

## SPARK Members Pooled Retirement Plan

### General Plan Information and Annual Fee Disclosure Notice January 1, 2021

Whether you will have adequate savings at retirement will depend in large part on how much you choose to save and how you invest your savings. The following information will assist you in comparing the designated investment options available to you under the **SPARK Members Pooled Retirement Plan**.

While the information furnished below is important to making informed investment decisions, you should carefully review all available information about an investment option prior to directing your retirement savings into an investment option. Internet web site addresses are provided in the Comparative Chart Disclosure to help you access additional information (such as investment strategies and risks, portfolio holdings and turnover) about each of the Plan's investment options. You may also contact the retirement support line at 1-888-200-8436 or by email [SPARKServiceCenter@nwpsbenefits.com](mailto:SPARKServiceCenter@nwpsbenefits.com) to receive free paper copies of this information. The cumulative effect of fees and expenses can substantially reduce the growth of your retirement account. You can visit the Department of Labor's Web site at [www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification](http://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification) for general information on investing for retirement, or to see an example demonstrating the long-term effect of fees and expenses.

Plan Information	
<b>Funds available under the Plan:</b>	Designated investments options under the Plan are listed in the Comparative Chart Disclosure.
<b>Right to direct your investments:</b>	As a participant in the Plan you have the right to direct the investment of all of your Plan accounts among the investment options offered by the Plan. This election may be made at the Plan's web site at <a href="https://www.spark-retirement.org">https://www.spark-retirement.org</a> . Generally, investment direction under the Plan will be transacted if received by the end of any trading day. A trading day is any day the New York Stock Exchange is open. Trade instructions must be provided prior to the close of the trading day. The typical trading day usually ends at 1:00 PM PT but there are some earlier closings usually due to holidays. Trade instructions received after the end of the close of the trading day will be transacted on the next trading day. Investment instructions are limited to one percent increments.
<b>Applicable limitations and restrictions to direct investments:</b>	Any restrictions are listed next to the applicable investment option in the Comparative Chart Disclosure.
<b>Proxy and tender rights:</b>	You do not have the right to exercise voting, tender and similar rights related to the investments you may have in your account. These rights will be exercised by the Plan's Trustee.
<b>Performance Information:</b>	The Comparative Chart Disclosure shows how the Plan's investment options have performed over time and allows you to compare them with an appropriate benchmark for the 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.

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Fee Disclosure		
<b>Asset-Based Fees:</b>	<p>Asset-based fees reflect an investment option’s total annual operating expenses including management, and other fees. Typically, asset-based fees are shown as a percentage of assets invested in the option and are often referred to as the “expense ratio”. The expense ratio of each designated investment option is listed in the Comparative Chart Disclosure.</p> <p>Asset-based fees are deducted from an investment option’s assets, thereby reducing its investment return. Fee levels can vary widely among investment options depending in part on the type of investment option, its management (including whether it is active or passive), and the risks and complexities of the option’s strategy. There is not necessarily a correlation between fees and investment performance, and fees are just one component to consider when determining which investment options are right for you.</p>	
<b>Plan Administrative Fees and Expenses:</b>	<p>Plan administrative fees may include legal, accounting, trustee, investment management, recordkeeping and other administrative fees.</p>	
<b>Allocation of Administrative Expenses:</b>	<p>The Plan incurs expenses and fees for services such as investment advisory, trustee, custodial, administration, auditing, recordkeeping, government reporting, employee communications, bonding and insurance, travel, mail, courier communications, and printing and other charges. These fees are paid directly to the service providers. These fees may be paid from the Total Annual Operating Expenses of the Investment Options shown in the Comparative Chart Disclosure or may be paid by the Plan Sponsor or may be charged to all participants with balances in the Plan based on their proportional share of the Plan balances.</p>	
<b>Individual Fees and Expenses:</b>	<p><b><u>Per Occurrence</u></b>                      Adoption Set Up                      Participant Loan Origination Processing                      QDRO Processing Fee                      Distribution/Hardship/In-Service</p> <p><b><u>Monthly</u></b>                      Administrative Expenses</p> <p><b><u>Annually</u></b>                      Loan Maintenance                      Administrative Expenses</p>	<p>\$50.00                      \$150.00                      \$350.00                      \$150.00</p> <p>\$16.92</p> <p>\$40.00                      62 bps</p>

