



# Your Guide to Retirement Savings

CONTEMPORARY STAFFING SOLUTIONS, INC.  
RETIREMENT SAVINGS PLAN

## Enrollment Guide

Offered by:

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# Congratulations!

**CONTEMPORARY STAFFING SOLUTIONS, INC** is pleased to welcome you to the **CONTEMPORARY STAFFING SOLUTIONS, INC. RETIREMENT SAVINGS PLAN**. The Plan is designed to help you save and invest for retirement. It's one way to thank you for contributing to our success.

This Guide walks you through the enrollment process and the benefits of our Plan in particular. Starting your retirement planning today, offers more choices for your life tomorrow. There is no time like the present to get started!

## Your Next Steps:

1. Review this Enrollment Guide.
2. Enroll in our Plan by logging into our Plan's website, [www.WebAccountLink.com](http://www.WebAccountLink.com).



## We want to help!

For more information about our Plan's investment options, please contact our Plan's advisor, Larry Fiorini of CliftonLarsonAllen Wealth Advisors, LLC at (267) 419-1657 or [larry.fiorini@claconnect.com](mailto:larry.fiorini@claconnect.com). If you have questions about your account or our Plan's website, please contact a PCS service representative at (888) 621-5491. We are available 24 hours a day, 7 days a week, to assist you with your needs.

We hope that you will take full advantage of this important benefit.

## About PCS, The Plan's Recordkeeper

Consistently recognized as one of the fastest growing independent record keepers in the country, Professional Capital Services (PCS) was founded by tax and ERISA attorneys to provide sophisticated retirement programs for the corporate, professional and governmental markets. PCS is a conflict-free independent retirement plan platform, offering a vast menu of investments free from proprietary funds and conflicts of interest. PCS has consistently made the Inc. 5000 list of fastest growing privately held companies. PCS was awarded a "AAA" rating from Roland|Criss for Superior Quality Management System and Strongest Fiduciary Support Safety! PCS is also certified by CEFEX (The Centre for Fiduciary Excellence) as adhering to the American Society of Pension Professionals & Actuaries' (ASPPA) standard of practice for recordkeepers.



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# Getting Started is Easy!

## To start, log into [www.WebAccountLink.com](http://www.WebAccountLink.com)

Your temporary User ID is your Social Security number and your temporary PIN is the last four digits of your Social Security number.

**Note:** Please exclude any dashes in your Social Security number when entering it here.

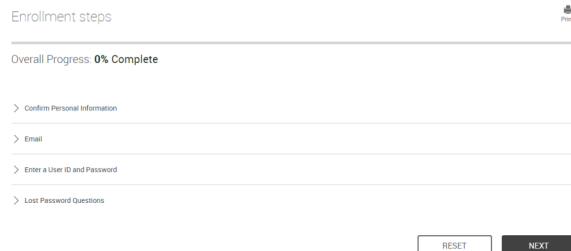
Rather than using "XXX-XX-XXXX", use "XXXXXXXXXX".



**After logging in, follow these easy steps to setup your account:**

## Step 1: Account Setup

- Answer the security questions. The first time you log in, you will be asked to select four security questions and provide answers to each. These will be used as verification when retrieving a lost password or if you are logging on from an unfamiliar or public computer. The answers you provide are case sensitive.
- Choose your User ID and Password. Please note that your User ID and Password are case sensitive. Enter your User ID (6-12 alphanumeric characters). Enter your PIN (6-8 alpha-numeric characters).



# Getting Started is Easy!

## Step 2: Beneficiaries

Your primary beneficiary is your first choice to receive retirement benefits in the event of your death. You can name more than one person or entity as your primary beneficiary. If you are married, your spouse must consent to any change. If your primary beneficiary doesn't survive you or decides to decline the benefits, then your secondary (or "contingent") beneficiaries will receive your benefits.

**Beneficiaries**  
Overall Progress: 33% Complete

Enter your designated beneficiaries below.  
Note: This designation can have retroactive and legal effects; you may wish to consult your advisor before continuing.  
Beneficiary Designation 1:

Notes marked with asterisk (\*) must be completed before you can proceed to the next step.

Beneficiary type: Primary  Beneficiary percentage:

Name:  Relationship:  Birth date:  Social security number (optional):

Street address 1:  Street address 2:

City:  State:  Zip code:  Country:

Buttons: ADD, PREVIOUS, NEXT, DELETE

## Step 3: Contribution Election

Select your desired contribution amounts.

Determine if you want it to be a percentage or dollar amount each pay period. Use the retirement savings calculator to determine the tax advantage of making contributions.

**Contribution Election**  
Overall Progress: 40% Complete

Confirmation E-mail Address  
A confirmation e-mail will be sent to [help@vanguard.com](mailto:help@vanguard.com).  
If this address is incorrect, please correct the address in the field provided.  
Enter e-mail address:

Change Contribution Amounts  
Please enter a contribution percentage or dollar amount that your employer will deduct from your compensation each payroll period for deposit to your account.  
> Rules and Criteria

Action	Contribution Type	Percent/Dollar	Current Contribution	New Contribution Rate
I would like to have my contributions *	Pay-Plan Contribution	Percent	Not contributing	0.00% per pay period
I would like to keep my contributions *	Dollar	Percent	Not contributing	0.00% per pay period

Contributions to Other 401(k) or 403(b) Plans This Year  
If you have contributions to another 401(k) or 403(b) plan during this calendar year, how much did you contribute to the other plan?

Buttons: RESET, PREVIOUS, NEXT

## Step 4: Investment Election

Choose your investments and your allocations.

Make sure your allocation percentage totals 100% before proceeding. For information about available investments, see page 14 of this enrollment guide.

**Select Investments**  
Overall Progress: 50% Complete

The investment elections you enter below will be applied to all sources of contributions (including any employer contributions). Please note that since you have completed the enrollment process, you can always change your investment elections. For more information, please contact your plan administrator once you have completed the enrollment process.

Notes: Fund Performance and Prospectuses  
I elect to invest all future contributions (including employee and employer contributions) as follows.

Confirmation E-mail Address  
A confirmation e-mail will be sent to the address listed below: [help@vanguard.com](mailto:help@vanguard.com).  
If this address is incorrect, please correct the address in the field provided.  
Enter e-mail address:

> Rules and Criteria

Select Investments

Investment	Asset Class	Current Election	New Election
ABC Aggressive Portfolio	Stocks	Investment Model	0.00%
ABC Conservative Portfolio	Stocks	Investment Model	0.00%
ABC Growth Portfolio	Stocks	Investment Model	0.00%
ABC Income Portfolio	Stocks	Investment Model	0.00%
ABC Mid-Cap Performance Fund	Stocks	Investment Model	0.00%
ABC Moderate Portfolio	Stocks	Investment Model	0.00%

## Step 5: Confirmation

In this final step, you should review all the information you have entered for accuracy. You can edit any information here before you confirm. You will not be able to confirm until all other steps have been completed.

**Enrollment steps**  
Overall Progress: 66% Complete

Confirmation  
Please review the information below for accuracy. To make a change, click the Edit button.

Account Setup

User ID	091234567	Home phone	( ) - ( )
First name	POJ	Office phone	( ) - ( )
Last name	Evatt	Other phone	( ) - ( )
Street address 1	1801 Market Street	Personal e-mail address	help@vanguard.com
Street address 2		Other e-mail address	
State	Pa	Office e-mail address	
City	Philadelphia	Send e-mail confirmation to:	Percent
Zip code	19102		
Country			
Date of birth	01/01/1980		
Date of hire	01/01/2014		

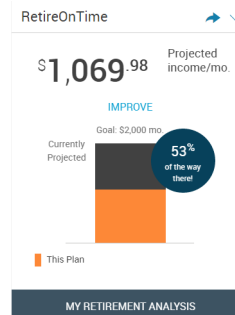
# Getting Started is Easy!

## We give you the tools and support you need to be ready for retirement.

**Need help determining if you're on track for retirement?**  
Find out with our RetireOnTime™ Retirement Readiness Tool!

### RetireOnTime™

RetireOnTime™ allows you to enter information about your retirement assets outside your plan, offering a complete assessment of your chances of reaching your retirement goals. RetireOnTime™ then provides you with a report of your results and options, which may include adjusting levels of your contribution to improve your retirement projections.



### Want to consolidate retirement accounts?

Try our Rollover Wizard!

