

Expense Disclosure Document

This document contains important information concerning our retirement plan. The first section provides you with information about the Plan in general, including any expenses you might incur through participation in the Plan or through taking advantage of different plan features. The second section provides information about the Plan's investment alternatives, including any fees or expenses associated with those investments.

If you have questions concerning any of this information, contact John Smith at 518-555-1212.

Plan Information

The Plan is intended to be an ERISA Section 404(c) plan. This simply means that you "exercise control" over some or all of the investments in your Plan account. The fiduciaries of the Plan may be relieved of liability, or responsibility, for any losses that you may experience as a direct result of your investment decisions.

As a Plan participant, you may request certain information from John Smith, Trustee, 16 Corporate Circle, Albany, NY 12203, Phone: 518-862-3200. This information includes: annual operating expenses of the Plan investments; copies of prospectuses, financial statements, reports, or other materials relating to Plan investments provided to the Plan; a list of assets contained in each Plan investment portfolio; the value of those assets and fund units or shares; and the past and current performance of each Plan investment.

You give investment directions for your Plan account, selecting from investment choices provided under the Plan, as determined by ABC Company.

You may change your investment choices anytime.

The Plan allows participants to exercise certain voting, tender or similar rights. Instructions on exercise of voting tender or similar rights text goes here..

The Plan offers a brokerage window option. Description of brokerage window option text goes here. Brokerage window expenses text goes here. Brokerage window restrictions/limitations text goes here.

Plan-related Expenses

Retirement plans have different types of expenses.

Administration expenses – These are charges for services such as legal, accounting and recordkeeping expenses.

In our Plan, these expenses are paid partly by the Plan and partly by participants. A participant's share of these expenses is allocated on a pro rata basis. Your share of these expenses is based on the value of your account balance over the total assets in the Plan.

The Custom Description will be paid pro rata.

Adminstration expense explanation

Individual expenses – These are expenses you may incur if you take advantage of certain Plan features.

Loans – A \$100 processing fee for each new loan and an annual \$50 maintenance fee will be charged to your account. In addition, you will pay interest back to your account at the Prime Rate plus 1.00%.

Qualified Domestic Relations Order (QDRO) – The following QDRO-related expenses will be charged to your account:

- A \$100 processing fee for each domestic relations order
- An annual \$50 maintenance fee
- A \$25 charge for each check issued pursuant to the order

EXPENSE DISCLOSURE DOCUMENT

Distributions – The following distribution-related expenses will be charged to your account:

- A \$50 processing fee for each type of distribution requested
- An annual \$40 maintenance fee
- A \$25 charge for each check issued

Other Expenses – You may incur certain charges for:

- Check reissuance: \$25

Expense Disclosure Document Investment Options — 12/31/2017

This document includes important information to help you compare the investment options under your retirement plan. If you want additional information about your investment options, you can go to the specific Internet Web site address shown below or you can contact John Smith at 518-555-1212. A free paper copy of the information available on the Web site[s] can be obtained by contacting John Smith at 518-555-1212.

Document Summary

This section provides information about each investment's return (i.e., how much money an investor might have made) over certain time periods. You can also determine the fees and expenses you will pay if you invest in an option.

Some of the terms and concepts in this document may be confusing to plan participants who are not familiar with investing. The glossary at <http://www.investmentterms.com/> will provide help in understanding the concepts.

Performance and Expense Information

Table 1 provides information about plan investment options that do not have a fixed or stated rate of return. The value of these investments may go up or down. The table shows how these options have performed over time.

Each investment in the table also has a "benchmark". The benchmark allows you to compare an investment's performance to the performance of a widely used collection of investments. While you cannot invest in a benchmark, the performance of the benchmark will give you an idea of how well the investment did in the same time period.

Finally, the table shows fee and expense information for each investment option. Expense information is provided in the area below each investment. This section also contains a reference to a web site where you can find additional information about the investment.

Some other points to keep in mind:

- 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 option's principal risks is available on the Web site[s].
- Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option.
- Shareholder-type Fees, where they exist, are in addition to Total Annual Operating Expenses. Such fees are only incurred in specific circumstances.

