

# Notice of Investment Returns & Fee Comparison

503260-01 Progressive Services, Inc. 401(k) Salary Reduction Plan  
empowermyretirement.com

Your employer-sponsored retirement savings plan allows eligible employees to invest for their retirement. These plans can be valuable in helping participants reach their retirement savings goals. The goal is to build your account through additional contributions and investment returns in your plan. Fees and expenses related to your plan can affect the overall long-term value of your account. The investment options you choose also affect your account. It is important for you to have a clear understanding of the investment options available through your plan and the fees and expenses that are part of your plan.

This notice includes information to help you understand plan costs and compare your retirement plan's investment options. It was designed to meet the participant fee disclosure regulations of the United States Department of Labor (DOL).

For more information on the plan's investment options including investment objectives or goals, principal strategies and risks, portfolio turnover rate, current returns and expenses, please visit the Participant website listed above. This website also includes educational information and tools designed to help you with making investment decisions.

Additional information on the plan's investment options is also available on the Participant website which may include prospectuses or similar documents and fund reports to the extent applicable and fund share/unit valuations.

Paper copies of the investment related information available on the Participant website can be obtained at no cost by contacting Empower Retirement at:

Empower Retirement  
P.O. Box 173764 Denver, CO 80217-3764  
Participant Call Center: 1-800-338-4015

SECTION	Document Summary
1	<b>Investment Rate of Return and Expense Information</b> - Shows investment return information for your plan's investment options. It shows past performance, investment management expenses and General Administrative Services Expenses. The General Administrative Services Expenses table shows non-investment expenses that pay for operating your Plan.
2	<b>Other Investment-Related Fees, Expense Information and Transfer Restrictions</b> - Shows any fees and expenses that are in addition to the investment management expenses in Section 1. This section also shows any investment restrictions.
3	<b>Plan-Related Information</b> - Shows your Plan Related information and Participant Elected Services Expenses tables. The Participant Elected Services Expenses table shows expenses for optional services available through your Plan that may be charged to your individual account for the services you use.

## 1 – Investment Rate of Return and Expense Information

### Variable Rate of Return Investments Table

This table looks at the rates of return from investments that increase and decrease in value. The table shows how these investments have performed over time. You can compare each investment option to a benchmark. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an investment option's principal risks is available on the Web site listed above.

Variable Return Investments									
Averaged Annualized Total Return as of 08/31/2017									
Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
<b>Asset Allocation</b>									
Pensionmark Smart Lifecycle 2020 <sup>2</sup>	N/A	2.02%	7.75%	5.86%	N/A	N/A	4.78%	05/01/2015	0.29%/0.29%
							\$47.80 per \$1,000		\$2.90 per \$1,000 Gross

