIET	869471	N/A
71281	4/12/2019	TRPAX	T. Rowe Price Retirement I 2010 Fund I Class	OIEU	869472	N/A
71281	4/12/2019	TRFGX	T. Rowe Price Retirement I 2015 Fund I Class	OIEV	869473	N/A
71281	4/12/2019	TRBRX	T. Rowe Price Retirement I 2020 Fund I Class	OIEW	869474	N/A
71281	4/12/2019	TRPHX	T. Rowe Price Retirement I 2025 Fund I Class	OIEX	869475	N/A
71281	4/12/2019	TRPCX	T. Rowe Price Retirement I 2030 Fund I Class	OIEY	869476	N/A
71281	4/12/2019	TRPJX	T. Rowe Price Retirement I 2035 Fund I Class	OIEZ	869477	N/A
71281	4/12/2019	TRPDX	T. Rowe Price Retirement I 2040 Fund I Class	OIFA	869478	N/A
71281	4/12/2019	TRPKX	T. Rowe Price Retirement I 2045 Fund I Class	OIFB	869479	N/A
71281	4/12/2019	TRPMX	T. Rowe Price Retirement I 2050 Fund I Class	OIFC	869480	N/A
71281	4/12/2019	TRPNX	T. Rowe Price Retirement I 2055 Fund I Class	OIFD	869481	N/A
71281	4/12/2019	TRPLX	T. Rowe Price Retirement I 2060 Fund I Class	OIFE	869482	N/A

Restrictions:

- Except to the extent specifically indicated otherwise herein with respect to a fund or funds, all of the new investment options will be opened for all money-in and money-out transactions, and will not be restricted from any transaction.

Performance:

- Fund Performance will be made available on NetBenefits and Statements. Fund Performance is also available through a Customer Service Representative.
- Fidelity displays certain investment performance-related and holdings-based data for investment products on NetBenefits that may be based on data received from various third-party sources including but not limited to Morningstar, LLC, investment managers, trustees or plan sponsors. Depending on such source and type of underlying data and the particular investment product, information may not be available or updated on NetBenefits for several days after receipt; for custom investment options where past performance is not available, at least thirty days may be required for performance history to be generated and calculated.
- The following Standard Performance will be made available, where applicable:
 - 1, 3, 5, 10 Year Average Annual
 - Life of Fund Average Annual
 - 3 Month Cumulative
 - Year-To-Date Cumulative
 - 52 Week High
 - 52 Week Low

Distribution and Fee Redemption Methodology:

- The new funds will be added to the redemption methods for all withdrawals, loans and/or fee processing, as currently provided in your agreement:
 - For redemption methods and/or fee processing using hierarchal method, the new funds will be added in the last position; and/or,
 - For redemption methods and/or fee processing using a pro-rata method, the new funds will be added to the list.

Fund Closures

As indicated in the chart below, the Plans specified will be (i) freezing the funds indicated below and redirecting contributions effective as of the market close (generally 4:00 PM ET) on the live date listed below, and/or (ii) reallocating the balances in frozen funds in the Plans (whether frozen pursuant to this or a previous direction) effective as of the market close (generally 4:00 PM ET) on the dates specified below.

Plan #	Request Type-Redirection/Reallocation/Both	Re-Direct Trade Date	Re-Allocate Trade Date	Fidelity (FROM) FPRS Code & Ticker	From Legal Name	⇒	To Legal Name	Fidelity (TO) FPRS Code & Ticker	Redemption/Short-Term Trading Fees on From Fund
71280	Both	4/12/2019	4/12/2019	OF7F LZEMX	Lazard Emerging Markets Equity Portfolio Institutional Shares	⇒	Fidelity® Emerging Markets Fund - Class K	2084 FKEMX	N/A
71280	Both	4/12/2019	4/12/2019	OKFP TRRFX	T. Rowe Price Retirement 2005 Fund	⇒	T. Rowe Price Retirement I 2005 Fund I Class	OIET TRPFX	N/A
71280	Both	4/12/2019	4/12/2019	OKFQ TRRGX	T. Rowe Price Retirement 2015 Fund	⇒	T. Rowe Price Retirement I 2015 Fund I Class	OIEV TRFGX	N/A
71280	Both	4/12/2019	4/12/2019	OKFR TRRHX	T. Rowe Price Retirement 2025 Fund	⇒	T. Rowe Price Retirement I 2025 Fund I Class	OIEX TRPHX	N/A
71280	Both	4/12/2019	4/12/2019	OKFS TRRJX	T. Rowe Price Retirement 2035 Fund	⇒	T. Rowe Price Retirement I 2035 Fund I Class	OIEZ TRPJX	N/A
71280	Both	4/12/2019	4/12/2019	OKFT	T. Rowe Price	⇒	T. Rowe Price	OIFB	N/A