EXPENSE DISCLOSURE DOCUMENT

Table 1 - Variable Return Investments

Name	Average Annual Total Return as of 12/31/2017				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
STOCK							
Am Beacon Acadian Emg Mkts Mgd Vol Fund (A)	25.25%	N/A	3.26%	09/27/2013	37.28%	4.35%	6.24%
MSCI Emerging Markets NR Index Additional information may be found at: www.dolfeedisclosure.com?c=swb&f=XD190 Total annual operating expense: 1.91% (\$19.10 per \$1,000). Sales charge: 5.75% Redemption fee: 2.00% (for sales within 90 day(s) of purchase) Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: Cannot exceed 1 round trip(s) (redeem shares in the fund following the purchase of shares) in a rolling 90-day period. Custom Plan Level Note Fee Waiver Text							
Am. Beacon Bridgeway Lg Cap Value Fund (A)	15.43%	15.45%	8.23%	10/31/2003	21.83%	15.79%	8.50%
S&P 500 Index Additional information may be found at: www.dolfeedisclosure.com?c=swb&f=X9552 Total annual operating expense: 1.12% (\$11.20 per \$1,000). Sales charge: 5.75% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: Cannot exceed 1 round trip(s) (redeem shares in the fund following the purchase of shares) in a rolling 90-day period. Custom Plan Level Note Fee Waiver Text Note on Performance: Performance for this investment for the period prior to 02/03/2012 is based on a different share class for the investment.							
Blue Chip Investor Fund	18.50%	14.14%	7.25%	12/31/2001	21.83%	15.79%	8.50%
S&P 500 Index Additional information may be found at: www.dolfeedisclosure.com?c=swb&f=24156 Total annual operating expense: 1.44% (\$14.40 per \$1,000). Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund. Custom Plan Level Note Fee Waiver Text							

EXPENSE DISCLOSURE DOCUMENT

Table 1 - Variable Return Investments

Name	Average Annual Total Return as of 12/31/2017				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
Dodge & Cox International Stock Fund	23.94%	8.50%	3.17%	05/01/2001	27.19%	6.80%	1.84%
MSCI All Country World ex-US NR Index							
Additional information may be found at: www.dolfeedisclosure.com?c=swb&f=19825 Total annual operating expense: 0.64% (\$6.40 per \$1,000). Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund. Custom Plan Level Note Fee Waiver Text							
Dreyfus Active MidCap Fund (A)	16.63%	14.91%	7.08%	01/29/1985	16.24%	15.01%	9.97%
S&P MidCap 400 Index							
Additional information may be found at: www.dolfeedisclosure.com?c=swb&f=05190 Total annual operating expense: 1.14% (\$11.40 per \$1,000). Sales charge: 5.75% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: Cannot exceed 4 round trip(s) (redeem shares within 60 days of purchase) in a rolling 12-month period. Custom Plan Level Note Fee Waiver Text							
Dreyfus Disciplined Stock Fund	19.06%	13.95%	6.83%	12/31/1987	21.83%	15.79%	8.50%
S&P 500 Index							
Additional information may be found at: www.dolfeedisclosure.com?c=swb&f=25550 Total annual operating expense: 1.01% (\$10.10 per \$1,000). Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: Cannot exceed 4 round trip(s) (redeem shares within 60 days of purchase) in a rolling 12-month period. Custom Plan Level Note Fee Waiver Text							
Fidelity Advisor Biotechnology Fund (I)	26.15%	18.92%	15.45%	12/27/2000	23.97%	10.80%	4.65%
MSCI All Country World NR Index							
Additional information may be found at: www.dolfeedisclosure.com?c=swb&f=12308 Total annual operating expense: 0.78% (\$7.80 per \$1,000). Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 90-day period may result in restricted trading for 85 days. Custom Plan Level Note Fee Waiver Text							

EXPENSE DISCLOSURE DOCUMENT

Table 1 - Variable Return Investments

Name	Average Annual Total Return as of 12/31/2017				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
Invesco Asia Pacific Growth Fund (A)	29.06%	7.52%	6.41%	11/03/1997	27.19%	6.80%	1.84%
MSCI All Country World ex-US NR Index							

Additional information may be found at: www.dolfeedisclosure.com?c=swb&f=11899
 Total annual operating expense: 1.49% (\$14.90 per \$1,000). Sales charge: 5.50% Redemption fee: 0% Deferred sales charge: 0%
 Purchase fee: 0%
 Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
 Custom Plan Level Note
 Fee Waiver Text

JPMorgan Small Cap Growth Fund (A)	41.13%	17.04%	9.61%	07/01/1991	13.23%	15.99%	10.43%
S&P SmallCap 600 Index							

Additional information may be found at: www.dolfeedisclosure.com?c=swb&f=01662
 Total annual operating expense: 1.35% (\$13.50 per \$1,000). Sales charge: 5.25% Redemption fee: 0% Deferred sales charge: 0%
 Purchase fee: 0%
 Excessive trading policy: Exceeding 1 round trip(s) (purchase and redeem shares within the fund's short-term trading period) in a rolling 60-day period may result in restricted trading for 90 days.
 Custom Plan Level Note
 Fee Waiver Text