Comparative Chart Disclosure		SPARK Members Pooled Retirement Plan							
		Average Annual Total Return All Returns as of 12/31/2020 <sup>§</sup>				Fees and Expenses			Restrictions
						Annual Gross/Net <sup>£</sup> Expense Ratios		Shareholder Fees	
Investment Name (Sub Category) Benchmark	1 yr	5 yr	10 yr/Life	Inception Date	As of %	Per \$1,000			
	<b>Stable Value/Cash</b>								
<b>Morley Stable Value CI 25 -I</b> <i>USTREAS Stat US T-Bill 90 Day TR</i>	1.91%	1.83%	1.59%	12/3/1993	0.46%	\$4.60	N/A	N/A	
	0.36%	1.12%	0.59%						
<b>Fixed Income</b>									
<b>Lord Abbett Total Return CIT (Core Bond R1)</b> <i>BBgBarc US Universal TR USD</i>	7.63%	4.90%	4.58%	1/16/2018	0.25%	\$2.50	N/A	N/A	
	7.58%	4.87%	4.16%						
<b>State Street Aggregate Bond Index K</b> <i>Bloomberg Barclays U.S. Aggregate Bond Index</i>	7.79%	4.31%	3.83%	9/19/2014	0.255%/0.025%	\$2.55/\$0.25	N/A	N/A	
	7.51%	4.44%	3.94%						
<b>PGIM High Yield R6</b> <i>Bloomberg Barclays U.S. Corporate High Yield 1% Issuer Capped Index</i>	5.72%	8.63%	7.08%	10/31/2011	0.41%	\$4.10	N/A	N/A	
	6.59%	8.46%	6.70%						
<b>Domestic Equity</b>									
<b>Vanguard Equity-Income Adm</b> <i>Spliced Equity Income Index</i>	3.13%	10.66%	11.80%	8/13/2001	0.18%	\$1.80	N/A	N/A	
	1.16%	10.03%	11.57%						
<b>Fidelity® 500 Index</b> <i>S&amp;P 500</i>	18.40%	15.21%	13.87%	2/17/1988	0.015%	\$0.15	N/A	N/A	
	18.40%	15.22%	13.88%						
<b>JPMorgan Large Cap Growth R6</b> <i>Russell 1000 Growth Index</i>	56.42%	24.42%	18.62%	11/30/2010	0.53%/0.44%	\$5.30/\$4.40	N/A	N/A	
	38.49%	21.00%	17.21%						
<b>Fidelity® Mid Cap Index</b> <i>Russell MidCap Index</i>	17.11%	13.40%	14.08%	9/8/2011	0.03%	\$0.30	N/A	N/A	
	17.10%	13.40%	14.11%						
<b>Wells Fargo Special Small Cap Value R6</b> <i>Russell 2000® Value Index</i>	1.57%	10.32%	10.11%	5/7/1993	0.85%	\$8.50	N/A	N/A	
	4.63%	9.65%	8.66%						

<sup>§</sup>Past performance is not an indicator of future performance. Returns for periods greater than one year are annualized.

<sup>£</sup>Annual Gross Expense Ratios are the maximum amount that can be charged by the fund. The Annual Net Expense ratios are what is actually being charged by the fund. The Annual Net Expense Ratios are only being shown where different than the Annual Gross Expense Ratios.

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Comparative Chart Disclosure		SPARK Members Pooled Retirement Plan							
		Average Annual Total Return All Returns as of 12/31/2020 <sup>§</sup>				Fees and Expenses			Restrictions
						Annual Gross/Net <sup>£</sup> Expense Ratios		Shareholder Fees	
Investment Name (Sub Category) Benchmark		1 yr	5 yr	10 yr/Life	Inception Date	As of %	Per \$1,000		
<b>Fidelity® Small Cap Index</b>		19.99%	13.43%	13.58%	9/8/2011	0.03%	\$0.30	N/A	N/A
<i>Russell 2000 Index</i>		19.96%	13.26%	13.43%					
<b>JPMorgan Small Cap Growth R6</b>		59.96%	26.50%	17.90%	11/30/2010	0.77%/0.75%	\$7.70/\$7.50	N/A	N/A
<i>Russell 2000 Growth Index</i>		34.63%	16.36%	13.48%					
<b>Foreign Equity</b>									
<b>MFS International Growth CIT</b>		16.45%	13.29%	8.34%	11/17/2020	0.48%	\$4.80	N/A	N/A
<i>MSCI World Ex USA Growth NR USD</i>		18.41%	10.50%	7.01%					
<b>iShares MSCI EAFE Intl Idx K</b>		8.07%	7.63%	5.43%	3/31/2011	0.04%	\$0.40	N/A	N/A
<i>MSCI EAFE Index (Net Total Return)</i>		7.82%	7.45%	5.51%					
<b>American Funds New Perspective R6</b>		33.81%	16.85%	13.04%	5/1/2009	0.42%	\$4.20	N/A	N/A
<i>MSCI All Country World Index (ACWI)</i>		16.25%	12.26%	9.13%					
<b>Specialty</b>									
<b>DFA Real Estate Securities I</b>		-5.04%	6.22%	9.04%	1/5/1993	0.20%/0.18%	\$2.00/\$1.80	N/A	N/A
<i>Dow Jones U.S. Select REIT Index</i>		-11.20%	3.00%	7.56%					
<b>Managed / Asset Allocation</b>									
<b>BlackRock LifePath Index Retire K</b>		12.22%	8.02%	6.40%	5/31/2011	0.14%/0.09%	\$1.40/\$0.90	N/A	N/A
<i>BlackRock LifePath Index Retirement Custom Benchmark</i>		12.00%	8.08%	6.50%					