Our Rollover Wizard makes consolidation easy! After logging on to [www.WebAccountLink.com](http://www.WebAccountLink.com), simply click "Rollover Contributions", found under the Account Transactions tab, to get started!

The screenshot shows the 'Rollover Contribution' wizard interface. It starts with a greeting 'Hello Rocky,' and a welcome message: 'Welcome to the PCS Rollover Contribution Wizard. This wizard is designed to assist you in consolidating your qualified retirement accounts in one place. Before you get started, please confirm your email address.' There are two input fields: 'Email Address' with the value 'test@capital.com' and 'Confirm Email Address'. Below these is a dropdown menu for 'What type of account are you interested in rolling over? (Select One)'. A 'CONTINUE' button is at the bottom right.

### (k)nowledge

(k)nowledge offers a wide array of educational content on subjects ranging across 12 distinct modules; from retirement basics and identity protection to mortgages and taxes. These modules are offered in both English and Spanish and employ video, animation and gaming to engage and ultimately reward participants for taking control of their financial future.



### I'm enrolled in the Plan. Now what?

**Now that you're enrolled,  
learn the benefits of contributing.**

Being enrolled into the plan is just the first step toward being ready for retirement. The following pages will show you the benefits of regularly contributing to your plan, including tax savings and compound growth.



# Retirement Plan Basics

## Participating in the Plan offers you the potential to pay less in taxes.

- Your contributions may lower your taxable income, and may even put you in a lower tax bracket.
- Assets in your account can grow tax deferred.
- If your plan allows for Roth contributions and you elect this option, you won't get an up front tax-deduction but your account (both contributions and earnings) can grow tax-free and withdrawals taken during retirement are not subject to income tax once you are 59-1/2 and you have held the account for five years or more.

Contributions to your retirement plan can reduce your taxable income, and may lower your current federal income taxes.

### Here's an example:

Bob is single and earns an annual income of \$50,000. He contributes \$200/month to his retirement plan. Bob will pay \$578 less in federal income taxes than if he did not contribute to his retirement plan!

		Bob's Federal Tax*
Bob's taxable income before contributing:	\$50,000	\$8,271
Annual pre-tax contributions (\$200 x 12):	\$2,400	
Bob's taxable income after contributing:	\$47,600	\$7,694

\*Based on 2016 tax rates.

## Enjoy federal tax savings on your contributions.

The table below shows you the estimated federal tax savings based on a 6% contribution rate for different income levels.

Taxable Income	% of Annual Income	Monthly Contributions	Annual Contributions	Tax Savings
\$15,000	6%	\$75	\$900	\$133
\$20,000	6%	\$100	\$1,200	\$178
\$30,000	6%	\$150	\$1,800	\$268
\$40,000	6%	\$200	\$2,400	\$578
\$50,000	6%	\$250	\$3,000	\$728
\$60,000	6%	\$300	\$3,600	\$878
\$70,000	6%	\$350	\$4,200	\$1,028
\$80,000	6%	\$400	\$4,800	\$1,178



See how much you can save!

# Retirement Plan Basics (continued)

## Compounding earnings will help your savings grow.

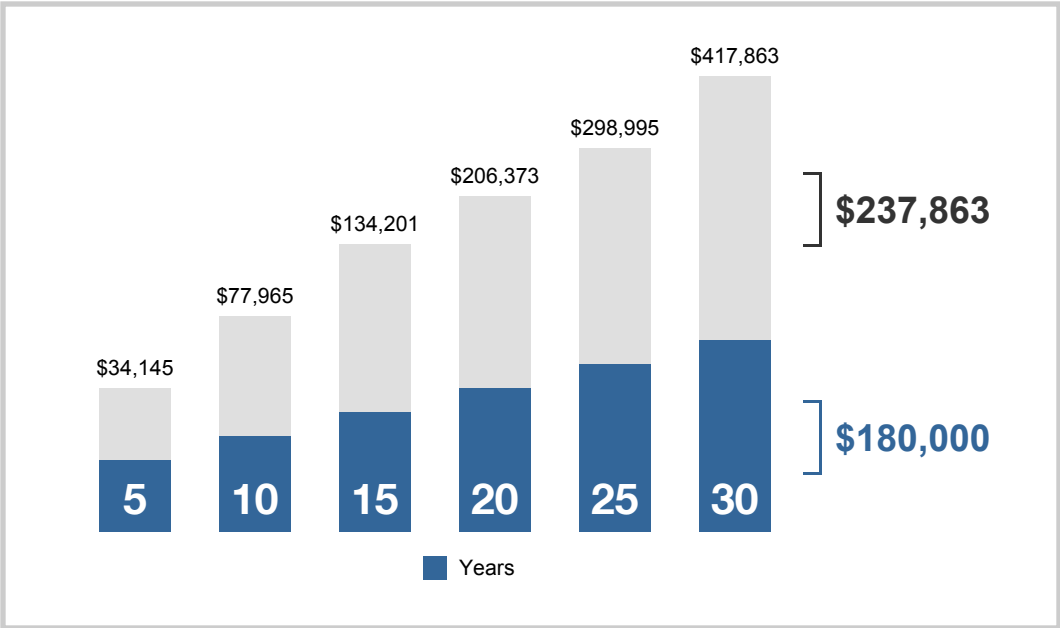
Earnings on investments in your account also grow tax-deferred until you begin taking withdrawals, thus compounding your account's growth over time.

The value of \$1,000 compounded at various rates of return over time as follows:

Years	4%	6%	8%	10%
10	\$1,481	\$1,791	\$2,159	\$2,594
20	\$2,191	\$3,207	\$4,661	\$6,728
30	\$3,243	\$5,743	\$10,063	\$17,449

## Example

If Lisa saved \$500/month for 30 years, and earned an average tax-deferred annual return of 5% she would end up with \$417,863. Lisa's contributions would be \$180,000 and the rest of her account – \$237,863 – would be compounded earnings.



# Retirement Plan Basics (continued)

**Why you need to start saving today.**

**Everyone dreams of a retirement free from financial worries. In spite of what you may hear, a financially secure retirement is possible, but proper planning and preparation are essential.**

It's a fact - the earlier you begin saving, the better off you'll be when you retire. One thing is for sure, retirement plans don't work unless you take advantage of them. So start saving today!

Try to divert as much of your earnings into savings as you can. If you don't have a budget, create one. If you do have a budget, revise it to reflect your new commitment to saving, as well as any recent changes in your spending. Chip away at wasteful habits such as expensive dinners or unused gym memberships.

## **More great reasons to join the plan:**

### **Cut your taxes.**

Remember that your retirement plan contributions are tax-deferred, which means you don't pay taxes on the money in your account until you take it out — usually, when you're retired and possibly in a lower tax bracket.

### **Invest automatically.**

Your contributions are deducted right from your paycheck and go directly into your account before taxes are withheld — so you may barely miss the money.

### **Get more bang for your buck.**

If you contribute the same amount of money regularly, you're using an investment strategy called "dollar cost averaging."

This method averages out the price you pay for the investments in your account, so you're buying more when the price is lower and less when the price is higher — giving you better buying power. Compound earnings will help your savings grow.

### **Portability.**

Your savings continue to grow tax-deferred when you retire or leave the Plan.



**Access to sophisticated investment support!**

# Retirement Plan Basics (continued)

## Why you need to start saving today.

### 1 Not Participating

Did you know that 21% of those eligible don't contribute to their retirement plan.<sup>1</sup> Are you one of them?

OUR SUGGESTION. Get started with small contributions. Worried that you can't afford it? You might be surprised about how little it takes since contributions are made on a pre-tax basis. Participating may have less of an impact on your take home pay than putting money into a traditional savings account.

### 2 No Planned Savings Goal

Without a plan, you run the risk of not having enough to support your desired lifestyle when you retire, or you may even outlive your retirement assets. To have the retirement of your dreams, take time to understand your retirement goals and develop a plan to achieve them.

OUR SUGGESTION. Create a plan. Even if you already contribute to the retirement plan, you might not be contributing enough to achieve your goals. We can help! Log onto the Plan's website and click on RetireOnTime™ under Learning Center to evaluate different scenarios to help you achieve your retirement goals.

