



**Fee and Investment Notice**

**Contact Us**  
800-401-5866  
en español 1-877-905-2553  
gatesretirement.com

Dear Plan Participant,

Saving for retirement is an important key to a secure future, whether you plan to retire soon or many years from now. By offering The Gates Matchmaker Plan (the "Plan"), Gates Corporation ("Plan Sponsor") is helping you build savings for your retirement. The term "Plan Sponsor" used in this notice refers to the Plan Administrator who has the fiduciary duty to provide these disclosures to you (the "Participant").

This notice is required to be provided to you by your Plan Sponsor and is intended to help you understand your retirement plan, including its fees and expenses, and the investments that are available to you so that you can make informed decisions about how to direct your individual plan account.

Your Plan Sponsor directed Schwab Retirement Plan Services, Inc. ("SRPS") to provide you this enclosed report on its behalf. The first section of the report outlines your investment options, related expenses, and comparisons to applicable benchmarks, the second section offers information about managing your account, and the third section explains the fees and expenses you may incur. This report is designed to be as simple and easy to understand as possible. You'll receive an updated version of this report at least once every year.

To make changes in your account, obtain more information about your investments or find out more about how you can save for retirement, visit [gatesretirement.com](http://gatesretirement.com) or call us at 800-401-5866 (en español 1-877-905-2553). We're here Monday - Friday from 7 a.m. to 11 p.m. Eastern Time and are happy to help you. If you prefer to contact us in writing, please mail your request to Schwab Retirement Plan Services, Inc., P.O. Box 5050, Richfield, OH, 44286. The information at [gatesretirement.com](http://gatesretirement.com) is available free of charge as a paper copy at your request.

Sincerely,

Catherine Golladay  
Vice President, Participant Services





# The Gates Matchmaker Plan

January 2019 Fee and Investment Notice

**INSIDE:**

- Your Investment Options
- Managing Your Account
- Plan Fees and Expenses

# The Gates Matchmaker Plan

## FEE AND INVESTMENT NOTICE

Whether you have adequate savings at retirement depends in large part on how much you choose to save and how you invest your savings. This report outlines the Designated Investment Alternatives (throughout this report referred to as investment options or just options) available to you in the Plan, provides some account management information, and explains the fees and expenses that may apply to your account.

**Learn more** Investing has a language all its own. If you run into a word you don't know, check out the glossary of financial terms at [gatesretirement.com](http://gatesretirement.com).

You can find more details about your Plan in the Summary Plan Description. For a copy, call 800-401-5866 (en español 1-877-905-2553) or send your request to Schwab Retirement Plan Services, Inc., P.O. Box 5050, Richfield, OH, 44286.

## PART 1: Your investment options

As a Participant in the Plan, you may be able to create your own investment portfolio by choosing one or more of the Plan's investment options. Or, for your convenience, you may be able to choose one of the below model portfolios. The chart below shows each option's past performance at selected intervals and lists any fees, expenses, and restrictions specific to that product. Keep in mind that an option's past performance doesn't guarantee that it will grow or make money in the future. Most investment products are not insured the way bank accounts are, and they can lose money. Always research all your options carefully before investing.

### Performance Information

**Investments with Market Risk.** The following table focuses on the performance of investment options that do not have a fixed or stated rate of return and entail market risk. This shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Information about an option's principal risks is available at [gatesretirement.com](http://gatesretirement.com).

Investment products: are not insured by the FDIC; are not a deposit or other obligation of, or guaranteed by Charles Schwab Bank ("Schwab Bank"); and are subject to investment risks, including possible loss of the principal amount invested.

INVESTMENTS AVAILABLE TO YOU  Name/(Inception Date) Benchmark	PAST PERFORMANCE			EXPENSES				Shareholder-type Fees† and Restrictions
	Average Annual Total Return as of 12/31/2017			Operating Expense*				
	1 yr	5 yr	10 yr/Life**	Gross		Net		
			As a %	Per \$1000	As a %	Per \$1000		
<b>Stable Value</b>								
<b>Gates Stable Value Fund</b> ††† / (03/01/2013)	2.23%	2.35%	2.49%	0.20%	\$2.00	0.20%	\$2.00	
<i>USTREAS T-Bill Cnst Mat Rate 3 Yr</i> ††	0.10%	0.05%	0.02%					