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Comparative Chart Disclosure		SPARK Members Pooled Retirement Plan							
Investment Name (Sub Category) <i>Benchmark</i>	Average Annual Total Return				Fees and Expenses			Restrictions	
	All Returns as of 12/31/2020 <sup>§</sup>				Annual Gross/Net <sup>£</sup> Expense Ratios		Shareholder Fees		
	1 yr	5 yr	10 yr/Life	Inception Date	As of %	Per \$1,000			

<b>BlackRock LifePath Index 2025 K</b> <i>BlackRock LifePath Index 2025 Custom Benchmark</i>	12.42%	9.27%	7.48%	5/31/2011	0.15%/0.09%	\$1.50/\$0.90	N/A	N/A
	12.35%	9.29%	7.56%					
<b>BlackRock LifePath Index 2030 K</b> <i>BlackRock LifePath Index 2030 Custom Benchmark</i>	13.05%	10.00%	8.00%	5/31/2011	0.20%/0.14%	\$2.00/\$1.40	N/A	N/A
	12.98%	10.08%	8.10%					
<b>BlackRock LifePath Index 2035 K</b> <i>BlackRock LifePath Index 2035 Custom Benchmark</i>	13.58%	10.74%	8.50%	5/31/2011	0.21%/0.14%	\$2.10/\$1.40	N/A	N/A
	13.62%	10.82%	8.61%					
<b>BlackRock LifePath Index 2040 K</b> <i>BlackRock LifePath Index 2040 Custom Benchmark</i>	14.10%	11.44%	8.99%	5/31/2011	0.16%/0.09%	\$1.60/\$0.90	N/A	N/A
	14.12%	11.46%	9.05%					
<b>BlackRock LifePath Index 2045 K</b> <i>BlackRock LifePath Index 2045 Custom Benchmark</i>	14.67%	11.86%	9.27%	5/31/2011	0.21%/0.14%	\$2.10/\$1.40	N/A	N/A
	14.71%	11.91%	9.39%					
<b>BlackRock LifePath Index 2050 K</b> <i>BlackRock LifePath Index 2050 Custom Benchmark</i>	14.98%	12.04%	9.48%	5/31/2011	0.21%/0.14%	\$2.10/\$1.40	N/A	N/A
	15.09%	12.10%	9.59%					
<b>BlackRock LifePath Index 2055 K</b> <i>BlackRock LifePath Index 2055 Custom Benchmark</i>	15.03%	12.06%	9.61%	5/31/2011	0.21%/0.14%	\$2.10/\$1.40	N/A	N/A
	15.19%	12.12%	9.69%					
<b>BlackRock LifePath Index 2060 K</b> <i>BlackRock LifePath Index 2060 Custom Benchmark</i>	15.02%	N/A	13.98%	2/29/2016	0.22%/0.14%	\$2.20/\$1.40	N/A	N/A
	15.18%	N/A	14.00%					
<b>BlackRock LifePath Index 2065 K</b> <i>BlackRock LifePath Index 2065 Custom Benchmark</i>	15.43%	N/A	18.50%	10/30/2019	0.23%/0.14%	\$2.30/\$1.40	N/A	N/A
	15.18%	N/A	18.36%					

