

FUND CHANGE NOTICE

TO: RETIREMENT PLAN PARTICIPANTS

FROM: ESSDACK CONSORTIUM 403(B) RETIREMENT PLAN

DATE: December 4, 2020

RE: CHANGES TO RETIREMENT PLAN INVESTMENT OPTIONS

Our goal is to provide the most comprehensive and competitive retirement plan benefits package possible. We constantly review your portfolio options to ensure we are offering the most appropriate, diversified investment options available. The process utilized to review the plan's investment options is comprehensive and on occasion will yield results that require us to add or remove funds that no longer meet the criteria used to measure the appropriateness of an investment. With that in mind, a modification will be made to the portfolio/funds available as investment options under the plan.

Effective January 8th, 2021, the following changes will be executed regarding the plan's core investment options lineup:

The investment options listed on the left side of the table below will be removed, and any balances in these closing funds on the fund change date will be automatically mapped into the replacement investment options listed below, which are already part of the plan's fund lineup.

(OLD) INVESTMENT OPTIONS BEING REMOVED	(NEW) REPLACEMENT INVESTMENT OPTIONS
Vanguard Selected Value Inv. (VASVX)	Fidelity Low Priced Stock (FLPSX)

If you do NOT want the above fund mappings to be applied to your account, you must transfer your balances out of the investment options that are being removed and must do so prior to 3:00pm CST on January 7th, 2021. You may adjust your investment elections and transfer your holdings using the "Manage Investments" options that are available for your account on the www.yourfutureisdaily.com participant website.

Performance Information for New/Replacement Funds

Historical performance and expense ratio information for the new funds can be found below. Historical performance does not guarantee future results.

You can find more detailed information and fact sheets about these replacement funds on the www.yourfutureisdaily.com participant website by clicking on the "Plan" tab and then on "Investment Information".

Fund Name	1YR	3YR	5YR	10YR	INCEPTION	EXPENSE RATIO
Fidelity Low Priced Stock (FLPSX)	-0.77%	2.32 %	5.56%	9.32%	12.62 %	0.78%

Fund Performance Information is as of 10/31/2020

For additional information about the changes to your plan's investment lineup, please contact the plan's investment advisor:
Mr. Russ Lane – Ameritime, LLC – 913.747.2000