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INVESTMENTS AVAILABLE TO YOU	PAST PERFORMANCE			EXPENSES				Shareholder-type Fees† and Restrictions
	Average Annual Total Return as of 12/31/2017			Operating Expense*				
				Gross		Net		
	1 yr	5 yr	10 yr/Life**	As a %	Per \$1000	As a %	Per \$1000	
<b>Large Blend</b>								
<b>American Funds Fundamental Invs R6 ** / (05/01/2009)</b>	23.72%	15.86%	15.85%	0.30%	\$3.00	0.30%	\$3.00	If you sell \$5000.00 or more you will be restricted from purchasing back into this investment for 30 days.
<i>Russell 1000 TR USD **</i>	21.69%	15.71%	13.87%					
<b>Vanguard Institutional Index I / (07/31/1990)</b>	21.79%	15.76%	8.50%	0.04%	\$0.40	0.04%	\$0.40	If you sell any amount you will be restricted from purchasing back into this investment for 30 days.
<i>Russell 1000 TR USD</i>	21.69%	15.71%	8.59%					
<b>Large Growth</b>								
<b>T. Rowe Price New America Growth / (09/30/1985)</b>	34.57%	17.48%	10.77%	0.79%	\$7.90	0.79%	\$7.90	If you sell any amount you will be restricted from purchasing back into this investment for 30 days.
<i>Russell 1000 Growth TR USD</i>	30.21%	17.33%	10.00%					
<b>Large Value</b>								
<b>Vanguard Equity-Income Adm / (08/13/2001)</b>	18.49%	14.75%	8.84%	0.17%	\$1.70	0.17%	\$1.70	If you sell any amount you will be restricted from purchasing back into this investment for 30 days.
<i>Russell 1000 Value TR USD</i>	13.66%	14.04%	7.10%					
<b>Mid-Cap Blend</b>								
<b>Vanguard Mid Cap Index Institutional / (05/21/1998)</b>	19.29%	15.02%	8.94%	0.04%	\$0.40	0.04%	\$0.40	If you sell any amount you will be restricted from purchasing back into this investment for 30 days.
<i>Russell Mid Cap TR USD</i>	18.52%	14.96%	9.11%					

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INVESTMENTS AVAILABLE TO YOU	PAST PERFORMANCE			EXPENSES				Shareholder-type Fees† and Restrictions
	Average Annual Total Return as of 12/31/2017			Operating Expense*				
				Gross		Net		
	1 yr	5 yr	10 yr/Life**	As a %	Per \$1000	As a %	Per \$1000	
<b>Mid-Cap Growth</b>								
<b>MassMutual Select Mid Cap Growth I</b> ** / (11/15/2010)	24.66%	16.66%	14.46%	0.72%	\$7.20	0.72%	\$7.20	
<i>Russell Mid Cap Growth TR USD</i> **	25.27%	15.30%	11.25%					
<b>Mid-Cap Value</b>								
<b>MFS Mid Cap Value R6</b> ** / (02/01/2013)	13.84%	14.23%	12.86%	0.71%	\$7.10	0.71%	\$7.10	
<i>Russell Mid Cap Value TR USD</i> **	13.34%	14.68%	8.34%					
<b>Small Blend</b>								
<b>Vanguard Small Cap Index I</b> / (07/07/1997)	16.25%	14.45%	9.71%	0.04%	\$0.40	0.04%	\$0.40	If you sell any amount you will be restricted from purchasing back into this investment for 30 days.
<i>Russell 2000 TR USD</i>	14.65%	14.12%	8.71%					
<b>Small Value</b>								
<b>American Beacon Small Cap Val Inst</b> / (12/31/1998)	8.67%	13.92%	9.57%	0.83%	\$8.30	0.83%	\$8.30	
<i>Russell 2000 Value TR USD</i>	7.84%	13.01%	8.17%					
<b>Foreign Large Blend</b>								
<b>Vanguard Total Intl Stock Index I</b> ** / (11/29/2010)	27.55%	7.14%	6.17%	0.09%	\$0.90	0.09%	\$0.90	If you sell any amount you will be restricted from purchasing back into this investment for 30 days.
<i>MSCI ACWI Ex USA NR USD</i> **	27.19%	6.80%	3.19%					
<b>Foreign Large Growth</b>								
<b>American Funds Europacific Growth R6</b> ** / (05/01/2009)	31.17%	9.21%	10.69%	0.49%	\$4.90	0.49%	\$4.90	If you sell \$5000.00 or more you will be restricted from

