Investment Chart

This chart includes important information to help you compare the investment options under your retirement plan. Additional information about your investment options and hardcopies can be obtained via the investment option's Web site(s) listed in the chart or by contacting Brian Hayes Murphy at 45 W Chesapeake Ave, Crisfield, MD 21817, 410-425-2253.

The investment options available within the plan may include certain trading guidelines, imposed by the Investment Company, that restrict or limit the frequency in which purchase, transfer or withdrawals may be made. Any restrictions or limitations are identified in Section II of the Investment Chart under the Shareholder-Type Fees section. This information may also be found in each investment option's prospectus, where applicable, or on the investment option's website.

Section I. Performance Information

The Variable Return Investments table focuses on the performance of investment options that do not have a fixed or stated rate of return. This table shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. 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).

Variable Return Investments

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 03/31/20				Benchmark			
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
Bond Funds									
METROPOLITAN WEST TOTAL RETURN BOND I/ Intermediate - Term Bond	MWTIX	8.16%	3.22%	4.81%	5.99%	8.93%	3.36%	3.88%	N/A
		www.mwamllc.com				BBgBarc US Agg Bond TR USD			
PGIM HIGH YIELD Z/ High Yield Bond	PHYZX	(7.20%)	3.03%	5.66%	5.92%	(7.45%)	2.67%	5.50%	N/A
		www.jennisondryden.com				ICE BofA US High Yield TR USD			
SCHWAB TREASURY INFLATION PROTECTED SECURITIES INDEX/ Inflation Protected Bond	SWRSX	6.79%	2.55%	3.25%	3.74%	6.85%	2.67%	3.48%	N/A
		www.schwab.com				BBgBarc US Treasury US TIPS TR USD			
VANGUARD MORTGAGE BACKED SECURITIES INDEX ADML/ Intermediate - Term Bond	VMBSX	7.33%	2.87%	3.19%	3.15%	13.08%	3.63%	3.72%	N/A
		www.vanguard.com				BBgBarc US Government TR USD			

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 03/31/20 1yr. 5yr. 10yr. Since Inception	Benchmark 1yr. 5yr. 10yr. Since Inception
VANGUARD SHORT TERM FEDERAL ADMN/ Short Government	VSGDX	5.39% 2.05% 1.86% 3.19% www.vanguard.com	6.85% 2.25% 1.99% N/A BBgBarc Government 1-5 Yr TR USD
Equity Funds			
AMERICAN FUNDS EUROPACIFIC GROWTH R6/ Foreign Large Growth	RERGX	(12.70%) 0.91% 3.97% 6.69% www.americanfunds.com	(7.31%) 2.10% 3.91% N/A MSCI ACWI Ex USA Growth NR USD
DFA EMERGING MARKETS CORE EQUITY I/ Diversified Emerging Markets	DFCEX	(23.40%) (2.01%) 0.12% 5.09% www.dfaus.com	(17.69%) (0.37%) 0.68% N/A MSCI EM NR USD
DFA INTERNATIONAL CORE EQUITY I/ Foreign Large Value	DFIEX	(20.00%) (1.22%) 2.39% 2.78% www.dfaus.com	(15.57%) (0.64%) 2.05% N/A MSCI ACWI Ex USA NR USD
DFA US SMALL CAP I/ Small Blend	DFSTX	(27.15%) (1.84%) 6.73% 8.56% www.dfaus.com	(23.99%) (0.25%) 6.90% N/A Russell 2000 TR USD
GOLDMAN SACHS LARGE CAP GROWTH INSIGHTS INST/ Large Growth	GCGIX	(5.22%) 7.82% 12.09% 6.53% www.gs.com	0.91% 10.36% 12.97% N/A Russell 1000 Growth TR USD
JANUS HENDERSON TRITON I/ Small Growth	JSMGX	(21.11%) 3.20% 10.74% 13.05% www.janus.com	(18.58%) 1.70% 8.89% N/A Russell 2000 Growth TR USD
JHANCOCK MULTI-INDEX 2020 PRESERVATION R6/ Target Date 2020	JRWSX	0.41% 2.56% N/A 3.80% www.jhfunds.com	(1.99%) 3.58% 6.22% N/A Morningstar Lifetime Mod 2020 TR USD
JHANCOCK MULTI-INDEX 2025 PRESERVATION R6/ Target Date 2025	JRESX	(0.95%) 3.19% N/A 5.06% www.jhfunds.com	(3.44%) 3.66% 6.61% N/A Morningstar Lifetime Mod 2025 TR USD