### 3 Poor Diversification

Ever heard of asset allocation? That simply means looking at your age, risk tolerance and goals to determine the mixture of stocks, bonds and cash for your portfolio. Asset allocation can help you diminish investment risk, but keep in mind that you may need to rebalance your portfolio periodically in response to changing needs and investment performance. Keep in mind, asset allocation doesn't assure a profit and doesn't protect against loss.

OUR SUGGESTION. Fortunately, the Plan offers 4 model portfolios designed to offer one-step diversification across multiple asset classes. Each model portfolio is carefully constructed using a mix of funds under the watchful eye of CliftonLarsonAllen Wealth Advisors, LLC. If you are a do-it-yourselfer you can ensure that your portfolio stays diversified by signing up for automatic rebalancing.

### 4 Chasing Performance

Some investors make the mistake of chasing investments in the latest "hot" sector. This is a race they're bound to lose. If you're thinking of joining the chase, remember that research shows that asset allocation determines more than 90% of the long-term return of a portfolio.<sup>2</sup>

OUR SUGGESTION. Once again, consider a model portfolio carefully constructed using a mix of funds under the watchful eye of CliftonLarsonAllen Wealth Advisors, LLC. Keep looking at the long term. Your best defense against market ups and downs is to follow an asset allocation strategy. Review your portfolio at least once a year to make sure it matches your investment objectives and to determine if you need to make adjustments.

### 5 Cashing in Before Retirement

Many people cash out their retirement plan when they change jobs. It's not worth it. This can cause the money to lose its tax-deferred status and subject it to income taxes and a possible early withdrawal penalty — all of which means having less money for retirement.

OUR SUGGESTION. Avoid confusion and simplify your retirement savings efforts by rolling all of your other retirement accounts (401(k), 457 (b), 403(b), IRA, etc.) into this plan. By combining your accounts you have the ability to view all account activity in one place, receive only one statement and it's easier to manage and diversify your assets.

<sup>1</sup> Source: PSCA's Annual Survey of Profit Sharing and 401(k) Plans, 2014.

<sup>2</sup> Source: Brinson, Hood, and Beebower (1986); Brinson, Singer, and Beebower (1991).

# Retirement Needs

## How much do I still need to save?

### Determine how much money you will need to contribute to reach your retirement savings goal.

It's important to make realistic estimates about what kind of expenses you will have in retirement. Many experts believe financial security in retirement requires you replacing 60%-80% of your current annual income, adjusted for inflation.

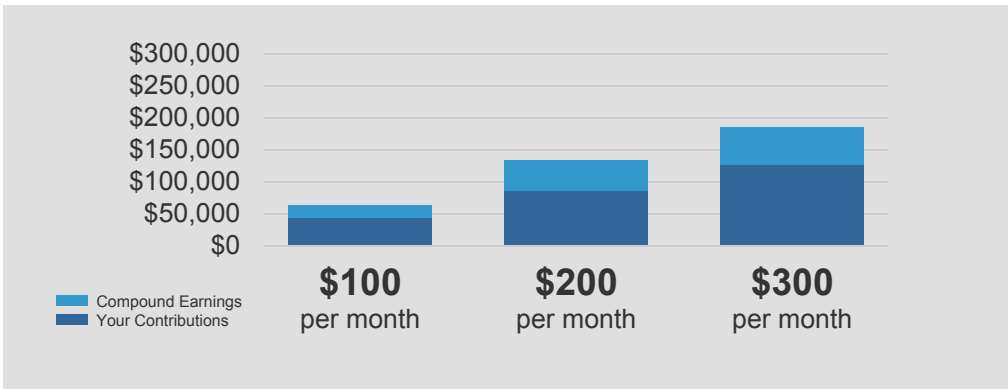
One way to begin estimating your retirement costs is to take a close look at your current expenses in various categories, and then estimate how they will change. For example, your mortgage might be paid off by then, but keep in mind that your health care costs are likely to rise.

"If I can save more, should I?" If you were to speak to a financial advisor, "As much as you can" is the standard answer. Many financial planners recommend that you save 10% to 15% of your income for retirement, starting in your 20's. But that's just a general guideline.

### How much you will need at retirement depends on you:

- At what age do you intend to retire?
- What type of lifestyle do you intend to live? (Will your spending really go down?)
- Are you married or single?
- Will you have dependents? (For example, helping with your grandchildren's education?)

### Example: 25 years of investing different dollar amounts:



*This calculation assumes an annual return of 5%. Past performance is not a guarantee of future results.*

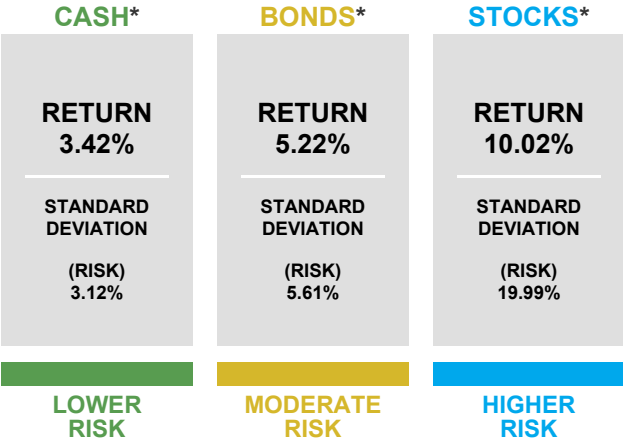
# Risk Profile: Choosing the Right Path

## How should I invest my retirement savings?

The Plan has a number of investment options from which you can choose to invest your retirement savings. These include model portfolios and individual mutual funds. Detailed information is contained in this guide. Review it very carefully and consult the Plan's financial advisor if you have any questions before you invest.

Choosing the right asset allocation is imperative when building your investment strategy. Focusing on Asset Allocation means determining how you will divide your portfolio among different asset classes:

## Historic risk and return of 3 different types of investments:



## Why diversify your portfolio?

Diversifying your portfolio means owning different types of investments. The idea is to balance your money among different asset classes to help reduce risk (measured by volatility or value fluctuation) in your investment portfolio.

\*Data provided for the period from 1926-2015 by Center of Research Security Pricing. Cash represented by 1-month TBills; Bonds represented by 5 Year Treasury; Stocks represented by S&P 500 stocks. **Past performance is not a guarantee of future results.** For hypothetical illustration only. Diversification does not guarantee a profit or protect against loss.

# Risk Profile: Choosing the Right Path

## What are my investment options?

Your plan offers a selection of 4 model portfolios, designed to offer one-step diversification across multiple asset classes. Each model portfolio is carefully constructed using a mix of funds under the watchful eye of CliftonLarsonAllen Wealth Advisors, LLC.

The underlying funds in each model portfolio are periodically reviewed and rebalanced with a goal of enhancing potential returns and/or minimizing risk.



**Your Plan Offers  
Different Model Portfolios  
To Choose From**

## The Plan offers the following Model Portfolios:

Model Portfolio Name	US Stocks	Non-US Stocks	Bonds	Cash	Other
Passive Preservation	13.85 %	5.89 %	39.01 %	1.03 %	0.02 %
Passive Conservative	27.71 %	11.79 %	29.26 %	1.06 %	0.03 %
Passive Moderate	41.57 %	17.68 %	19.51 %	1.10 %	0.04 %
Passive Growth	55.35 %	23.57 %	9.75 %	1.20 %	0.08 %

# Risk Profile: Choosing the Right Path

## Build your own portfolio do-it-yourself retirement planning.

Are you the type of person who wants to be actively involved in the research, selection and management of your retirement account? If that is the case, constructing your own portfolio mix from the available Funds and handling the asset allocation yourself may be for you.