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INVESTMENTS AVAILABLE TO YOU	PAST PERFORMANCE			EXPENSES				Shareholder-type Fees† and Restrictions
	Average Annual Total Return as of 12/31/2017			Operating Expense*				
	1 yr	5 yr	10 yr/Life**	Gross		Net		
As a %				Per \$1000	As a %	Per \$1000		
								purchasing back into this investment for 30 days.
<i>MSCI ACWI Ex USA Growth NR USD</i> **	32.01%	7.97%	7.39%					
<b>World Large Stock</b>								
<b>American Funds New Perspective R6</b> ** / (05/01/2009)	29.30%	12.96%	14.16%	0.45%	\$4.50	0.45%	\$4.50	If you sell \$5000.00 or more you will be restricted from purchasing back into this investment for 30 days.
<i>MSCI ACWI Large Cap NR USD</i> **	23.87%	10.71%	9.67%					
<b>Allocation--50% to 70% Equity</b>								
<b>Dodge &amp; Cox Balanced</b> / (06/26/1931)	12.59%	12.24%	7.09%	0.53%	\$5.30	0.53%	\$5.30	
<i>Morningstar Mod Tgt Risk TR USD</i>	14.66%	7.95%	5.81%					
<b>Tactical Allocation</b>								
<b>PIMCO All Asset Instl</b> / (07/31/2002)	13.98%	3.67%	5.29%	1.10%	\$11.00	1.00%	\$10.00	
<i>Morningstar Mod Agg Tgt Risk TR USD</i>	18.89%	10.04%	6.28%					
<b>Inflation-Protected Bond</b>								
<b>Vanguard Inflation-Protected Secs Adm</b> *** / (06/10/2005)	2.91%	0.06%	3.37%	0.10%	\$1.00	0.10%	\$1.00	If you sell any amount you will be restricted from purchasing back into this investment for 30 days.
<i>BBgBarc US Treasury US TIPS TR USD</i>	3.01%	0.13%	3.53%					

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INVESTMENTS AVAILABLE TO YOU	PAST PERFORMANCE			EXPENSES				Shareholder-type Fees† and Restrictions
Name/(Inception Date) Benchmark	Average Annual Total Return as of 12/31/2017			Operating Expense*				
				Gross		Net		
	1 yr	5 yr	10 yr/Life**	As a %	Per \$1000	As a %	Per \$1000	
<b>Intermediate-Term Bond</b>								
<b>Loomis Sayles Core Plus Bond N</b> ** / (02/01/2013)	5.31%	2.90%	2.97%	0.39%	\$3.90	0.39%	\$3.90	
<i>BBgBarc US Agg Bond TR USD</i> **	3.54%	2.10%	1.91%					
<b>Vanguard Total Bond Market Index I</b> / (09/18/1995)	3.57%	2.03%	3.97%	0.04%	\$0.40	0.04%	\$0.40	If you sell any amount you will be restricted from purchasing back into this investment for 30 days.
<i>BBgBarc US Agg Bond TR USD</i>	3.54%	2.10%	4.01%					

Performance data quoted is past performance and is no guarantee of future results. Current performance may be lower or higher. Investment return and principal value will fluctuate, and shares, when redeemed, may be worth more or less than original cost.

Operating Expense and Shareholder-type fees and Restriction data for each fund are as of the most recently available prior month end.

Data provided by Morningstar, Inc. at [www.morningstar.com](http://www.morningstar.com) or by fund providers, your Plan Sponsor or their consultant.

\* Operating Expenses are actual expenses (as stated in the fund's prospectus) paid indirectly from your investment in this option each year. They are expressed as a percentage of the value of your investment in the option (expense ratio) and as a value for each \$1000 invested in the option. To estimate the annual total dollar impact on your account, multiply the Operating Expense per \$1000 by how many \$1000 increments you hold in the fund. The gross expense ratio is the actual fund expenses as stated in the fund prospectus. The net expense ratio is the net fund expenses after any expenses were waived and/or partially absorbed by fund management.