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<b>Investment Name</b>	<b>Website for additional information</b>		
American Funds New Perspective R6	<a href="https://www.morningstar.com/funds/xnas/rnpqx/performance">https://www.morningstar.com/funds/xnas/rnpqx/performance</a>		
BlackRock LifePath® Index 2025 K	<a href="https://www.morningstar.com/funds/xnas/libkx/performance">https://www.morningstar.com/funds/xnas/libkx/performance</a>		
BlackRock LifePath® Index 2030 K	<a href="https://www.morningstar.com/funds/xnas/linkx/performance">https://www.morningstar.com/funds/xnas/linkx/performance</a>		
BlackRock LifePath® Index 2035 K	<a href="https://www.morningstar.com/funds/xnas/lijkx/performance">https://www.morningstar.com/funds/xnas/lijkx/performance</a>		
BlackRock LifePath® Index 2040 K	<a href="https://www.morningstar.com/funds/xnas/likkx/performance">https://www.morningstar.com/funds/xnas/likkx/performance</a>		
BlackRock LifePath® Index 2045 K	<a href="https://www.morningstar.com/funds/xnas/lihkx/performance">https://www.morningstar.com/funds/xnas/lihkx/performance</a>		
BlackRock LifePath® Index 2050 K	<a href="https://www.morningstar.com/funds/xnas/lipkx/performance">https://www.morningstar.com/funds/xnas/lipkx/performance</a>		
BlackRock LifePath® Index 2055 K	<a href="https://www.morningstar.com/funds/xnas/livkx/performance">https://www.morningstar.com/funds/xnas/livkx/performance</a>		
BlackRock LifePath® Index 2060 K	<a href="https://www.morningstar.com/funds/xnas/lizkx/performance">https://www.morningstar.com/funds/xnas/lizkx/performance</a>		
BlackRock LifePath® Index 2065 K	<a href="https://www.morningstar.com/funds/xnas/liwkx/performance">https://www.morningstar.com/funds/xnas/liwkx/performance</a>		
BlackRock LifePath® Index Retire K	<a href="https://www.morningstar.com/funds/xnas/lirkx/performance">https://www.morningstar.com/funds/xnas/lirkx/performance</a>		
iShares MSCI EAFE Intl Idx K	<a href="https://www.morningstar.com/funds/xnas/btmkx/performance">https://www.morningstar.com/funds/xnas/btmkx/performance</a>		
DFA Real Estate Securities I	<a href="https://www.morningstar.com/funds/xnas/dfrex/quote">https://www.morningstar.com/funds/xnas/dfrex/quote</a>		
Fidelity® 500 Index	<a href="https://www.morningstar.com/funds/xnas/fxaix/performance">https://www.morningstar.com/funds/xnas/fxaix/performance</a>		
Fidelity® Mid Cap Index	<a href="https://www.morningstar.com/funds/xnas/fsmdx/performance">https://www.morningstar.com/funds/xnas/fsmdx/performance</a>		
Fidelity® Small Cap Index	<a href="https://www.morningstar.com/funds/xnas/fssnx/performance">https://www.morningstar.com/funds/xnas/fssnx/performance</a>		
JPMorgan Large Cap Growth R6	<a href="https://www.morningstar.com/funds/xnas/jlgmx/performance">https://www.morningstar.com/funds/xnas/jlgmx/performance</a>		
JPMorgan Small Cap Growth R6	<a href="https://www.morningstar.com/funds/xnas/jgsmx/performance">https://www.morningstar.com/funds/xnas/jgsmx/performance</a>		
Morley Stable Value Fund Class 25-I	<a href="http://www.morley.com/investment-strategies">http://www.morley.com/investment-strategies</a>		
PGIM High Yield R6	<a href="https://www.morningstar.com/funds/xnas/phyqx/performance">https://www.morningstar.com/funds/xnas/phyqx/performance</a>		
State Street Aggregate Bond Index K	<a href="https://www.morningstar.com/funds/xnas/ssfex/performance">https://www.morningstar.com/funds/xnas/ssfex/performance</a>		
Vanguard Equity Income Admiral	<a href="https://www.morningstar.com/funds/xnas/veirx/performance">https://www.morningstar.com/funds/xnas/veirx/performance</a>		
Wells Fargo Special Small Cap Value R6	<a href="https://www.morningstar.com/funds/xnas/esprx/performance">https://www.morningstar.com/funds/xnas/esprx/performance</a>		
Lord Abbett Total Return CIT (Core Bond R1)	<a href="https://doc.morningstar.com/LatestDoc.aspx?clientid=wilmington&amp;key=ec1abe1991294779&amp;documenttype=124&amp;sourceid=200&amp;investmentid=SPUSA061HS">https://doc.morningstar.com/LatestDoc.aspx?clientid=wilmington&amp;key=ec1abe1991294779&amp;documenttype=124&amp;sourceid=200&amp;investmentid=SPUSA061HS</a>		
MFS International Growth CIT	<a href="https://doc.morningstar.com/LatestDoc.aspx?clientid=wilmington&amp;key=ec1abe1991294779&amp;documenttype=124&amp;sourceid=200&amp;investmentid=SPUSA06AV6">https://doc.morningstar.com/LatestDoc.aspx?clientid=wilmington&amp;key=ec1abe1991294779&amp;documenttype=124&amp;sourceid=200&amp;investmentid=SPUSA06AV6</a>		