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
S&P Target Date 2020 TR USD**		1.98%	8.04%	8.89%	N/A	N/A	*	05/01/2015	
<b>Pensionmark Smart Lifecycle 2025<sup>2</sup></b>	N/A	2.26%	8.98%	7.05%	N/A	N/A	5.44%	05/01/2015	0.29%/0.29%
							\$54.40 per \$1,000		\$2.90 per \$1,000 Gross
S&P Target Date 2025 TR USD**		2.22%	8.87%	10.14%	N/A	N/A	*	05/01/2015	
<b>Pensionmark Smart Lifecycle 2030<sup>2</sup></b>	N/A	2.48%	10.12%	8.17%	N/A	N/A	6.05%	05/01/2015	0.29%/0.29%
							\$60.50 per \$1,000		\$2.90 per \$1,000 Gross
S&P Target Date 2030 TR USD**		2.42%	9.61%	11.26%	N/A	N/A	*	05/01/2015	
<b>Pensionmark Smart Lifecycle 2035<sup>2</sup></b>	N/A	2.68%	11.17%	9.19%	N/A	N/A	6.62%	05/01/2015	0.29%/0.29%
							\$66.20 per \$1,000		\$2.90 per \$1,000 Gross
S&P Target Date 2035 TR USD**		2.63%	10.35%	12.39%	N/A	N/A	*	05/01/2015	
<b>Pensionmark Smart Lifecycle 2040<sup>2</sup></b>	N/A	2.87%	12.17%	10.16%	N/A	N/A	7.13%	05/01/2015	0.29%/0.29%
							\$71.30 per \$1,000		\$2.90 per \$1,000 Gross
S&P Target Date 2040 TR USD**		2.75%	10.84%	13.16%	N/A	N/A	*	05/01/2015	
<b>Pensionmark Smart Lifecycle 2045<sup>2</sup></b>	N/A	3.01%	12.80%	10.78%	N/A	N/A	7.39%	05/01/2015	0.29%/0.29%
							\$73.90 per \$1,000		\$2.90 per \$1,000 Gross
S&P Target Date 2045 TR USD**		2.83%	11.23%	13.80%	N/A	N/A	*	05/01/2015	
<b>Pensionmark Smart Lifecycle 2050<sup>2</sup></b>	N/A	3.05%	12.97%	10.95%	N/A	N/A	7.47%	05/01/2015	0.29%/0.29%
							\$74.70 per \$1,000		\$2.90 per \$1,000 Gross
S&P Target Date 2050 TR USD**		2.87%	11.58%	14.38%	N/A	N/A	*	05/01/2015	
<b>Pensionmark Smart Lifecycle 2055<sup>2</sup></b>	N/A	3.05%	12.96%	10.93%	N/A	N/A	7.48%	05/01/2015	0.29%/0.29%
							\$74.80 per \$1,000		\$2.90 per \$1,000 Gross
S&P Target Date 2055 TR USD**		2.89%	11.79%	14.76%	N/A	N/A	*	05/01/2015	
<b>Pensionmark Smart Lifecycle 2060<sup>2</sup></b>	N/A	3.05%	12.94%	10.92%	N/A	N/A	7.47%	05/01/2015	0.29%/0.29%
							\$74.70 per \$1,000		\$2.90 per \$1,000 Gross
**		*	*	*	*	*	*	05/01/2015	
							*		
<b>Pensionmark Smart Lifecycle Retirement<sup>2</sup></b>	N/A	1.84%	7.09%	5.23%	N/A	N/A	4.40%	05/01/2015	0.29%/0.29%
							\$44.00 per \$1,000		\$2.90 per \$1,000 Gross
S&P Target Date Retirement Income TR USD**		1.58%	5.50%	4.93%	N/A	N/A	*	05/01/2015	

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
<b>International Funds</b>									
American Funds New World R6 <sup>1,2</sup>	RNWGX	6.28%	24.02%	19.56%	4.23%	7.42%	4.20% \$42.00 per \$1,000	05/01/2009	0.65%/0.65% \$6.50 per \$1,000 Gross
Morningstar Emerging Markets GR USD**		8.18%	26.07%	22.34%	2.84%	5.93%	3.16% \$31.60 per \$1,000	05/01/2009	
Oppenheimer International Growth I <sup>2</sup>	OIGIX	2.02%	19.69%	14.36%	4.56%	9.40%	4.25% \$42.50 per \$1,000	03/29/2012	0.70%/0.70% \$7.00 per \$1,000 Gross
Morningstar Global Markets ex-US GR USD**		4.56%	19.22%	19.16%	4.09%	8.76%	2.99% \$29.90 per \$1,000	03/29/2012	
Vanguard Total Intl Stock Index Admiral <sup>1,2</sup>	VTIAX	4.65%	19.48%	18.84%	2.90%	7.87%	1.76% \$17.60 per \$1,000	11/29/2010	0.11%/0.11% \$1.10 per \$1,000 Gross
Morningstar Global Markets ex-US GR USD**		4.56%	19.22%	19.16%	4.09%	8.76%	2.99% \$29.90 per \$1,000	11/29/2010	
BlackRock Russell 2000 Index Fee CI 6	N/A	2.91%	4.53%	15.02%	7.66%	12.92%	7.70% \$77.00 per \$1,000	07/31/2006	0.14%/0.11% \$1.40 per \$1,000 Gross
Morningstar US Small Cap TR USD**		2.31%	4.46%	11.94%	6.84%	13.07%	8.14% \$81.40 per \$1,000	07/31/2006	
<b>Specialty</b>									
DFA Real Estate Securities I <sup>2</sup>	DFREX	3.51%	3.91%	-1.34%	7.83%	9.23%	6.14% \$61.40 per \$1,000	01/05/1993	0.19%/0.18% \$1.90 per \$1,000 Gross
Morningstar US Real Estate Sector PR USD**		2.02%	2.44%	-3.56%	2.74%	4.37%	0.92% \$9.20 per \$1,000	01/05/1993	
<b>Small Cap Funds</b>									
DFA US Targeted Value I <sup>2</sup>	DFFVX	1.43%	-2.25%	11.96%	4.51%	13.19%	7.18% \$71.80 per \$1,000	02/23/2000	0.37%/0.37% \$3.70 per \$1,000 Gross
Morningstar US Small Value TR USD**		1.72%	-1.53%	10.19%	5.73%	12.95%	8.65% \$86.50 per \$1,000	02/23/2000	
Vanguard Small Cap Growth Index Admiral <sup>1,2</sup>	VSGAX	2.97%	11.05%	13.23%	6.40%	12.51%	8.29% \$82.90 per \$1,000	09/27/2011	0.07%/0.07% \$0.70 per \$1,000 Gross
Morningstar US Small Growth TR USD**		4.07%	13.00%	15.07%	7.99%	13.01%	8.10% \$81.00 per \$1,000	09/27/2011	
Vanguard Small Cap Index Adm <sup>1,2</sup>	VSMAX	2.40%	5.92%	12.85%	6.90%	13.57%	8.35% \$83.50 per \$1,000	11/13/2000	0.06%/0.06% \$0.60 per \$1,000 Gross