### The Plan offers the following individual funds:

Fund Name	Symbol	Category Name
AB Global Bond Advisor	ANAYX	World Bond-USD Hedged
Baird Short-Term Bond Inst	BSBIX	Short-Term Bond
Dodge & Cox Income	DODIX	Intermediate Core-Plus Bond
First Eagle Global I	SGIIX	World Allocation
iShares Russell 1000 Growth ETF	IWF	Large Growth
iShares Russell 1000 Value ETF	IWD	Large Value
Morley Stable Value Cl 25 -I	SIBTZ	Stable Value
Schwab Bank Savings	RBS1CSBS	Money Market-Tax-Free
Undiscovered Managers Behavioral Val R6	UBVFX	Small Value
Vanguard 500 Index Admiral	VFIAX	Large Blend
Vanguard Developed Markets Index Admiral	VTMGX	Foreign Large Blend
Vanguard Explorer Adm	VERX	Small Growth
Vanguard Target Retirement 2015 Inv	VTXVX	Target-Date 2015
Vanguard Target Retirement 2020 Inv	VTWVX	Target-Date 2020
Vanguard Target Retirement 2025 Inv	VTTVX	Target-Date 2025
Vanguard Target Retirement 2030 Inv	VTHR	Target-Date 2030
Vanguard Target Retirement 2035 Inv	VTTHX	Target-Date 2035
Vanguard Target Retirement 2040 Inv	VFORX	Target-Date 2040
Vanguard Target Retirement 2045 Inv	VTIVX	Target-Date 2045
Vanguard Target Retirement 2050 Inv	VFIFX	Target-Date 2050
Vanguard Target Retirement 2055 Inv	VFFVX	Target-Date 2055
Vanguard Target Retirement 2060 Inv	VTTSX	Target-Date 2060+
Vanguard Target Retirement Income Inv	VTINX	Target-Date Retirement
Wells Fargo Emerging Markets Equity Inst	EMGNX	Diversified Emerging Mkts

*Please consider the investment objectives, risks, fees, and expenses carefully before investing. For this and other important information about investments offered through your Plan, you may obtain prospectuses for registered investment company choices and/or disclosure documents from the Participant Website or from your Plan's advisor. Read them carefully before investing.*

# Risk Profile: Choosing the Right Path

## What if I don't choose an investment option?

If you do not choose a specific investment, your savings will be invested in the Plan's default investment fund.

### **Remember - Your investments should:**

1. Reflect the level of risk you can tolerate.
2. Fit with your investment time frame.
3. Have investment objectives that match your own.

For information on each investment's objectives and goals, please refer to the investment's fact sheet and prospectus.

**Starting to save for retirement is easy, and possibly the best thing you can do for your financial future.**

# Important Notices

Please review the following information and retain it for your future reference.



CONTEMPORARY STAFFING SOLUTIONS, INC. RETIREMENT SAVINGS PLAN ("Plan")

**QUALIFIED DEFAULT INVESTMENT ALTERNATIVE NOTICE**  
FOR THE PLAN YEAR BEGINNING JANUARY 1, 2020

This notice advises you that you have the right to direct the investment of your existing assets and future contributions on your behalf. You may invest your account in any of the investment choices offered under the Plan. You can make an election regarding how your account should be invested in a number of ways:

- By calling a Participant Services Representative at 888-621-5491, or
- By logging onto the AccountLink System website [www.WebAccountLink.com](http://www.WebAccountLink.com).

If you do not choose investment options as described above, any contributions made to the Plan on your behalf will be invested in a Qualified Default Investment Alternative ("QDIA" or "default investment") selected by the Plan's Investment Committee and investment advisor. You may transfer out of the default investment during the first 90 days of investment without restriction and without incurring a financial penalty or fee. After the 90-day period ends, any restrictions, fees and expenses that are charged to participants who otherwise elect to invest in the QDIA may apply. If you do not take any action to transfer out of the default investment, your existing account balance attributable to previous default investments and your future contributions for which no investment direction is provided by you will automatically be invested in the default investment described below.

The QDIA that will be used for your default assets will be the investment that corresponds to your birthdate and a normal retirement age of 65 years old.

- Vanguard Target Retirement 2050 Inv (Date of Birth: 1/1/1988 or younger) - The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2050 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

**Fees and expenses:** 0.15% is the internal expense ratio as of 09/30/2019.

- Vanguard Target Retirement 2045 Inv (Date of Birth: 1/1/1983 - 12/31/1987) - The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2045 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

**Fees and expenses:** 0.15% is the internal expense ratio as of 09/30/2019.

- Vanguard Target Retirement 2040 Inv (Date of Birth: 1/1/1978 - 12/31/1982) - The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2040 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

**Fees and expenses:** 0.14% is the internal expense ratio as of 09/30/2019.

- Vanguard Target Retirement 2035 Inv (Date of Birth: 1/1/1973 - 12/31/1977) - The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2035 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

**Fees and expenses:** 0.14% is the internal expense ratio as of 09/30/2019.

- Vanguard Target Retirement 2030 Inv (Date of Birth: 1/1/1968 - 12/31/1972) - The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2030 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

**Fees and expenses:** 0.14% is the internal expense ratio as of 09/30/2019.

- Vanguard Target Retirement 2025 Inv (Date of Birth: 1/1/1963 - 12/31/1967) - The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2025 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

**Fees and expenses:** 0.13% is the internal expense ratio as of 09/30/2019.

- Vanguard Target Retirement 2020 Inv (Date of Birth: 1/1/1958 - 12/31/1962) - The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2020 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

**Fees and expenses:** 0.13% is the internal expense ratio as of 09/30/2019.

- Vanguard Target Retirement Income Inv (Date of Birth: 12/31/1957 or older) - The investment seeks to provide current income and some capital appreciation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors currently in retirement. Its indirect bond holdings are a diversified mix of short-, intermediate-, and long-term U.S. government, U.S. agency, and investment-grade U.S. corporate bonds; inflation-protected public obligations issued by the U.S. Treasury; mortgage-backed and asset-backed securities; and government, agency, corporate, and securitized investment-grade foreign bonds issued in currencies other than the U.S. dollar.

**Fees and expenses:** 0.12% is the internal expense ratio as of 09/30/2019.

Even if some or all of your account balance is invested in the default investment, you have the continuing right to direct the investment of your account in one or more of the other investment choices available under the Plan. You can obtain further investment information about all of the Plan's investment alternatives or change your investment options by logging onto the website [www.WebAccountLink.com](http://www.WebAccountLink.com) or by calling a Participant Services Representative at 888-621-5491.

**2019 ANNUAL PARTICIPANT DISCLOSURE****CONTEMPORARY STAFFING SOLUTIONS, INC. RETIREMENT SAVINGS PLAN**

CONTEMPORARY STAFFING SOLUTIONS, INC. ("Plan Sponsor"), is providing you with specific information about the CONTEMPORARY STAFFING SOLUTIONS, INC. RETIREMENT SAVINGS PLAN ("Plan") to assist you in managing your Plan account.

***Give your mailbox a break, save a tree – Sign up for e-delivery:***

As an added benefit, PCS provides the option to receive notices, statements, and transaction confirmations electronically. If you haven't already done so and prefer having your mail sent electronically, log on to your retirement account at [pcs401k.com/login](http://pcs401k.com/login). Then click Forms & Reports, select Statements/E-delivery, and then select the radio button indicating that you elect e-delivery of statements and confirmations. It takes just a few minutes to choose e-delivery.

This notice includes important information to help you compare the investment options in the Plan. If you want additional information about your Plan account, you can visit [www.WebAccountLink.com](http://www.WebAccountLink.com) or contact a PCS Participant Services Representative at (888) 621-5491. For investment education questions or if you would like information on the Plan's investment options, please contact the Plan's Advisor, Larry Fiorini, at (267) 419-1657. Please contact Larry Fiorini with any investment questions or changes in your financial situation or objectives. A paper copy of the information available on the website can be obtained free of charge by contacting PCS Participant Services.

This document has three sections. Section I consists of general plan information. Section II consists of performance and other information for the Plan's investment options. Section III consists of additional disclosure information.

**Section I. General Plan Information**

as of January 1, 2019

**Part A. How to Direct Your Plan Investments**

You have the responsibility to direct (exercise control) over the investment of your entire Plan account without restriction. Pursuant to Section 404(c) of the Employee Retirement Income Security Act of 1974 (ERISA), the fiduciaries of the Plan may be relieved of liability, or responsibility, for any losses that you may experience as a result of your investment decisions. You can direct your investments using either of the convenient methods listed below. For a list of the designated investment alternatives offered in the Plan, please refer to the complete investment information contained in Section II of this notice.

**Online.** Log on to your account at [pcs401k.com/login](http://pcs401k.com/login) anytime. If you have not signed up for secure online account access, visit [pcs401k.com/login](http://pcs401k.com/login) and enroll using your Social Security Number as your default User ID and the last 4 digits of your Social Security Number as your initial password.