\*\* **10yr/Life** - For funds whose Inception Date is less than 10 years ago, the performance shown may be past performance for the period beginning with the inception date of the fund through 12/31/2017 for the fund and its benchmark. Adjusted historical returns are provided for some funds if the share class in the Plan has been available for less than 10 years and there is another, older share class for the same fund. This means that any share class that doesn't have a 1, 5-, or 10-year performance history may report hypothetical returns based on the oldest surviving share class of the fund and it may be based, in part, on the performance of a predecessor or parent fund. Extended performance is an estimate based on the performance of the fund's oldest share class, adjusted for fees but net of any fee or expense limitations or waivers. If the share class shown had been available during any period prior to its inception, performance shown may have been different.



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\*\*\* This fund is not available as an individually selected option. The investment is illustrated here because it is part of one or more of the Model Portfolios in the Plan. Please see additional information regarding Model Portfolios below.

† Shareholder-type fees are fees paid directly from your investment in this option, which may not be reflected in the Operating Expense shown above (such as administrative fees, sales loads, sales charges, deferred sales charges, redemption fees, exchange fees, account fees, purchase fees, transfer or withdrawal fees, surrender charges, contract maintenance fees, and mortality and expense charges).

‡ See Notes About Funds and Accounts at the end of this report.

Fees and expenses are among the many factors to consider when you decide to invest. Investment fees and expenses may fluctuate each year and over time may substantially reduce the growth of your account. You can visit <https://www.dol.gov/agencies/ebsa> for an example of the long-term effects of the fees and expenses.

### UNDERSTANDING BENCHMARKS

A benchmark is a tool used to compare performance. To help you evaluate the performance of your Plan's options, we've included one or more indices for you to use as benchmarks. An index measures the performance of a group of securities chosen to reflect a certain segment of the financial market. Many indices have been created to track many different segments of the market. Indices cannot be purchased directly. They are simply measures of market performance. Well-known market indices include the Dow Jones Industrial Average, the S&P 500, and the Nasdaq Composite.

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### SELECTING A MODEL PORTFOLIO

You are free to create your own mix of the options offered by your Plan. Or, for your convenience, you can choose one of the following model portfolios designed to provide complementary mixtures of the Plan's options. To choose one of these portfolios, visit [gatesretirement.com](http://gatesretirement.com) or call 800-401-5866.

The models provide a portfolio selected from the Plan's options or other investments that are not Designated Investment Alternatives under the Plan. The model is an asset allocation model, which divides the investments between stocks, bonds, and capital preservation. There is no guarantee a portfolio will accomplish its objective and the investments can lose money. The underlying options that comprise the model may have expenses for investment management and administration of the options known as the Operating Expense. The underlying alternatives may also impose fees, or have other restrictions, for transfers out of the particular alternative. For more detailed information about the investment objectives, risks, expenses, fees or other restrictions on the underlying options that comprise the model, please see the fund profile available at [gatesretirement.com](http://gatesretirement.com) or refer to the fund information in the chart above.

Outlined below is the mix of investments within each model portfolio:

	Conservative Income Model	Target 2010 Model	Target 2015 Model	Target 2020 Model	Target 2025 Model	Target 2030 Model	Target 2035 Model	Target 2040 Model
American Funds Fundamental Invs R6	3%	3%	4%	5%	5%	7%	7%	7%
American Funds New Perspective R6	8%	8%	10%	12%	17%	18%	18%	19%
Dodge & Cox Balanced	13%	13%	12%	12%	12%	11%	7%	5%
American Funds Europacific Growth R6	2%	3%	3%	4%	4%	6%	8%	8%
Gates Stable Value Fund	9%	10%	8%	5%	4%	2%	2%	2%
Loomis Sayles Core Plus Bond N	25%	25%	25%	22%	17%	11%	7%	4%
PIMCO All Asset Instl	4%	4%	4%	5%	6%	7%	8%	8%
Vanguard Equity-Income Adm	1%	1%	2%	3%	3%	4%	6%	7%
Vanguard Inflation-Protected Secs Adm	10%	7%	7%	4%	2%	1%	0%	0%
Vanguard Institutional Index I	4%	5%	5%	6%	7%	9%	12%	13%
Vanguard Mid Cap Index Institutional	2%	3%	3%	4%	5%	6%	7%	8%
Vanguard Small Cap Index I	1%	1%	1%	2%	3%	3%	4%	4%
Vanguard Total Bond Market Index I	15%	14%	11%	10%	8%	7%	5%	4%
Vanguard Total Intl Stock Index I	3%	3%	4%	5%	6%	7%	7%	8%
T. Rowe Price New America Growth	0%	0%	1%	1%	1%	1%	2%	3%
Total	100%	100%	100%	100%	100%	100%	100%	100%