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
Morningstar US Small Cap TR USD**		2.31%	4.46%	11.94%	6.84%	13.07%	8.14%	11/13/2000	
							\$81.40 per \$1,000		
<b>Mid Cap Funds</b>									
Vanguard Mid-Cap Growth Index Admiral <sup>1,2</sup>	VMGMX	2.36%	14.00%	13.81%	7.52%	13.52%	7.45%	09/27/2011	0.07%/0.07%
							\$74.50 per \$1,000		\$ .70 per \$1,000 Gross
Morningstar US Mid Core TR USD**		0.98%	8.92%	11.23%	7.72%	14.44%	8.80%	09/27/2011	
							\$88.00 per \$1,000		
Vanguard Mid-Cap Value Index Admiral <sup>1,2</sup>	VMVAX	1.32%	7.36%	12.57%	7.87%	15.03%	8.32%	09/27/2011	0.07%/0.07%
							\$83.20 per \$1,000		\$ .70 per \$1,000 Gross
Morningstar US Mid Value TR USD**		0.34%	2.49%	12.66%	7.95%	16.33%	8.46%	09/27/2011	
							\$84.60 per \$1,000		
BlackRock Mid Cap Equity Index Fee CI 6	N/A	0.94%	5.26%	12.33%	8.04%	13.48%	7.46%	04/10/2006	0.13%/0.10%
							\$74.60 per \$1,000		\$1.30 per \$1,000 Gross
Morningstar US Mid Cap TR USD**		1.66%	9.03%	13.35%	7.76%	14.64%	8.35%	04/10/2006	
							\$83.50 per \$1,000		
<b>Large Cap Funds</b>									
DFA US Large Cap Growth Instl <sup>2</sup>	DUSLX	2.38%	12.70%	14.89%	9.21%	N/A	14.47%	12/20/2012	0.20%/0.20%
							\$144.70 per \$1,000		\$2.00 per \$1,000 Gross
Morningstar US Large Growth TR USD**		4.02%	21.19%	20.90%	10.89%	N/A	15.87%	12/20/2012	
							\$158.70 per \$1,000		
JPMorgan Equity Income R6 <sup>1,2</sup>	OIEJX	1.54%	6.20%	12.10%	8.04%	12.93%	7.81%	01/31/2012	0.51%/0.50%
							\$78.10 per \$1,000		\$5.10 per \$1,000 Gross
Morningstar US Large Value TR USD**		3.10%	4.23%	11.82%	6.99%	12.13%	4.54%	01/31/2012	
							\$45.40 per \$1,000		
BlackRock Russell 1000 Index Fee CI 6 <sup>2</sup>	N/A	3.00%	11.74%	16.10%	9.14%	13.82%	7.30%	07/31/2006	0.08%/0.08%
							\$73.00 per \$1,000		\$ .75 per \$1,000 Gross
Morningstar US Large Cap TR USD**		3.45%	12.97%	17.28%	9.78%	14.25%	7.59%	07/31/2006	
							\$75.90 per \$1,000		
<b>Bond Funds</b>									
AB Global Bond Z <sup>2</sup>	ANAZX	0.88%	3.26%	1.65%	3.68%	3.34%	5.07%	10/15/2013	0.53%/0.52%
							\$50.70 per \$1,000		\$5.30 per \$1,000 Gross
Morningstar Global Markets ex-US Governm**		0.31%	0.57%	-2.16%	3.05%	3.83%	4.13%	10/15/2013	
							\$41.30 per \$1,000		