**By phone.** PCS Participant Services Representatives are available at (888) 621-5491, 24 hours a day, 7 days a week.

Transaction requests (e.g., a contribution, exchange, or redemption) must be in good order. Good order means that PCS has determined that (1) your transaction request includes complete information and (2) appropriate assets are already in your Plan account or new assets have been received.

PCS, as the Plan's recordkeeper, will determine the necessary processing timeframes for your transaction request before submission to Schwab Trust Company, our Plan's custodian.

Your transaction will be based on the net asset value (NAV) of the investment's shares, as follows: if your transaction request is received by PCS in good order on a business day before the close of regular trading on the New York Stock Exchange (NYSE) (generally 4 p.m. Eastern Time), the transaction will be based upon NAV at the close of business on that trade date; if your transaction request is received in good order while the NYSE is not open for regular business, your transaction will be based on the NAV the next business date.

If your transaction involves one or more investments with an early cutoff time for processing or another trading restriction, your transaction in that investment will be subject to that cutoff time when the trade date for your transaction is determined. If an early cutoff time applies to an investment available in the Plan, please review the next section for additional information. You may not cancel any transaction request once processing has begun. Please be careful when placing a transaction request.

**Voting or tender rights.** In the event voting, tender, or other similar rights must be executed with respect to any of the Plan's investments, CONTEMPORARY STAFFING SOLUTIONS, INC or other Plan fiduciary may exercise those rights (where applicable), or you may receive written notification regarding the actions that must be taken on your part in connection with exercising those rights.

### **Part B. Limitations on Your Ability to Direct Investments**

**Changes to your investment choices.** You may change your Plan investment choices daily by either of the convenient methods listed above.

**Frequent-trading policy.** Because excessive transactions can disrupt the management of an investment and increase its transaction costs, certain Plan investments indicated in Section II of this Notice may limit exchanges and other transactions (such restrictions, if applicable, are indicated). The frequent-trading policy does not apply to the following: rebalances or reallocation of an investment product (Model, Collective Investment Fund, etc.) initiated by CliftonLarsonAllen Wealth Advisors, LLC, if applicable; exchanges of shares purchased with participant payroll or employer contributions or loan repayments; exchanges of shares purchased with reinvested dividend or capital gains distributions; distributions, loans, and in-service withdrawals from the Plan; redemptions of shares as part of a plan termination or at the direction of the Plan; redemptions of shares to pay fund or account fees; share or asset transfers or rollovers; re-registrations of shares within the same investment; conversions of shares from one share class to another in the same investment. Note your Plan's investment funds reserve the right to revise or terminate the exchange privilege (your ability to move money between investments), limit the amount of any exchange, or reject any exchange at any time, without notice.

### **Part C. Administrative Expenses**

There are administrative expenses associated with operating the Plan. Administrative expenses typically include items as such as recordkeeping, participant website access, participant statements, trading and investment support, Plan compliance services (including third party administration, legal and accounting services) and investment advisory and financial professional services.

The Plan Sponsor has selected service providers that have a clear commitment to fee transparency and no bias regarding the selection of investments. Accordingly, no proprietary investments are utilized, no commissions are paid to service providers and all service providers have an agreement with the Plan Sponsor specifically detailing the services provided and the compensation earned for those services.

#### **Use of Mutual Fund Reimbursements and Forfeitures**

In order to reduce investment expenses and avoid conflicts of interest or other bias in selecting investments, to the extent that any revenue is received from mutual funds offered as Plan investments "mutual fund reimbursements," the Plan's recordkeeper, PCS, fully discloses and allocates 100% of such mutual fund reimbursements to Plan participant accounts. You will find the operating expenses of the Plan's investment options, along with any applicable savings over the category average, under Section II. Part B of this Disclosure. In addition, the forfeitures of the non-vested Plan account balances of former participants may be used to offset certain Plan Sponsor contributions.

Some of the Plan's expenses for third-party administration, investment advisory, recordkeeping, investment support and custodial services are offset by revenue collected from some or all of the Plan's designated investment alternatives.

#### **Quarterly Administrative Expense Deducted From Participant Accounts: 0.1862 %**

For example, this means that if your account balance is \$10,000, then you would pay \$18.62 in expenses that quarter, and a participant with a \$20,000 account balance would pay \$37.24 that quarter.

For additional information, please see *Additional Administrative Expense Information* in Section III of this notice.

### **Part D. Individual Expenses**

Your account will be subject to additional fees if you require one of the services below. Please also review your account statement for a detailed disclosure of the dollar amount charged to your Plan account for these services and a description of the services to which these fees relate.

#### **Loan Set-up**

An origination fee of \$150.00 will be deducted from the loan proceeds for each loan issued from your account.

*\*A \$25.00 manual processing charge will be assessed for the submission of a paper form.*

#### **Loan Maintenance**

An annual maintenance fee of \$0.00 is deducted from your account balance for each loan maintained in your account.

#### **Distribution**

A \$150.00 distribution fee will be charged to your Plan account for distribution processing and tax reporting.

*\*A \$25.00 manual processing charge will be assessed for the submission of a paper form.*

#### **Qualified Domestic Relations Order (QDRO) Segregation**

A \$0.00 QDRO segregation fee will be charged to your Plan account to segregate your account and create an account for the alternate payee.

#### Stop Payment/Reissue

A \$60.00 fee will be charged to your Plan account in the event that you request a payment to be stopped/reissued.

#### Hardship Processing Fee

A \$150.00 hardship distribution fee will be charged to your account for hardship distribution processing and tax reporting.

#### Required Minimum Distribution Fee

A \$150.00 RMD distribution fee will be charged to your account for required minimum distribution processing and tax reporting.

#### Transaction Fees

No transaction fees are assessed for any purchases or sales of securities trades initiated through PCS.

#### Automated Delivery of Quarterly Participant Statements

The handling and processing cost for automated delivery of a paper statement is \$1.50. See *Your Right to Receive Paper Copies of Your Quarterly Participant Statement* in Section III of this notice.

#### Automated Delivery of Required Participant Fiduciary Notices

The handling and processing cost for the automated paper delivery of a required fiduciary notification is \$1.50 for the first notification, and \$1.00 for each additional required notification delivered as part of the same mailing. The handling and processing cost for the annual participant disclosure (ERISA 404(a)(5) notice) is \$2.00. To the extent participants receive required notifications and do not have a sufficient account balance to cover the cost, such costs are either paid by the plan sponsor or allocated among the accounts of remaining participants.

#### Participant Address Search

The Plan Sponsor has a duty to take all reasonable means to locate a participant to fulfill the Plan Sponsor's fiduciary obligations under ERISA. Accordingly, a \$10.00 fee will be charged to your Plan account for a locator service to find your current address in the event that you cannot be located.

#### Postage

Postage is charged as incurred with respect to these services.

## Section II. Investment Performance and Expense Information

**Designated Investment Manager.** The Plan's fiduciary investment manager is CliftonLarsonAllen Wealth Advisors, LLC.

**Designated investment alternatives.** A designated investment alternative is an investment option made available to you under the Plan into which you can invest a portion or all of your Plan account. A list of the Plan's designated investment alternatives, along with each option's performance, benchmark and expense information, is included below.

This section includes important information to help you compare the investment options under your retirement plan. If you want additional information about your investment options, please log into your Plan account at ([pcs401k.com/login](http://pcs401k.com/login)) and select "My Investments" on the menu bar or contact a PCS Participant Services Representative at (888) 621-5491. A free paper copy of the information available on the website can be obtained by calling a PCS Participant Services Representative at (888) 621-5491.

### Part A. Performance Information

Table 1 focuses on the performance of investment options. The performance data shown represents past performance, which is not a guarantee of future results. Investment returns and principal value will fluctuate, so investors' shares, when sold, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data cited.

Detailed information about each investment option is available on the PCS participant website ([pcs401k.com/login](http://pcs401k.com/login)). Simply log in (see above for login information if you have not logged in already), and select "My Investments" on the menu bar, select "Fund Performance" and click on the investment option for which you would like additional information.

TABLE 1a - VARIABLE RETURN INVESTMENTS					
Name	Inception Date	Average Annual Total Return as of September 30, 2019			
		1 yr.	5 yr.	10 yr.	Since Inception
<b>Models</b>					
Passive Preservation*	6/1/2019	5.23 %	3.56 %	4.20 %	2.80 %
<i>Benchmark</i>		4.57 %	3.09 %	3.71 %	2.79 %
Blended Benchmark is calculated using the following index allocations: 40.00% Barclays Aggregate Bond TR, 5.50% Russell 1000 Value TR, 5.50% Russell 1000 Growth TR, 4.00% MSCI EAFE NR USD, 2.00% MSCI EM NR USD, 1.50% Morningstar US Small Core TR USD and 1.50% Morningstar US Small Growth TR USD.					