Name/ Type of Option	**Ticker Symbol**	**Average Annual Total Return as of 03/31/20** 1yr. 5yr. 10yr. Since Inception	**Benchmark** 1yr. 5yr. 10yr. Since Inception
JHANCOCK MULTI-INDEX 2030 PRESERVATION R6/ Target Date 2030	JRHSX	(2.81%) 3.64% N/A 5.96% www.jhfunds.com	(5.79%) 3.57% 6.87% N/A Morningstar Lifetime Mod 2030 TR USD
JHANCOCK MULTI-INDEX 2035 PRESERVATION R6/ Target Date 2035	JRYSX	(5.16%) 3.64% N/A 6.32% www.jhfunds.com	(8.69%) 3.29% 6.91% N/A Morningstar Lifetime Mod 2035 TR USD
JHANCOCK MULTI-INDEX 2040 PRESERVATION R6/ Target Date 2040	JRRSX	(6.52%) 3.63% N/A 6.47% www.jhfunds.com	(11.16%) 2.93% 6.78% N/A Morningstar Lifetime Mod 2040 TR USD
JHANCOCK MULTI-INDEX 2045 PRESERVATION R6/ Target Date 2045	JRVSX	(7.32%) 3.60% N/A 6.49% www.jhfunds.com	(12.64%) 2.63% 6.58% N/A Morningstar Lifetime Mod 2045 TR USD
JHANCOCK MULTI-INDEX 2050 PRESERVATION R6/ Target Date 2050	JRISX	(7.43%) 3.60% N/A 6.46% www.jhfunds.com	(13.22%) 2.47% 6.44% N/A Morningstar Lifetime Mod 2050 TR USD
JHANCOCK MULTI-INDEX INCOME PRESERVATION R6/ Target Date Retirement	JRFSX	(0.55%) 1.86% N/A 2.38% www.jhfunds.com	(1.38%) 2.82% 4.64% N/A Morningstar Lifetime Mod Incm TR USD

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 03/31/20 1yr. 5yr. 10yr. Since Inception	Benchmark 1yr. 5yr. 10yr. Since Inception
JOHN HANCOCK MULTI-INDEX 2060 PRESERVATION PORTFOLIO R6/ Target - Date 2060+	JTFOX	(7.53%) N/A N/A 5.21% www.jhfunds.com	(13.61%) 2.29% 6.21% N/A Morningstar Lifetime Mod 2060 TR USD
PRINCIPAL MID CAP R5/ Mid - Cap Growth	PMBPX	(8.95%) 5.80% 12.10% 9.38% www.wamu.com/wmgroupoffunds	(9.45%) 5.61% 10.89% N/A Russell Mid Cap Growth TR USD
SCHWAB S&P 500 INDEX/ Large Blend	SWPPX	(6.99%) 6.67% 10.44% 6.98% www.schwab.com	(8.03%) 6.22% 10.39% N/A Russell 1000 TR USD
TIAA-CREF LIFECYCLE INDEX 2025 INST/ Target Date 2025	TLQIX	(3.11%) 3.96% 6.83% 7.24% www.tiaa-cref.org	(3.44%) 3.66% 6.61% N/A Morningstar Lifetime Mod 2025 TR USD
TIAA-CREF LIFECYCLE INDEX 2030 INST/ Target Date 2030	TLHIX	(4.60%) 4.04% 7.17% 7.62% www.tiaa-cref.org	(5.79%) 3.57% 6.87% N/A Morningstar Lifetime Mod 2030 TR USD
TIAA-CREF LIFECYCLE INDEX 2035 INST/ Target Date 2035	TLYIX	(6.07%) 4.08% 7.46% 7.96% www.tiaa-cref.org	(8.69%) 3.29% 6.91% N/A Morningstar Lifetime Mod 2035 TR USD
VANGUARD EQUITY INCOME ADML/ Large Value	VEIRX	(13.20%) 4.55% 9.61% 6.70% www.vanguard.com	(17.17%) 1.90% 7.67% N/A Russell 1000 Value TR USD
VANGUARD GROWTH AND INCOME ADML/ Large Blend	VGIAX	(8.81%) 6.05% 10.39% 5.71% www.vanguard.com	(8.03%) 6.22% 10.39% N/A Russell 1000 TR USD
VANGUARD INTERNATIONAL EXPLORER INV/ Foreign Small/Mid Growth	VINEX	(20.84%) (1.49%) 3.44% 7.31% www.vanguard.com	(18.03%) (0.08%) 3.56% N/A MSCI World Ex USA SMID NR USD