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
Oppenheimer Total Return Bond I <sup>2</sup>	OPBIX	1.38%	4.44%	1.35%	3.02%	3.54%	0.73%	04/27/2012	0.42%/0.40%
							\$7.30 per \$1,000		\$4.20 per \$1,000 Gross
Morningstar US Core Bond TR USD**		1.28%	3.73%	0.55%	2.86%	2.35%	4.61%	04/27/2012	
							\$46.10 per \$1,000		
Pioneer Strategic Income K <sup>1,2</sup>	STRKX	1.38%	4.71%	4.57%	3.61%	4.32%	6.27%	12/20/2012	0.62%/0.62%
							\$62.70 per \$1,000		\$6.20 per \$1,000 Gross
Bloomberg Barclays US Universal TR USD**		1.28%	4.03%	1.34%	2.96%	2.66%	4.69%	12/20/2012	
							\$46.90 per \$1,000		
Vanguard Total Bond Market Index Admiral <sup>1,2</sup>	VBTLX	1.29%	3.69%	0.33%	2.56%	2.10%	4.35%	11/12/2001	0.05%/0.05%
							\$43.50 per \$1,000		\$ .50 per \$1,000 Gross
Morningstar US Core Bond TR USD**		1.28%	3.73%	0.55%	2.86%	2.35%	4.61%	11/12/2001	
							\$46.10 per \$1,000		
Vanguard Total Intl Bd Idx Admiral <sup>1,2</sup>	VTABX	0.73%	1.76%	-0.35%	3.32%	N/A	3.77%	05/31/2013	0.12%/0.12%
							\$37.70 per \$1,000		\$1.20 per \$1,000 Gross
Morningstar Global Markets ex-US Governm**		0.31%	0.57%	-2.16%	3.05%	N/A	3.87%	05/31/2013	
							\$38.70 per \$1,000		

### Fixed Rate of Return Investments Table

This table looks at the investment options that have a fixed or set rate of return. It shows the current annual rate of return and the minimum annual rate or return. The table also shows how often the rate of return may change and the term or length of time you will earn this rate of return, if applicable. The investment provider of the fixed account may change the rate in the future. You may visit the Web site listed above or call the Voice Response System to find the current rate.

Fixed Return Investments as of 10/02/2017				
Investment Option	Current Fixed Rate	Minimum Rate	Frequency of Fixed Rate Setting	Term
Guaranteed Interest Fund <sup>1</sup>	1.35%	0.00%	Quarterly	09/30/2017
	\$13.50 per \$1,000			

1 Additional information on this Investment Option can be found in Section 2.

2 Mutual Fund Option. The start/inception date is that of the fund's original share class. Performance returns for mutual fund options in your Plan offering a different share class with a more current start/inception date have been adjusted to reflect the fees and charges associated with the actual share class.

\* Performance returns not available at time of production.

N/A - Performance returns are not applicable.