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	Target 2045 Model	Target 2050 Model	Target 2055 Model	Target 2060 Model
American Funds Fundamental Invs R6	7%	9%	9%	9%
American Funds New Perspective R6	20%	20%	20%	20%
Dodge & Cox Balanced	3%	2%	2%	2%
American Funds Europacific Growth R6	9%	9%	9%	9%
Gates Stable Value Fund	2%	2%	2%	2%
Loomis Sayles Core Plus Bond N	3%	2%	2%	2%
PIMCO All Asset Instl	9%	9%	9%	9%
Vanguard Equity-Income Adm	7%	8%	8%	8%
Vanguard Inflation-Protected Secs Adm	0%	0%	0%	0%
Vanguard Institutional Index I	13%	12%	12%	12%
Vanguard Mid Cap Index Institutional	8%	8%	8%	8%
Vanguard Small Cap Index I	4%	4%	4%	4%
Vanguard Total Bond Market Index I	3%	3%	3%	3%
Vanguard Total Intl Stock Index I	8%	8%	8%	8%
T. Rowe Price New America Growth	4%	4%	4%	4%
Total	100%	100%	100%	100%

The fund portfolios were created for the Plan by the Plan Sponsor in conjunction with their investment advisor. These entities are independent of Schwab Retirement Plan Services, Inc.

## **PART 2: Managing your account**

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To make changes in your account, obtain more information about your investment options, or find out more about how you can save for retirement, visit [gatesretirement.com](http://gatesretirement.com) or call us at 800-401-5866 (en español 1-877-905-2553). Participant service representatives are available Monday - Friday from 7 a.m. to 11 p.m. Eastern Time and are happy to help you. If you prefer to contact SRPS in writing, please mail your request to Schwab Retirement Plan Services, Inc., P.O. Box 5050, Richfield, OH, 44286. The information available at [gatesretirement.com](http://gatesretirement.com) is available free of charge as a paper copy at your request.

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### **RETIREMENT PLAN ADVICE**

Your Plan offers retirement plan advice provided by Morningstar Investment Management LLC, a registered investment adviser and subsidiary of Morningstar, Inc., through Morningstar® Retirement Manager<sup>SM</sup>. This advice service is offered at no additional cost beyond the expenses imposed by the underlying investments and the standard fees paid to SRPS and CS&Co. for recordkeeping and related services, including fees paid to Charles Schwab Bank. You can access advice any time via the plan website. It is important to revisit the third-party advice you receive, at least annually or whenever there is a change in life events. Morningstar Investment Management includes retirement plan fund-specific advice and savings recommendations to help you reach your retirement goals.

### **MANAGED ACCOUNT SERVICES**

Your Plan offers access to a discretionary managed account service provided by Morningstar Investment Management LLC, a registered investment adviser and subsidiary of MorningStar, Inc. A designated investment manager or "DIM" is a fiduciary that is designated by your Plan Sponsor or other Plan fiduciary and made available to participants and beneficiaries to manage all or a portion of their Plan account. When you select the discretionary management service, Morningstar Investment Management becomes responsible for managing the portion of your account in the service. The managed account service is available via the Plan website. You can access the managed account service any time. At least annually, or whenever there is a change in life events, it is important to re-evaluate your financial situation by accessing the managed account service.

*For more detailed information about the investment objectives, risks, expenses, fees or other restrictions on the underlying investment options that comprise your managed account, please see the investment information available at [gatesretirement.com](http://gatesretirement.com) or refer to the fund information in the chart in the above section.*

### **RESTRICTIONS**

You can change your investment elections for future contributions at any time. You also can request a transfer from one option to another as permitted by the Plan and subject to prospectus requirements.