Lazard U.S. Small-Mid Cap Equity Fund (I)	14.20%	14.46%	9.93%	10/30/1991	13.23%	15.99%	10.43%
S&P SmallCap 600 Index							

Additional information may be found at: www.dolfeedisclosure.com?c=swb&f=06252
 Total annual operating expense: 0.90% (\$9.00 per \$1,000). Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
 Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
 Custom Plan Level Note
 Fee Waiver Text

BOND

Vanguard GNMA Fund (Inv)	1.87%	1.86%	3.85%	06/27/1980	2.30%	1.28%	3.23%
Bloomberg Barclays U.S. Government Index							

Additional information may be found at: www.dolfeedisclosure.com?c=swb&f=32150
 Total annual operating expense: 0.21% (\$2.10 per \$1,000). Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
 Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
 Custom Plan Level Note
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EXPENSE DISCLOSURE DOCUMENT

Table 1 - Variable Return Investments							
Name	Average Annual Total Return as of 12/31/2017				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
BLENDED							
Am. Funds 2010 Target Date Retire. Fund (A)	9.97%	6.80%	4.48%	02/01/2007	3.54%	2.10%	4.01%
Bloomberg Barclays U.S. Aggregate Bond Index							
Additional information may be found at: www.dolfeedisclosure.com?c=swb&f=33859 Total annual operating expense: 0.69% (\$6.90 per \$1,000). Sales charge: 5.75% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund. Custom Plan Level Note Fee Waiver Text							
Dodge & Cox Balanced Fund	12.59%	12.24%	7.09%	06/26/1931	23.97%	10.80%	4.65%
MSCI All Country World NR Index							
Additional information may be found at: www.dolfeedisclosure.com?c=swb&f=01730 Total annual operating expense: 0.53% (\$5.30 per \$1,000). Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund. Custom Plan Level Note Fee Waiver Text							
Fidelity Adv. Convertible Securities Fund (I)	9.64%	7.36%	4.80%	01/05/1987	23.97%	10.80%	4.65%
MSCI All Country World NR Index							
Additional information may be found at: www.dolfeedisclosure.com?c=swb&f=X2991 Total annual operating expense: 0.47% (\$4.70 per \$1,000). Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 90-day period may result in restricted trading for 85 days. Custom Plan Level Note Fee Waiver Text Note on Performance: Performance for this investment for the period prior to 02/19/2009 is based on a different share class for the investment.							
Fidelity Adv. Strat. Dividend & Inc. Fund (I)	12.19%	10.77%	6.59%	12/23/2003	23.97%	10.80%	4.65%
MSCI All Country World NR Index							
Additional information may be found at: www.dolfeedisclosure.com?c=swb&f=27548 Total annual operating expense: 0.79% (\$7.90 per \$1,000). Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 90-day period may result in restricted trading for 85 days. Custom Plan Level Note Fee Waiver Text							

EXPENSE DISCLOSURE DOCUMENT

Table 1 - Variable Return Investments

Name	Average Annual Total Return as of 12/31/2017				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
Invesco Balanced-Risk Allocation Fund (A)	9.78%	4.57%	7.77%	06/02/2009	23.97%	10.80%	11.36%
MSCI All Country World NR Index Additional information may be found at: www.dolfeedisclosure.com?c=swb&f=X3847 Total annual operating expense: 1.35% (\$13.50 per \$1,000). Sales charge: 5.50% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund. Custom Plan Level Note Fee Waiver Text							
CASH/STABLE VALUE							
Federated Capital Preservation Fund (ISP)	1.13%	0.83%	1.74%	08/01/1986	0.82%	0.24%	0.34%
Bloomberg Barclays U.S. Treasury Bill 1-3 Month Index Additional information may be found at: www.dolfeedisclosure.com?c=swb&f=X0001 Total annual operating expense: 0.79% (\$7.90 per \$1,000). Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Custom Plan Level Note Fee Waiver Text							
WT CIT III for Metlife GAC 25554 Fund (M)	1.47%	N/A	N/A	08/31/2000	0.82%	0.24%	0.22%
Bloomberg Barclays U.S. Treasury Bill 1-3 Month Index Additional information may be found at: www.dolfeedisclosure.com?c=swb&f=ZB615 Total annual operating expense: 1.22% (\$12.20 per \$1,000). Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Custom Plan Level Note Fee Waiver Text							

*Fund and benchmark returns are from the fund's inception for funds less than 10 years old.

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 <https://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf> 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.