

Wellington Consulting Services, Inc.'s *BusinessSolutions* 401(k) Plan Designated Investment Alternatives (DIAs)

Although all of Wellington's *BusinessSolutions* Qualified Retirement Plans allow for a large variety of available investment options, Wellington has also identified several Designated Investment Alternatives (DIAs) that it believes offer varied risk-return and desirable cost attributes. Wellington feels that these investment options are representative of the investment availability needed to select well-diversified investment portfolios although such diversification may be realized with other investment options also available.

DIA Performance History

Description	Symbol	Morningstar Category	Average Annualized Returns as of 9/30/2021			Morningstar Category Returns as of 9/30/2021		
			1-Year	5-Year	10-Year	1-Year	5-Year	10-Year
Domestic Equity								
Schwab S&P 500 Index Fund	SWPPX	Large Blend	29.98%	16.86%	16.55%	29.26%	17.46%	16.53%
Schwab Total Stock Market Index Fund	SWTSX	Large Blend	32.08%	16.77%	16.50%	30.36%	17.38%	16.47%
Schwab U.S. Large-Cap Growth Index Fund	SWLGX	Large Growth	27.25%	--	--	26.72%	N/A	N/A
Schwab U.S. Large-Cap Value Index Fund	SWLVX	Large Value	34.95%	--	--	32.89%	N/A	N/A
Schwab U.S. Mid-Cap Index Fund	SWMCX	Mid-Cap Blend	38.07%	--	--	33.18%	N/A	N/A
Schwab Small Cap Index Fund	SWSSX	Small Blend	47.71%	13.52%	14.62%	38.51%	14.08%	14.51%
Foreign Equity								
Schwab International Index Fund	SWISX	Foreign Large Blend	25.04%	8.74%	8.24%	22.08%	8.95%	7.98%
Company Index Fund	SFNNX	Foreign Large Value	36.44%	8.47%	7.86%	32.87%	8.74%	7.70%
Large Company Index Fund	SFENX	Diversified Emerging Mkts	39.60%	9.25%	5.30%	38.48%	9.16%	5.36%
Global Equity								
Schwab Fundamental Global Real Estate	SFREX	Global Real Estate	31.17%	5.49%	--	26.23%	6.60%	N/A
Bond Funds								
Schwab U.S. Aggregate Bond Index Fund	SWAGX	Intermediate-Term Bond	-1.09%	--	--	-1.30%	N/A	N/A
American Century Government Bond Fund	CPTNX	Intermediate Government	-1.07%	2.21%	2.01%	-1.08%	2.24%	2.04%
Schwab Treasury Inflation Protected	SWRSX	Inflation-Protected Bond	5.08%	4.26%	2.96%	5.59%	4.45%	2.93%
Schwab Short-Term Bond Index Fund	SWSBX	Short-Term Bond	-0.04%	--	--	-0.15%	N/A	N/A
Cash								
Schwab Cash Sweep Fund	CASH	Cash Sweep	0.00%	0.00%	0.00%	N/A	N/A	N/A

DIA Operating Expenses***

Description	Symbol	Morningstar Category	Net Expense Ratio	Cost per \$1,000	Morningstar Category Average	Morningstar Category Average Per \$1,000	Schwab Short-Term Redemption Fee*	Contingent Redemption Fee**
Domestic Equity								
Schwab S&P 500 Index Fund	SWPPX	Large Blend	0.02%	\$0.20	0.95%	\$9.50	No	0.00%
Schwab Total Stock Market Index Fund	SWTSX	Large Blend	0.03%	\$0.30	0.95%	\$9.50	No	0.00%
Schwab U.S. Large-Cap Growth Index Fund	SWLGX	Large Growth	0.04%	\$0.40	1.06%	\$10.60	No	0.00%
Schwab U.S. Large-Cap Value Index Fund	SWLVX	Large Value	0.04%	\$0.40	0.99%	\$9.90	No	0.00%
Schwab U.S. Mid-Cap Index Fund	SWMCX	Mid-Cap Blend	0.04%	\$0.40	0.92%	\$9.20	No	0.00%
Schwab Small Cap Index Fund	SWSSX	Small Blend	0.04%	\$0.40	1.05%	\$10.50	No	0.00%
Foreign Equity								
Schwab International Index Fund	SWISX	Foreign Large Blend	0.06%	\$0.60	0.94%	\$9.40	No	0.00%
Schwab Fundamental International Large	SFNNX	Foreign Large Value	0.25%	\$2.50	1.09%	\$10.90	No	0.00%
Schwab Fundamental Emerging Markets	SFENX	Diversified Emerging Mkts	0.39%	\$3.90	1.23%	\$12.30	No	0.00%
Global Equity								
Schwab Fundamental Global Real Estate	SFREX	Global Real Estate	0.39%	\$3.90	1.16%	\$11.60	No	0.00%
Bond Funds								
Schwab U.S. Aggregate Bond Index Fund	SWAGX	Intermediate-Term Bond	0.04%	\$0.40	0.63%	\$6.30	No	0.00%
American Century Government Bond Fund	CPTNX	Intermediate Government	0.47%	\$4.70	0.70%	\$7.00	Yes	0.00%
Schwab Treasury Inflation Protected	SWRSX	Inflation-Protected Bond	0.05%	\$0.50	0.53%	\$5.30	No	0.00%
Schwab Short-Term Bond Index Fund	SWSBX	Short-Term Bond	0.06%	\$0.60	0.68%	\$6.80	No	0.00%
Money Market								
Schwab Cash Sweep Fund	CASH	Cash Sweep	0.00%	\$0.00	0.00%	\$0.00	No	0.00%
<i>Averages</i>			<i>0.13%</i>	<i>\$1.28</i>	<i>0.86%</i>	<i>\$8.59</i>		

*Charles Schwab & Co., Inc. charges short-term redemption fees for certain mutual funds held less than a minimum holding period (usually 90 days).

**Certain mutual funds charge a contingent redemption fee if the fund is held less than a minimum holding period. Such fees, if applicable, vary by fund and can be found under the fund's "Fees & Expenses" on Schwab's website at:

http://www.schwab.com/public/schwab/investing/accounts_products/investment/mutual_funds

***Operating Expense Ratios as of September 30, 2021.

Additional information may be found in section "Contingent and/or Short-Term Mutual Fund Transaction Fees" of this document.