				TRRKX	Retirement 2045 Fund		Retirement I 2045 Fund I Class	TRPKX	
71280	Both	4/12/2019	4/12/2019	OKPH TRRNX	T. Rowe Price Retirement 2055 Fund	⇒	T. Rowe Price Retirement I 2055 Fund I Class	OIFD TRPNX	N/A
71280	Both	4/12/2019	4/12/2019	OKPI TRRMX	T. Rowe Price Retirement 2050 Fund	⇒	T. Rowe Price Retirement I 2050 Fund I Class	OIFC TRPMX	N/A
71280	Both	4/12/2019	4/12/2019	OSEM TRRIX	T. Rowe Price Retirement Balanced Fund	⇒	T. Rowe Price Retirement Balanced I Fund I Class	OIES TRPTX	N/A
71280	Both	4/12/2019	4/12/2019	OSEO TRRDY	T. Rowe Price Retirement 2040 Fund	⇒	T. Rowe Price Retirement I 2040 Fund I Class	OIFA TRPDY	N/A
71280	Both	4/12/2019	4/12/2019	OSEP TRRCX	T. Rowe Price Retirement 2030 Fund	⇒	T. Rowe Price Retirement I 2030 Fund I Class	OIEY TRPCX	N/A
71280	Both	4/12/2019	4/12/2019	OSEQ TRRBX	T. Rowe Price Retirement 2020 Fund	⇒	T. Rowe Price Retirement I 2020 Fund I Class	OIEW TRBRX	N/A
71280	Both	4/12/2019	4/12/2019	OSEY TRRAX	T. Rowe Price Retirement 2010 Fund	⇒	T. Rowe Price Retirement I 2010 Fund I Class	OIEU TRPAX	N/A
71281	Both	4/12/2019	4/12/2019	OF7F LZEMX	Lazard Emerging Markets Equity Portfolio Institutional Shares	⇒	Fidelity® Emerging Markets Fund - Class K	2084 FKEMX	N/A
71281	Both	4/12/2019	4/12/2019	OKFP TRRFY	T. Rowe Price Retirement 2005 Fund	⇒	T. Rowe Price Retirement I 2005 Fund I Class	OIET TRPFY	N/A
71281	Both	4/12/2019	4/12/2019	OKFQ TRRGX	T. Rowe Price Retirement 2015 Fund	⇒	T. Rowe Price Retirement I 2015 Fund I Class	OIEV TRFGX	N/A
71281	Both	4/12/2019	4/12/2019	OKFR TRRHX	T. Rowe Price Retirement 2025 Fund	⇒	T. Rowe Price Retirement I 2025 Fund I Class	OIEX TRPHX	N/A
71281	Both	4/12/2019	4/12/2019	OKFS TRRJX	T. Rowe Price Retirement 2035 Fund	⇒	T. Rowe Price Retirement I 2035 Fund I Class	OIEZ TRPJX	N/A
71281	Both	4/12/2019	4/12/2019	OKFT TRRKX	T. Rowe Price Retirement 2045 Fund	⇒	T. Rowe Price Retirement I 2045 Fund I Class	OIFB TRPKX	N/A
71281	Both	4/12/2019	4/12/2019	OKPH TRRNX	T. Rowe Price Retirement 2055 Fund	⇒	T. Rowe Price Retirement I 2055 Fund I Class	OIFD TRPNX	N/A
71281	Both	4/12/2019	4/12/2019	OKPI TRRMX	T. Rowe Price Retirement 2050 Fund	⇒	T. Rowe Price Retirement I 2050 Fund I Class	OIFC TRPMX	N/A
71281	Both	4/12/2019	4/12/2019	OSEM TRRIX	T. Rowe Price Retirement Balanced Fund	⇒	T. Rowe Price Retirement Balanced I Fund I Class	OIES TRPTX	N/A
71281	Both	4/12/2019	4/12/2019	OSEO TRRDY	T. Rowe Price Retirement 2040 Fund	⇒	T. Rowe Price Retirement I 2040 Fund I Class	OIFA TRPDY	N/A

71281	Both	4/12/2019	4/12/2019	OSEP TRRCX	T. Rowe Price Retirement 2030 Fund	⇒	T. Rowe Price Retirement I 2030 Fund I Class	OIEY TRPCX	N/A
71281	Both	4/12/2019	4/12/2019	OSEQ TRRBX	T. Rowe Price Retirement 2020 Fund	⇒	T. Rowe Price Retirement I 2020 Fund I Class	OIEW TRBRX	N/A
71281	Both	4/12/2019	4/12/2019	OSER TRRAX	T. Rowe Price Retirement 2010 Fund	⇒	T. Rowe Price Retirement I 2010 Fund I Class	OIEU TRPAX	N/A

Transactional Details:

- Except to the extent specifically indicated otherwise herein with respect to a fund or funds, all of the "From Fund" investment options will be closed for all money-in and money-out transactions, and will be restricted from all transactions.
- All assets will be liquidated and processed as a cash transaction.

Auto Rebalance Notification (71280, 71281)

- If participants have an investment option(s) included in an Automatic Rebalance mix that is subsequently replaced by another investment option(s), their Automatic Rebalance mix will automatically be updated to replace the old investment option(s) with the new investment option(s).
- If participants have an investment option included in Automatic Rebalance mix which no longer accepts new contributions (commonly known as a "Frozen Fund"), they will be unenrolled from the service at the time of the fund change. Participants can always re-enroll in the service in the future.

Communications Strategy

The fund change notification for all Plan participants with a balance and eligible employees has and/or will be drafted by Fidelity, reviewed and approved by the Sponsor with a representative of Fidelity in advance to review the accuracy of the notification in order to meet the confirmed delivery date. Sponsor has confirmed for Fidelity that no status code should be omitted from the fund change notifications.

Fidelity will distribute the fund change notification electronically, via email and NetBenefits, with print distribution to participants who do not have a valid email address on file. Communications will be sent out at least 30 days prior to the earliest effective date unless otherwise directed by the Sponsor.

Sponsor has considered whether the directions herein implicate the Sarbanes-Oxley Act of 2002 (SOA) and to the extent implicated, has determined that any applicable SOA requirements have been or will be satisfied.