



RMS ERISA Section 408(b)(2) Disclosure

This disclosure is intended to describe the Retirement Management Solutions ("RMS") platform and the status of Avantax Advisory ServicesSM ("AAS") as well as the direct and indirect compensation payable to the AAS for the plan-related services provided in accordance with ERISA Section 408(b)(2) and the related regulations thereunder.

Name of Adviser

Name of investment adviser: Avantax Advisory Services ("AAS")

Your financial professional is an investment adviser representative (IAR) of AAS.

AAS provides investment-related services to the Plan in its capacity as an investment adviser registered with the U.S. Securities and Exchange Commission (SEC) under the Investment Advisers Act of 1940, and as a fiduciary within the meaning of Section 3(21) under the Employee Retirement Income Security Act of 1974, as amended. When providing investment advisory services to ERISA retirement plans, your financial professional is a fiduciary as defined under Section 3(21)(A) of ERISA. AAS and your financial professional, in its capacity as a co-fiduciary with the Client, will only be responsible for another person's breach of its fiduciary duties if AAS or financial professional acts imprudently with respect to its specific fiduciary duties under this Agreement, and such imprudence enables such person to breach its duties.

AAS designs and manages its model portfolios under its RMS Select program ("RMS Select Model Portfolios") for use in the RMS Program. The RMS Select Model Portfolios are managed by AAS who in turn serves as an ERISA 3(38) Investment Manager. A fiduciary relationship is defined under Section 3(38) of ERISA regulations and is agreed to by both parties in writing.

Direct Compensation - (Payable to AAS)

The total annual fee for investment-related services for your Plan is provided in the Agreement. The amount due is payable to AAS. Such amounts are payable in quarterly installments in arrears based upon the methods described in the Investment Advisory Agreement. Such Amounts represent direct compensation payable in exchange for the investment related services described in the Agreement.

If RMS Select Model Portfolios are included in the available menu of investment options for plan participant use, there is an additional 9 basis point fee charged on assets in the RMS Select Models. 6.5 basis points is paid to AAS to manage the portfolios and 2.5 basis points is paid to Matrix Settlement and Clearance Services, LLC (MSCS) for trade processing and custodial services. This fee is not shared with your financial professional.

Compensation Paid Among Related Parties

None of the compensation received by AAS for investment related services are shared with any affiliated entities or with any other entities not affiliated.

Compensation for Termination of Services

We do not receive any additional compensation in connection with the termination of the Plan's investment related services.

Manner of Receipt of Compensation

With regard to the fee described in Direct Compensation Payable to AAS, the amount due is payable to AAS in quarterly installments. With regard to the method of payment, the net amount due is deducted directly from the Plan.

Additional Information

For additional information about the services provided and compensation received by AAS under its Retirement Management Solutions platform, please review your Investment Advisory Agreement with AAS, and read its Form ADV, Part 2A Brochure and Part 2B Brochure Supplement, which have been provided to you.

Important Information

The information included in this Notice, including but not limited to the statements under Direct Compensation, is not intended to replace or modify any existing or prospective agreement relating to the Plan. This Notice is provided for informational purposes only, and it should not be relied upon as a legal contract or guarantee for any service that is or will be provided by AAS.

Investment Advisory Services offered through Avantax Advisory ServicesSM