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 03/31/20 1yr. 5yr. 10yr. Since Inception	Benchmark 1yr. 5yr. 10yr. Since Inception
VANGUARD MID CAP INDEX FUND ADML/ Mid - Cap Blend	VIMAX	(16.65%) 2.08% 8.86% 8.21% www.vanguard.com	(18.31%) 1.85% 8.77% N/A Russell Mid Cap TR USD
Money Market Funds			
FEDERATED US TREASURY CASH RESERVES INST/ Money Market	UTIXX	1.79% 0.98% 0.49% 2.43% www.federatedinvestors.com	2.38% 1.42% 0.87% N/A ICE BofA USD 3M Dep OR CM TR USD

N/A- Please refer to the fact sheets on http://www.paychexflex.com by selecting Research Funds from your Home Page and clicking on the name of the investment option.

Section II. Fee and Expense Information

The Fees and Expenses table shows fee and expense information for the investment options listed in the Variable Return Investments table. It lists the Total Annual Operating Expenses of the options in the Variable Return Investments table. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option. This table also shows Shareholder-Type Fees. These fees are in addition to Total Annual Operating Expenses. A portion of the expense ratio may be returned to Paychex or its subsidiaries in the form of revenue sharing. If an employer has elected the return of concessions feature for its plan the revenue share that would be returned to Paychex or its subsidiaries is returned directly to the participant who incurred the fee charged by the investment and an annual account fee is charged against plan assets. Administrative fees including annual account fees, may be paid directly by your employer or by the Plan as described in Part Two.

Fees and Expenses

Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses As a %*	Total Annual Operating Expenses Per $1000	Shareholder-Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
Bond Funds							
METROPOLITAN WEST TOTAL RETURN BOND I/ Intermediate - Term Bond	MWTIX	0.44%	$ 4.40	N/A	N/A	2 in 30 Days	N/A
Additional Description: None							
PGIM HIGH YIELD Z/ High Yield Bond	PHYZX	0.54%	$ 5.40	N/A	90 Days	1 in 90 Days	90 Days
Additional Description: None							
SCHWAB TREASURY INFLATION PROTECTED SECURITIES INDEX/ Inflation Protected Bond	SWRSX	0.05%	$ 0.50	N/A	N/A	N/A	N/A
Additional Description: None							
VANGUARD MORTGAGE BACKED SECURITIES INDEX ADML/ Intermediate - Term Bond	VMBSX	0.07%	$ 0.70	N/A	30 Days	N/A	N/A
Additional Description: None							

Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses As a %*	 Per $1000	Shareholder-Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
VANGUARD SHORT TERM FEDERAL ADMN/ Short Government	VSGDX	0.10%	$ 1.00	N/A	30 Days	N/A	N/A
Additional Description: None							
Equity Funds							
AMERICAN FUNDS EUROPACIFIC GROWTH R6/ Foreign Large Growth	RERGX	0.49%	$ 4.90	N/A	N/A	N/A	N/A
Additional Description: None							
DFA EMERGING MARKETS CORE EQUITY I/ Diversified Emerging Markets	DFCEX	0.48%	$ 4.80	N/A	N/A	1 in 30 Days	90 Days
Additional Description: None							
DFA INTERNATIONAL CORE EQUITY I/ Foreign Large Value	DFIEX	0.28%	$ 2.80	N/A	N/A	1 in 30 Days	90 Days
Additional Description: None							
DFA US SMALL CAP I/ Small Blend	DFSTX	0.35%	$ 3.50	N/A	N/A	1 in 30 Days	90 Days
Additional Description: None							
GOLDMAN SACHS LARGE CAP GROWTH INSIGHTS INST/ Large Growth	GCGIX	0.53%	$ 5.30	N/A	N/A	1 in 90 Days	N/A
Additional Description: None							
JANUS HENDERSON TRITON I/ Small Growth	JSMGX	0.76%	$ 7.60	N/A	N/A	N/A	N/A
Additional Description: None							

Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses As a %*	Per $1000	Shareholder-Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
JHANCOCK MULTI-INDEX 2020 PRESERVATION R6/ Target Date 2020	JRWSX	0.33%	$ 3.30	N/A	N/A	N/A	N/A
Additional Description: None							
JHANCOCK MULTI-INDEX 2025 PRESERVATION R6/ Target Date 2025	JRESX	0.35%	$ 3.50	N/A	N/A	N/A	N/A
Additional Description: None							
JHANCOCK MULTI-INDEX 2030 PRESERVATION R6/ Target Date 2030	JRHSX	0.36%	$ 3.60	N/A	N/A	N/A	N/A
Additional Description: None							
JHANCOCK MULTI-INDEX 2035 PRESERVATION R6/ Target Date 2035	JRYSX	0.36%	$ 3.60	N/A	N/A	N/A	N/A
Additional Description: None							
JHANCOCK MULTI-INDEX 2040 PRESERVATION R6/ Target Date 2040	JRRSX	0.36%	$ 3.60	N/A	N/A	N/A	N/A
Additional Description: None							

Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses As a %*	 Per $1000	Shareholder-Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
JHANCOCK MULTI-INDEX 2045 PRESERVATION R6/ Target Date 2045	JRVSX	0.37%	$ 3.70	N/A	N/A	N/A	N/A
Additional Description: None							
JHANCOCK MULTI-INDEX 2050 PRESERVATION R6/ Target Date 2050	JRISX	0.38%	$ 3.80	N/A	N/A	N/A	N/A
Additional Description: None							
JHANCOCK MULTI-INDEX INCOME PRESERVATION R6/ Target Date Retirement	JRFSX	0.34%	$ 3.40	N/A	N/A	N/A	N/A
Additional Description: None							
JOHN HANCOCK MULTI-INDEX 2060 PRESERVATION PORTFOLIO R6/ Target - Date 2060+	JTFOX	0.37%	$ 3.70	N/A	N/A	N/A	N/A
Additional Description: None							
PRINCIPAL MID CAP R5/ Mid - Cap Growth	PMBPX	0.85%	$ 8.50	N/A	N/A	1 in 30 Days	30 Days
Additional Description: None							
SCHWAB S&P 500 INDEX/ Large Blend	SWPPX	0.02%	$ 0.20	N/A	N/A	N/A	N/A
Additional Description: None							

Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses As a %*	 Per $1000	Shareholder-Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
TIAA-CREF LIFECYCLE INDEX 2025 INST/ Target Date 2025	TLQIX	0.10%	$ 1.00	N/A	60 Days	N/A	N/A
Additional Description: None							
TIAA-CREF LIFECYCLE INDEX 2030 INST/ Target Date 2030	TLHIX	0.10%	$ 1.00	N/A	60 Days	N/A	N/A
Additional Description: None							
TIAA-CREF LIFECYCLE INDEX 2035 INST/ Target Date 2035	TLYIX	0.10%	$ 1.00	N/A	60 Days	N/A	N/A
Additional Description: None							
VANGUARD EQUITY INCOME ADML/ Large Value	VEIRX	0.18%	$ 1.80	N/A	30 Days	N/A	N/A
Additional Description: None							
VANGUARD GROWTH AND INCOME ADML/ Large Blend	VGIAX	0.23%	$ 2.30	N/A	30 Days	N/A	N/A
Additional Description: None							
VANGUARD INTERNATIONAL EXPLORER INV/ Foreign Small/Mid Growth	VINEX	0.39%	$ 3.90	N/A	30 Days	N/A	N/A
Additional Description: None							
VANGUARD MID CAP INDEX FUND ADML/ Mid - Cap Blend	VIMAX	0.05%	$ 0.50	N/A	30 Days	N/A	N/A
Additional Description: None							

Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses As a %*	Per $1000	Shareholder-Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
Money Market Funds							
FEDERATED US TREASURY CASH RESERVES INST/ Money Market	UTIXX	0.20%	$ 2.00	N/A	N/A	N/A	N/A
Additional Description: None							

* = Total Operating Expense before waivers/reimbursements as taken from the Operating Fees & Expenses table of the prospectus
** = period of time between purchase and redemption of shares of the same investment that qualifies it as a round trip transaction
*** = number of round trips permitted
**** = amount of time blocked from trading if policy is violated

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 http://www.dol.gov/ebsa/publications/undrstndgrtrmnt.html. 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.

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Note: When using this document, be aware that some, and perhaps all, of the information may be time-sensitive.

To assist you in understanding your designated investment alternatives, a general glossary of terms can be found at http://www.morningstar.com/InvGlossary/?CustId=&CLogin=&CType=&CName= . In addition, the website provided with each investment alternative may contain its own glossary of terms relevant to that specific alternative, or a link to such a glossary.