Passive Conservative*	7/1/2019	4.19 %	4.66 %	5.74 %	0.76 %
<i>Benchmark</i>		3.84 %	4.43 %	5.49 %	0.68 %
Blended Benchmark is calculated using the following index allocations: 30.00% Barclays Aggregate Bond TR, 11.00% Russell 1000 Value TR, 11.00% Russell 1000 Growth TR, 8.50% MSCI EAFE NR USD, 3.50% MSCI EM NR USD, 3.00% Morningstar US Small Growth TR USD and 3.00% Morningstar US Small Core TR USD.					
Passive Moderate*	6/1/2019	3.16 %	5.76 %	7.27 %	4.76 %
<i>Benchmark</i>		3.01 %	5.72 %	7.21 %	4.73 %
Blended Benchmark is calculated using the following index allocations: 20.00% Barclays Aggregate Bond TR, 16.50% Russell 1000 Value TR, 16.50% Russell 1000 Growth TR, 12.50% MSCI EAFE NR USD, 5.50% MSCI EM NR USD, 4.50% Morningstar US Small Core TR USD and 4.50% Morningstar US Small Growth TR USD.					
Passive Growth*	9/1/2019	1.91 %	6.74 %	8.73 %	1.41 %
<i>Benchmark</i>		1.73 %	6.89 %	8.84 %	1.27 %
Blended Benchmark is calculated using the following index allocations: 20.00% Russell 1000 Growth TR, 20.00% Russell 1000 Value TR, 14.00% MSCI EAFE NR USD, 10.00% Barclays Aggregate Bond TR, 10.00% MSCI EM NR USD, 8.00% Morningstar US Small Core TR USD and 8.00% Morningstar US Small Growth TR USD.					
<b>TABLE 1b - VARIABLE RETURN INVESTMENTS</b>					
<b>Name</b>		<b>Average Annual Total Return as of September 30, 2019</b>			
		<b>Inception Date</b>	<b>1 yr.</b>	<b>5 yr.</b>	<b>10 yr.</b>
<b>Funds</b>					
<b>Diversified Emerging Mkts</b>					
Wells Fargo Emerging Markets Equity Inst	7/30/2010	5.32 %	3.50 %	4.23 %	3.41 %
<i>MSCI EM NR USD (Best Fit)</i>	N/A	-2.02 %	2.33 %	3.37 %	N/A
<b>Foreign Large Blend</b>					
Vanguard Developed Markets Index Admiral	8/17/1999	-2.08 %	3.62 %	5.07 %	3.97 %
<i>MSCI EAFE NR USD (Best Fit)</i>	N/A	-1.34 %	3.27 %	4.90 %	N/A
<b>Intermediate Core-Plus Bond</b>					
Dodge & Cox Income	1/3/1989	9.13 %	3.70 %	4.52 %	6.69 %
<i>BBgBarc US Credit TR USD (Best Fit)</i>	N/A	12.63 %	4.54 %	5.32 %	N/A
<b>Large Blend</b>					
Vanguard 500 Index Admiral	11/13/2000	4.22 %	10.80 %	13.21 %	6.33 %
<i>S&amp;P 500 TR USD (Best Fit)</i>	N/A	4.25 %	10.84 %	13.24 %	N/A
<b>Large Growth</b>					
iShares Russell 1000 Growth ETF	5/22/2000	3.51 %	13.19 %	14.74 %	4.89 %
<i>Russell 1000 Growth TR USD (Best Fit)</i>	N/A	3.71 %	13.39 %	14.94 %	N/A
<b>Large Value</b>					
iShares Russell 1000 Value ETF	5/22/2000	3.83 %	7.61 %	11.26 %	6.74 %
<i>Russell 1000 Value TR USD (Best Fit)</i>	N/A	4.00 %	7.79 %	11.46 %	N/A
<b>Money Market-Tax-Free</b>					
Schwab Bank Savings	6/19/2001	1.20 %	0.51 %	0.26 %	0.90 %
<i>BofAML US Treasury Bill 3 Mon TR USD (Best Fit)</i>	N/A	2.39 %	0.98 %	0.54 %	N/A
<b>Short-Term Bond</b>					
Baird Short-Term Bond Inst	8/31/2004	4.91 %	2.06 %	2.48 %	2.80 %
<i>Morningstar US Shrt Core Bd TR USD (Best Fit)</i>	N/A	10.30 %	3.38 %	3.75 %	N/A
<b>Small Growth</b>					
Vanguard Explorer Adm	11/12/2001	-3.45 %	10.60 %	13.44 %	9.23 %
<i>Russell 2000 Growth TR USD (Best Fit)</i>	N/A	-9.63 %	9.08 %	12.25 %	N/A
<b>Small Value</b>					
Undiscovered Managers Behavioral Val R6	4/30/2013	-8.51 %	7.66 %	12.72 %	9.42 %
<i>Morningstar US Small Val TR USD (Best Fit)</i>	N/A	-10.52 %	5.08 %	10.48 %	N/A
<b>Stable Value</b>					
Morley Stable Value CI 25 -I	12/3/1993	1.98 %	1.52 %	1.64 %	3.76 %
<i>USTREAS T-Bill Cnst Mat Rate 3 Yr</i>	N/A	2.70 %	1.52 %	1.17 %	N/A
<b>Target-Date 2015</b>					
Vanguard Target Retirement 2015 Inv	10/27/2003	6.08 %	5.33 %	7.26 %	6.15 %
<i>Morningstar Lifetime Mod 2020 TR USD (Best Fit)</i>	N/A	6.53 %	5.57 %	7.64 %	N/A
<b>Target-Date 2020</b>					
Vanguard Target Retirement 2020 Inv	6/7/2006	5.29 %	5.97 %	7.96 %	6.25 %

<i>Morningstar Lifetime Mod 2025 TR USD (Best Fit)</i>	N/A	6.22 %	6.04 %	8.31 %	N/A
<b>Target-Date 2025</b>					
Vanguard Target Retirement 2025 Inv	10/27/2003	4.89 %	6.39 %	8.48 %	6.75 %
<i>Morningstar Lifetime Mod 2030 TR USD (Best Fit)</i>	N/A	5.40 %	6.50 %	8.90 %	N/A
<b>Target-Date 2030</b>					
Vanguard Target Retirement 2030 Inv	6/7/2006	4.15 %	6.67 %	8.92 %	6.58 %
<i>Morningstar Mod Tgt Risk TR USD (Best Fit)</i>	N/A	5.41 %	5.91 %	7.51 %	N/A
<b>Target-Date 2035</b>					
Vanguard Target Retirement 2035 Inv	10/27/2003	3.37 %	6.92 %	9.35 %	7.32 %
<i>Morningstar Mod Agg Tgt Risk TR USD (Best Fit)</i>	N/A	3.91 %	6.79 %	8.80 %	N/A
<b>Target-Date 2040</b>					
Vanguard Target Retirement 2040 Inv	6/7/2006	2.63 %	7.15 %	9.61 %	6.93 %
<i>Morningstar Mod Agg Tgt Risk TR USD (Best Fit)</i>	N/A	3.91 %	6.79 %	8.80 %	N/A
<b>Target-Date 2045</b>					
Vanguard Target Retirement 2045 Inv	10/27/2003	2.06 %	7.23 %	9.66 %	7.71 %
<i>Morningstar Mod Agg Tgt Risk TR USD (Best Fit)</i>	N/A	3.91 %	6.79 %	8.80 %	N/A
<b>Target-Date 2050</b>					
Vanguard Target Retirement 2050 Inv	6/7/2006	2.07 %	7.24 %	9.65 %	6.99 %
<i>Morningstar Mod Agg Tgt Risk TR USD (Best Fit)</i>	N/A	3.91 %	6.79 %	8.80 %	N/A
<b>Target-Date 2055</b>					
Vanguard Target Retirement 2055 Inv	8/18/2010	2.09 %	7.21 %	N/A	10.06 %
<i>Morningstar Mod Agg Tgt Risk TR USD (Best Fit)</i>	N/A	3.91 %	6.79 %	8.80 %	N/A
<b>Target-Date 2060+</b>					
Vanguard Target Retirement 2060 Inv	1/19/2012	2.07 %	7.20 %	N/A	9.72 %
<i>Morningstar Mod Agg Tgt Risk TR USD (Best Fit)</i>	N/A	3.91 %	6.79 %	8.80 %	N/A
<b>Target-Date Retirement</b>					
Vanguard Target Retirement Income Inv	10/27/2003	6.75 %	4.57 %	5.76 %	5.29 %
<i>Morningstar Lifetime Mod 2010 TR USD (Best Fit)</i>	N/A	6.07 %	4.76 %	6.52 %	N/A
<b>World Allocation</b>					
First Eagle Global I	7/31/1998	5.41 %	5.81 %	7.96 %	10.28 %
<i>MSCI ACWI NR USD (Best Fit)</i>	N/A	1.38 %	6.65 %	8.35 %	N/A
<b>World Bond-USD Hedged</b>					
AB Global Bond Advisor	11/5/2007	8.86 %	3.83 %	4.66 %	4.70 %
<i>BBgBarc Global Aggregate TR Hdg USD (Best Fit)</i>	N/A	6.06 %	1.23 %	1.59 %	N/A