~ Gross Total Annual Operating Expenses are the gross fees potentially charged to the investment option and are displayed above in accordance with fee disclosure regulations. The Net Total Annual Operating Expenses, also displayed above as supplementary information, are the actual amounts charged by the investment option and may be different from the Gross Expenses due to certain fee waivers or additional expenses charged by other service providers. Expenses reduce the return of the investment option. Part of these fees may be shared with the plan's service providers to help pay for plan administration and/or recordkeeping fees. Part of these fees may be shared with the plan's service providers and, under an agreement with the applicable plan fiduciaries, may be used to help pay for plan administration and/or recordkeeping fees. The plan's fiduciaries may make changes to the plan's investments at any time subject to applicable notice requirements. Please see the participant website for more information.

\*\* A benchmark index is not actively managed. It does not have a defined investment objective and does not incur fees or expenses. You cannot invest directly in a benchmark index.

### General Administrative Services Expenses Table

This table shows expenses that pay for operating the Plan. These expenses are described below. Fees and expenses for general plan administrative services (for example, recordkeeping services and custodial services) may be charged to the Plan. These fees and expenses may be charged to your individual account if not paid by the Plan Sponsor and/or included in investment-related fees and expenses. How the expenses are charged to participant accounts will depend on the nature of the expense. For example, some fees may be charged as a fixed dollar amount per participant or as a percentage amount spread across the account balances. Blank fields in the table can be assumed to be not applicable or zero.

General Administrative Services Expenses as of 10/02/2017				
Fee Type	Annual Amount	Quarterly Amount	Frequency	Description
Asset Based Charge	0.50%	0.125%	Quarterly	This fee is for administrative costs associated with the plan and is deducted from your account balance. This fee may not apply to all investments offered under your plan; please see your plan administrator for additional information.
	\$5.00 per \$1,000	\$1.25 per \$1,000		

## 2 – Other Investment-Related Fees, Expense Information and Transfer Restrictions

### Other Investment-Related Fees, Expense Information and Restrictions

This table looks at fees, expenses and transfer restrictions that are in addition to the Investment Expenses in Section 1. Fees and expenses are only one of many things to think about when deciding to invest. You may also want to think about whether an investment in a particular investment option, along with your other investments, will help you reach your financial goals.

Other Investment-Related Fees and Restrictions as of 10/02/2017		
Investment Option	Transfer Rule	Shareholder Type Fees^
American Funds New World R6	2	
Vanguard Total Intl Stock Index Admiral	1	
Vanguard Small Cap Growth Index Admiral	1	
Vanguard Small Cap Index Adm	1	
Vanguard Mid-Cap Growth Index Admiral	1	
Vanguard Mid-Cap Value Index Admiral	1	
JPMorgan Equity Income R6	1	
Pioneer Strategic Income K	3	
Vanguard Total Bond Market Index Admiral	1	
Vanguard Total Intl Bd Idx Admiral	1	

Investment Option	Transfer Rule	Shareholder Type Fees <sup>^</sup>
Guaranteed Interest Fund	3	Participants may transfer their account balance in the GIF to any other investment option offered under the plan at any time with no restrictions or penalties, because the fund is designed to be a plan's only guaranteed / stable value / money market investment. In order to provide the participant with liquidity (100% for participant transfers), there cannot be any actively competing guaranteed / stable value / money market investments in the plan. Bond funds of durations in excess of 36 months are permitted. If it is determined that an unauthorized Competing Fund is offered, GWL&A reserves the right to restrict transfers until the Competing Fund is removed. If a participant transfers funds out of the GIF, GWL&A reserves the right to restrict transfers in for 30 days. Please note that participants are restricted from transferring from the GIF during the 12 month put and restrictions during the 36 month put. Should the Plan Sponsor terminate the group annuity contract, transfer restrictions and/or possible termination fees may apply. If your Plan Sponsor terminates the group annuity contract, please call Empower Retirement for more information.

Rule #1 - Fund company restriction: A transfer into this fund will not be permitted if a prior transfer was made out of this fund in the last 30 days.

Rule #2 - Fund company restriction: A transfer of \$5000 or more into this fund will not be permitted if a prior transfer of \$5000 or more was made out of this fund in the last 30 days.

Rule #3 - Due to the frequent trading policy and procedures regarding market timing and excessive trading, if 2 round trips have been processed INTO the fund there may be transfer restrictions. Given the fund's frequent trading policy and procedures and previous warnings, you may be restricted from transferring money into this fund for 30 days.