#### **Voting Rights**

You will not have the right to exercise voting, tender, and similar rights with respect to the investment options in the Plan.

#### **Risk Reduction**

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments may help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well may cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk. Diversification strategies do not assure a profit and do not protect against losses in declining markets.

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.

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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.

### **PART 3: Plan fees and expenses**

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To support making the Plan available to you, your account may be charged (your balance may be reduced by) administrative fees for recordkeeping, accounting, legal, and other plan services. Some fees may be shared proportionately among all participants in the Plan. Individual Fees are your responsibility and typically occur when you make certain transactions. Plan Administrative Fees may fluctuate each year and over time may substantially reduce the growth of your account.

Your quarterly benefit statement details any fees deducted from your account for the preceding quarter. You also can review any charges to your account by looking at your transaction history in the Activity section of [gatesretirement.com](http://gatesretirement.com).

#### **Plan Administrative Fees**

Plan administrative fees may include those expenses related to the administration of the plan such as recordkeeping, legal, accounting, trustee, and other expenses.

Fees paid by the Plan for trust, custody, and recordkeeping services are deducted from your total account in the Plan dividing the fees evenly across all participant accounts. A flat fee may be charged to your account in the Plan for trust, custody, and recordkeeping services.

#### **Individual Fees**

Individual Fees based on transactions you make are charged at the time of the transaction. Outlined below are the individual Fees you may be charged for transactions you request from the Plan:

<b>INDIVIDUAL FEES AND EXPENSES</b>	
Loan Establishment Fee	\$50
Qualified Domestic Relations Order Determination Fee*	\$500

\* A Qualified Domestic Relations Order (QDRO) is a judgment, decree or order made pursuant to a state's domestic relations or community property law and relating to the provision of child support, alimony or marital property rights to a spouse, former spouse, child or other dependent of a plan participant.

Your Plan also offers access to a managed account service as described in Part 2 of this notice. The direct cost to you for the managed account service is based on the average daily balance of eligible assets (excluding loan balances). SRPS charges an asset based fee for this service every three months, which is outlined below.

<b>Asset Balance</b>	<b>Fee Rate as % of Assets</b>	<b>Maximum Estimated Fee Amount per Asset Tier</b>
First \$150000	0.45%	\$675.00
Next \$100000	0.40%	\$400.00
Over \$250000	0.35%	no maximum

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The fees for Schwab Retirement Planner® only apply if you enroll in the Service.

**Notes and FAQs**

<b>NOTES ABOUT FUNDS AND ACCOUNTS</b>	
<b>Plan Administrator</b>	The term "Plan Sponsor" used in this notice refers to the Plan Administrator who has the fiduciary duty to provide these disclosures to you (the "Participant").
<b>Non-Schwab Collective Trust Funds††</b>	This investment option is not a mutual fund, and its units are not registered under the Securities Act of 1933, as amended, or applicable securities laws of any state or other jurisdiction. The Funds are exempt from registration and regulation under the Investment Company Act of 1940, as amended ("1940 Act"), or other applicable law, and unit holders are not entitled to the protections of the 1940 Act. The decision to invest in the Funds should be carefully considered. The unit values for the Funds will fluctuate, and investors may lose money. The Funds are not sold by prospectus and are not available for investment by the public; prices are not quoted in newspapers.
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### FAQs

Need help? Here's where to find what you need.

	BY COMPUTER	BY PHONE	BY MAIL
<b>How can I ask a question about my retirement plan?</b>	gatesretirement.com	Participant Services 800-401-5866 en español 1-877-905-2553 Monday - Friday from 7 a.m. to 11 p.m. Eastern Time	Schwab Retirement Plan Services, Inc. P.O. Box 5050, Richfield, OH, 44286
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<b>How can I ask about making a change to my retirement account?</b>			
<b>How can I get more information about the effects of fees and expenses on my retirement account?</b>	U.S. Department of Labor <a href="https://www.dol.gov/agencies/ebsa">https://www.dol.gov/agencies/ebsa</a>		
<b>Where can I find definitions of terms used in my financial report?</b>	gatesretirement.com		

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