If no 5- or 10- year record is available, the return is since inception.

Performance and benchmark results are provided exclusively for illustrative purposes. Comparisons to benchmarks have limitations because benchmarks have volatility and other material characteristics that may differ from the Model. Also, performance results for benchmarks do not reflect payment of investment management/incentive fees and other fund expenses. Performance results are provided to assist an individual in assessing whether a specific Model may meet, or continue to meet, his/her investment objective(s). For reasons including variances in Model account holdings, variances in the investment management fee incurred, market fluctuation, the date on which a participant invests in a Model, and any contributions or withdrawals, the performance of a specific participant's account may vary from the results shown. No representation is being made that any account will or is likely to achieve future profits or losses similar to those shown. The performance results also assume the reinvestment of dividends and capital gains but do not reflect the deduction of service provider fees, such as investment advisor(s), recordkeeper, TPA, and custodian. Past performance does not indicate future results.

## Part B. Fee and Expense Information

Table 2 shows Total Annual Operating Expenses and short-term redemption fees, if applicable, for the Plan's investment options, as well as the average expenses charged by mutual funds, collective investment funds, and exchange traded funds in the applicable funds' asset category.

Fund List	Total Annual Operating Expense		Category Average Expense	
	As a %	Per \$1,000	As a %	Savings Over Category
<b>Models</b>				
Passive Preservation	0.05 %	\$0.50	0.41 %	0.36 %
Passive Conservative	0.07 %	\$0.70	0.54 %	0.47 %
Passive Moderate	0.09 %	\$0.90	0.67 %	0.58 %
Passive Growth	0.11 %	\$1.10	0.81 %	0.70 %
<b>Diversified Emerging Mkts</b>				

Wells Fargo Emerging Markets Equity Inst	1.20 %	\$12.00	1.15 %	-0.05 %
<b>Foreign Large Blend</b>				
Vanguard Developed Markets Index Admiral	0.07 %	\$0.70	0.85 %	0.78 %
<b>Intermediate Core-Plus Bond</b>				
Dodge & Cox Income	0.42 %	\$4.20	0.67 %	0.25 %
<b>Large Blend</b>				
Vanguard 500 Index Admiral	0.04 %	\$0.40	0.77 %	0.73 %
<b>Large Growth</b>				
iShares Russell 1000 Growth ETF	0.19 %	\$1.90	0.91 %	0.72 %
<b>Large Value</b>				
iShares Russell 1000 Value ETF	0.19 %	\$1.90	0.84 %	0.65 %
<b>Money Market-Tax-Free</b>				
Schwab Bank Savings	0.00 %	\$0.00	0.46 %	0.46 %
<b>Short-Term Bond</b>				
Baird Short-Term Bond Inst	0.30 %	\$3.00	0.61 %	0.31 %
<b>Small Growth</b>				
Vanguard Explorer Adm	0.34 %	\$3.40	1.10 %	0.76 %
<b>Small Value</b>				
Undiscovered Managers Behavioral Val R6	0.87 %	\$8.70	1.08 %	0.21 %
<b>Stable Value</b>				
Morley Stable Value CI 25 -I	0.50 %	\$5.00	0.67 %	0.17 %
<b>Target-Date 2015</b>				
Vanguard Target Retirement 2015 Inv	0.13 %	\$1.30	0.63 %	0.50 %
<b>Target-Date 2020</b>				
Vanguard Target Retirement 2020 Inv	0.13 %	\$1.30	0.69 %	0.56 %
<b>Target-Date 2025</b>				
Vanguard Target Retirement 2025 Inv	0.13 %	\$1.30	0.69 %	0.56 %
<b>Target-Date 2030</b>				
Vanguard Target Retirement 2030 Inv	0.14 %	\$1.40	0.72 %	0.58 %
<b>Target-Date 2035</b>				
Vanguard Target Retirement 2035 Inv	0.14 %	\$1.40	0.71 %	0.57 %
<b>Target-Date 2040</b>				
Vanguard Target Retirement 2040 Inv	0.14 %	\$1.40	0.74 %	0.60 %
<b>Target-Date 2045</b>				
Vanguard Target Retirement 2045 Inv	0.15 %	\$1.50	0.72 %	0.57 %
<b>Target-Date 2050</b>				
Vanguard Target Retirement 2050 Inv	0.15 %	\$1.50	0.74 %	0.59 %
<b>Target-Date 2055</b>				
Vanguard Target Retirement 2055 Inv	0.15 %	\$1.50	0.72 %	0.57 %
<b>Target-Date 2060+</b>				
Vanguard Target Retirement 2060 Inv	0.15 %	\$1.50	0.72 %	0.57 %
<b>Target-Date Retirement</b>				
Vanguard Target Retirement Income Inv	0.12 %	\$1.20	0.67 %	0.55 %
<b>World Allocation</b>				
First Eagle Global I	0.84 %	\$8.40	1.07 %	0.23 %
<b>World Bond-USD Hedged</b>				
AB Global Bond Advisor	0.57 %	\$5.70	0.64 %	0.07 %

The Total Annual Operating Expense ("TAOE") is made up of the expense ratio in the most recent prospectuses available as of the date of printing. The TAOE reflects the net expense ratio of the fund after any expense waiver or cap is applied. Please refer to the Plan investment fact sheets for details, including gross expenses, in the enrollment guide located under the Learning Center section on pcs401k.com/login.

The Models may combine investment options available under the Plan. Other investment alternatives having similar risk and return characteristics may also be available. Participants or beneficiaries should consider other income and investments available to them after retirement, in addition to their interest in the Plan, when choosing their investments.

In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk. It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's web site for an example showing the long-term effect of fees and expenses at [http://www.dol.gov/ebsa/publications/401k\\_employee.html](http://www.dol.gov/ebsa/publications/401k_employee.html). Fees and expenses are only one of many factors to consider when you decide to invest in an 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.

### **Section III. Additional Disclosure Information**

#### *Good Faith Compliance*

PCS and the Plan Sponsor have acted in good faith in complying with the participant disclosure requirements as set forth under ERISA § 404(a)(5) and U.S. Department of Labor (DOL) Field Assistance Bulletin (FAB) 2012-2R. The information contained within this disclosure reflects PCS's good faith compliance efforts based on guidance issued at the time this document was prepared.

#### *Your Right to Receive Paper Copies of Your Quarterly Participant Statement*

Participant statements are available electronically on [pcs401k.com/login](http://pcs401k.com/login), where you can generate an "on-demand" statement of your Plan account for any applicable date range. You have the right to request a paper copy of your quarterly statement free of charge at any time by contacting a PCS Participant Services Representative. Quarterly account statements are delivered "free of charge" if you elect e-delivery or the Plan Sponsor elects e-delivery.

#### *Additional Administrative Expense Information*

For consistency purposes and to ensure that all quarterly fees are accounted for, this fee is calculated based on Plan assets and participant totals as of November 26, 2019 against the following fees: investment advisory services (0.0875 % of Plan assets applied pro rata); recordkeeping and investment support services (0.0823 % of Plan assets applied pro rata) before applying an anticipated credit for mutual fund revenue and/or the average quarterly deduction for forfeitures in 2019 of -0.0045 %; custodial services (0.0208 % of Plan assets applied pro rata).