<sup>^</sup> Shareholder/Shareholder-Type Fees are fees paid directly from your investment in this option (e.g., sales loads, sales charges, deferred sales charges, redemption fees, exchange fees, account fees, purchase fees, transfer or withdrawal fees).

**NOTE: More current information about the Plan's investment options, including fees, expenses and performance updates, may be available at your plan's Web site.**

### 3 – Plan-Related Information

Plan-Related Information is an explanation of general plan information. It includes a description of non-investment management fees and expenses that may be charged to your account. This section also includes a list of the Participant Elected Services Expenses.

#### **General Information**

**Non-Investment Management Fees and Expenses:** Includes recordkeeping, accounting, legal or other administrative fees that may be charged to your account. The dollar amount actually charged to your account during the previous quarter for such administrative or individual expenses will be reported to you on your quarterly statement. If you have additional questions related to fees on your account, please contact the Voice Response System or your Plan Administrator.

**Investment Instructions:** Your plan lets you direct the investment of your account in the investment options listed in Section 1. You may make changes to your investment options via the plan's Web site or by calling the Voice Response System.

**Limitations on Investments:** Limits on making changes to your investment choices may be imposed by the Plan Administrator or by a manager of an investment option. Any limits or restrictions made by a fund manager are described in the prospectus for the fund. They include restrictions intended to prevent "market timing" (i.e., rapid trading in and out of a fund). If these restrictions apply then they will be listed in Section 2. In addition to the limits and restrictions described in the prospectus, the Plan Administrator may have other restrictions on making changes to your investment choices. If the Plan Administrator has additional limits, they will be described in a separate document that will be provided to you by your Plan Administrator.

**Voting, Tender, and Similar Rights:** The appropriate Plan fiduciaries, or an individual or an institution designated by the Plan fiduciaries, will exercise any voting or other rights associated with ownership of the Designated Investment Alternatives offered in your Plan.

#### **Participant Elected Services Expenses Table**

This table shows expenses for optional services available through your plan. Certain fees may be charged to your individual account for optional services you use.

**Participant Elected Services Expenses  
as of 10/02/2017**

<b>Service</b>	<b>Fee Amount</b>	<b>Frequency</b>	<b>Description</b>
Loan Maintenance Fee	\$6.25	Quarterly	This fee is for annual maintenance of your existing loan. If you have more than one loan, you will be assessed the fee for each outstanding loan.
Loan Origination Fee	\$25 for GWRS \$75 for your TPA	Per Loan	This fee is for the processing of your loan. This fee is applied each time you request a loan from your retirement account and is taken from the proceeds prior to distribution.
Benefit Disbursement Fee	\$25 for GWRS \$75 for your TPA	Per Distribution	This fee is for the processing of a distribution from your account. This fee is applied each time you request a distribution/withdrawal from the Plan.
TPA Disbursement Fee	\$255.00	Per Transaction	Qualified Domestic Relations Order (QDRO)
TPA Disbursement Fee	\$75.00	Per Transaction	Hardship Benefit Fee
TPA Disbursement Fee	\$25.00	Annual	Terminated Participant Fee
ACH Special Handling Charge	\$15.00	Per Distribution	Automated Clearing House. This fee is for transferring your distribution directly into your bank account.
EXPRESS Special Handling Charge	\$25.00	Per Distribution	This fee is for sending your distribution via 1- to 2-day express delivery.
WIRE Special Handling Charge	\$40.00	Per Distribution	This fee is for sending your distribution to your bank account via electronic wire.

Fees and expenses do add up and can have a big impact on your retirement savings. Fees and expenses are only two of many other factors to think about when you make investment decisions.

You can visit the Department of Labor website for an example showing the long-term effect of fees and expenses - [http://www.dol.gov/ebsa/publications/401k\\_employee.html](http://www.dol.gov/ebsa/publications/401k_employee.html).

**Visit your plan's website listed in the title for a glossary of investment terms relevant to the investment options under this plan. To request additional Plan information, or a paper copy of certain information available online, free of charge, contact a representative at Empower Retirement, PO Box 173764, Denver, CO 80217-3764.**