Please note that while this notice is intended to constitute a good faith explanation of the administrative expenses which may be charged, some administrative expenses not yet anticipated may be allocated to your Plan account. Any amount charged directly to your account for administrative expenses will be disclosed on your quarterly participant statement, if applicable.

#### *Reliance on Third-Parties for Information*

Where applicable, the General Plan Information described in Section I and Investment Performance and Expense Information described in Section II in this document were prepared using information provided to PCS by one or more third parties. Although PCS believes this information to be accurate and complete, PCS makes no representation as to the accuracy or completeness of the information. For detailed information regarding each designated investment alternative, please refer to the applicable prospectus.

**Please visit [www.WebAccountLink.com](http://www.WebAccountLink.com) for a glossary of investment terms relevant to the investment options under this plan. This glossary is intended to help you better understand your options.**

# Forms

The following forms and worksheets are for your convenience.

Please feel free to contact PCS Participant Services at (888) 621-5491 if you need assistance.

# CONTEMPORARY STAFFING SOLUTIONS, INC. RETIREMENT SAVINGS PLAN

## Investment Election Worksheet

This worksheet contains a list of your Plan's investment options. Additional information regarding each option, including internal expenses, past performance and short-term redemption fees, can be found online at [pcs401k.com/login](http://pcs401k.com/login). Once you have determined your investment elections, please log into the Plan's website [pcs401k.com/login](http://pcs401k.com/login) to record your elections.

Please note all investment elections and investment election changes must be made through the website or by contacting a PCS Participant Services Representative at (888) 621-5491.

### MODEL PORTFOLIOS

_____%	Passive Preservation	_____%	Passive Moderate
_____%	Passive Conservative	_____%	Passive Growth

### INDIVIDUAL FUNDS

_____%	AB Global Bond Advisor	_____%	Baird Short-Term Bond Inst
_____%	Dodge & Cox Income	_____%	First Eagle Global I
_____%	iShares Russell 1000 Growth ETF	_____%	iShares Russell 1000 Value ETF
_____%	Morley Stable Value - Schwab	_____%	Schwab Bank Savings
_____%	Undiscovered Managers Behavioral Val R6	_____%	Vanguard 500 Index Admiral
_____%	Vanguard Developed Markets Index Admiral	_____%	Vanguard Explorer Adm
_____%	Vanguard Target Retirement 2015 Inv	_____%	Vanguard Target Retirement 2020 Inv
_____%	Vanguard Target Retirement 2025 Inv	_____%	Vanguard Target Retirement 2030 Inv
_____%	Vanguard Target Retirement 2035 Inv	_____%	Vanguard Target Retirement 2040 Inv
_____%	Vanguard Target Retirement 2045 Inv	_____%	Vanguard Target Retirement 2050 Inv
_____%	Vanguard Target Retirement 2055 Inv	_____%	Vanguard Target Retirement 2060 Inv
_____%	Vanguard Target Retirement Income Inv	_____%	Wells Fargo Emerging Markets Equity Inst

\_\_\_\_\_ % Total (Model Portfolios and Individual Funds)

You may elect any combination of Model Portfolios and Individual Funds as long as each investment election is at least 5% of your account and are in increments of 1%.

# Contribution Election Worksheet

This worksheet contains the amount and type of the contribution you would like to change. Once you have determined how you would like to change your contribution, please log into the Plan's website [pcs401k.com/login](https://pcs401k.com/login) to record your changes.

Please note all beneficiary designation changes must be made through the website or by contacting a PCS Participant Services Representative at (888) 621-5491.

## Change of Contribution Election Amount

Please change my contribution election to the Plan to the following amount as of the earliest possible date:

- Traditional 401(k) contribution: \$ \_\_\_\_\_ or \_\_\_\_\_ % per pay period on a pre-tax basis. I understand that my salary reduction amount will be made directly to the Plan before federal income tax is withheld and will be subject to the provisions of Internal Revenue Code Section 401(k).
- Roth (after tax contribution): \$ \_\_\_\_\_ or \_\_\_\_\_ % per pay period on an after-tax basis. I understand that the amount specified above is a non-deductible, after-tax contribution and will be subject to the 5 year holding period requirement as well as the provisions of Internal Revenue Code 401(k).
- I understand that I may change my rate of contributions in accordance with the terms of the Plan.
- Catch-Up Contribution: I am age 50 or older and, in addition to the regular contribution election specified above, I also elect to make catch-up deferral contributions. Please reduce my Compensation by an additional \$ \_\_\_\_\_ for the current Plan Year on a pre-tax basis  traditional or  an after-tax basis Roth.

# Beneficiary Designation Worksheet

This worksheet contains a list of your primary and contingent beneficiary(ies). Once you have determined who you would like to designate as your beneficiary(ies), please log into the Plan's website [pcs401k.com/login](http://pcs401k.com/login) to record your designations.

Please note all beneficiary designation changes must be made through the website or by contacting PCS Participant Services Representative at (888) 621-5491.

## Primary Beneficiary(ies)

I hereby designate the following as my primary beneficiary(ies) to receive any death benefits, payable as a result of my death, in accordance with the provisions of my employer's retirement plan ("the Plan"):

First Name: \_\_\_\_\_ MI: \_\_\_\_\_ Last Name: \_\_\_\_\_  
Social Security #: \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Home Phone #: \_\_\_\_\_ Work Phone #: \_\_\_\_\_ Ext: \_\_\_\_\_  
Relationship: \_\_\_\_\_ Percentage Share: \_\_\_\_\_ %

First Name: \_\_\_\_\_ MI: \_\_\_\_\_ Last Name: \_\_\_\_\_  
Social Security #: \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Home Phone #: \_\_\_\_\_ Work Phone #: \_\_\_\_\_ Ext: \_\_\_\_\_  
Relationship: \_\_\_\_\_ Percentage Share: \_\_\_\_\_ %

First Name: \_\_\_\_\_ MI: \_\_\_\_\_ Last Name: \_\_\_\_\_  
Social Security #: \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Home Phone #: \_\_\_\_\_ Work Phone #: \_\_\_\_\_ Ext: \_\_\_\_\_  
Relationship: \_\_\_\_\_ Percentage Share: \_\_\_\_\_ %

First Name: \_\_\_\_\_ MI: \_\_\_\_\_ Last Name: \_\_\_\_\_  
Social Security #: \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Home Phone #: \_\_\_\_\_ Work Phone #: \_\_\_\_\_ Ext: \_\_\_\_\_  
Relationship: \_\_\_\_\_ Percentage Share: \_\_\_\_\_ %

## Contingent Beneficiary(ies)

In the event my primary beneficiary(ies) should predecease me or die prior to the complete distribution of benefits from the Plan, I designate the following as my contingent beneficiary(ies):

First Name: \_\_\_\_\_ MI: \_\_\_\_\_ Last Name: \_\_\_\_\_  
Social Security #: \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Home Phone #: \_\_\_\_\_ Work Phone #: \_\_\_\_\_ Ext: \_\_\_\_\_  
Relationship: \_\_\_\_\_ Percentage Share: \_\_\_\_\_ %

First Name: \_\_\_\_\_ MI: \_\_\_\_\_ Last Name: \_\_\_\_\_  
Social Security #: \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Home Phone #: \_\_\_\_\_ Work Phone #: \_\_\_\_\_ Ext: \_\_\_\_\_  
Relationship: \_\_\_\_\_ Percentage Share: \_\_\_\_\_ %

First Name: \_\_\_\_\_ MI: \_\_\_\_\_ Last Name: \_\_\_\_\_  
Social Security #: \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Home Phone #: \_\_\_\_\_ Work Phone #: \_\_\_\_\_ Ext: \_\_\_\_\_  
Relationship: \_\_\_\_\_ Percentage Share: \_\_\_\_\_ %

First Name: \_\_\_\_\_ MI: \_\_\_\_\_ Last Name: \_\_\_\_\_  
Social Security #: \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Home Phone #: \_\_\_\_\_ Work Phone #: \_\_\_\_\_ Ext: \_\_\_\_\_  
Relationship: \_\_\_\_\_ Percentage Share: \_\_\_\_\_ %