

November 1, 2019

In this packet, you will find important information regarding your company's 401(k) plan including:

- Summary Annual Report
- Qualified Default Investment Alternative (QDIA) Notice
- Participant Fee Disclosures

We know planning for retirement can be a little overwhelming at times. If you have any questions or concerns, please feel free to reach out to Fisher Investments 401(k) Solutions at 888-322-7586.

Sincerely,

Fisher Investments 401(k) Solutions

Oregon Door Company 401(k) Plan Contacts

Fisher Investments 401(k) Solutions

401(k) Solutions Service Team

Fisher401kService@fi.com

(888) 322-7586

Oregon Door Company 401(k) Plan

Plan Sponsor/Contact

Valerie Keeton

valerie@oregondoor.com

(541) 679-6791

Ascensus

Recordkeeper

www.myaccount.ascensus.com/fisher

(866) 809-8146

SUMMARY ANNUAL REPORT

For Oregon Door 401(K) Plan

This is a summary of the annual report for Oregon Door 401(K) Plan, EIN 27-4499782, Plan No. 001, for period January 01, 2018 through December 31, 2018. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Basic Financial Statement

Plan expenses were \$41,787. These expenses included \$12,932 in administrative expenses, \$19,018 in benefits paid to participants and beneficiaries, and \$9,837 in other expenses. A total of 60 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$1,190,665 as of December 31, 2018, compared to \$1,205,898 as of January 01, 2018. During the plan year the plan experienced a decrease in its net assets of \$15,233. This decrease includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$26,554, including employer contributions of \$29,033, employee contributions of \$83,390, and earnings from investments of (\$85,869).

Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- financial information;

To obtain a copy of the full annual report, or any part thereof, write or call the office of OREGON DOOR COMPANY at PO BOX 1960, WINSTON, OR 97496, or by telephone at (541) 679-6791.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan (OREGON DOOR COMPANY, PO BOX 1960, WINSTON, OR 97496) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

Small Plan Audit Waiver

The plan has met the requirements to waive the annual examination and report of an independent qualified public accountant.

**Qualified
Retirement Plan/403(b)**

Notice of Default Investment(s)

**GENERAL
INFORMATION**

You have the right to select how the assets in your retirement plan account will be invested. You may need to make investment elections upon initial enrollment under the plan, upon a change of investment options under the plan, or upon receipt of a rollover or transfer contribution into your account. If you do not follow the plan's procedures for making investment elections timely, any contributions made to your account will be invested in the plan's default investment described below.

The investment of your account will continue in this manner unless and until you advise the plan administrator to the contrary. Your plan administrator will provide you with information on the plan's procedure(s) for making investment elections, including other investment alternatives available under the plan.

Should you have questions regarding the default investment(s) please contact the plan administrator listed below and in your Summary Plan Description. You can also review the default investment prospectus(es) and participant fee disclosure notice (e.g., Information Regarding Your Retirement Account) delivered to you for information on the default investment(s) objectives, risk/return characteristics, fees and expenses, and transfer restrictions.

**INVESTMENT
INFORMATION**

Default Investment(s)

All amounts contributed to the plan for which you have provided no investment instructions will be invested in the following plan investment(s).

You will be defaulted into the appropriate investment based on your age as shown below.

Name of Investment	Age Range
Fisher 90% Equity 10% Fixed Income	55 or younger
Fisher 70% Equity 30% Fixed Income	56 to 60
Fisher 60% Equity 40% Fixed Income	61 to 65
Fisher 50% Equity 50% Fixed Income	66 to 75
Fisher 30% Equity 70% Fixed Income	76 or older

* If your birth year is not on record, you will be automatically placed into the Fisher 60% Equity 40% Fixed Income (100%).

Description of investment objectives and risk and return characteristics of

the default investment(s):

Fisher 90% Equity 10% Fixed Income:

The portfolio performance is highly linked to stock returns in general. A higher weight to stocks increases the chance of portfolio returns surpassing inflation, or the general increases in prices. There is a potential for the value to increase or decrease greatly in the short-term. This portfolio is typically associated with the goal of growing the portfolio as much as reasonably possible over a longer investment time horizon.

Fisher 70% Equity 30% Fixed Income:

The portfolio performance is primarily dependent on overall stock market returns. A higher weight to stocks increases the chance of portfolio returns surpassing inflation, or the general increases in prices. There is a potential for the value to increase or decrease notably in the short-term. Including a bond allocation is expected to reduce overall portfolio swings and lessen the impact of negative stock market movements than typically associated with an all-stock portfolio. This portfolio is typically associated with a goal of long-term portfolio growth above inflation with less risk than typically associated with an all-stock portfolio.

Fisher 60% Equity 40% Fixed Income:

The portfolio performance is primarily dependent on overall stock market returns. A higher weight to stocks increases the chance of portfolio returns surpassing inflation, or the general increases in prices. There is a potential for the value to increase or decrease notably in the short-term. Including a bond allocation is expected to reduce overall portfolio swings and lessen the impact of negative stock market movements than typically associated with an all-stock portfolio. This portfolio typically associated with a goal of long-term portfolio growth above inflation with less risk than typically associated with an all-stock portfolio.

Fisher 50% Equity 50% Fixed Income:

The portfolio performance is equally impacted by general stock and bond market returns. A higher weight to stocks increases the chance of portfolio returns surpassing inflation, or the general increases in prices. There is a potential for the value to increase or decrease notably in the short-term. Including a bond allocation is expected to reduce overall portfolio swings and lessen the impact of negative stock market movements than typically associated with a portfolio with a higher percentage of stocks. This portfolio is typically associated with a goal of long-term portfolio growth above inflation with less risk than typically associated with a portfolio with

a higher percentage of stocks.

Fisher 30% Equity 70% Fixed Income:

The portfolio performance is impacted by both stock and bond market returns. A stock weight increases the potential for positive portfolio returns compared to an all-bond portfolio. This portfolio is expected to reduce overall portfolio swings and lessen the impact of negative stock market movement than typically associated with a portfolio with a higher percentage of stocks. This portfolio is typically associated with the goal of having low portfolio risk in the short-term or to slightly surpass inflation.

Description of fees and expenses associated with the default investment(s) and any transfer from the default investment(s):

You may transfer the assets invested in the default investment(s) to any other investment alternative available under the plan. If you transfer to another investment alternative within 90 days beginning on the date your first contribution is invested in the plan or when you first had the opportunity to direct the investment of your assets, you will not incur any transfer fees or expenses. After this 90-day period, any applicable fees and expenses associated with the transfer from the default investment(s) will apply. In addition, the operating fees and expenses described below will always apply to this default investment(s).

Fisher 30% Equity 70% Fixed Income			
Name of Investment	NET annual operating expense*		Fund % in Portfolio
	As a %	Per \$1000	
Fisher All World Eq Coll Fund Class 3	0.01%	\$0.10	30%
Fisher U.S. Fxd Inc Coll Fund Class 3	0.09%	\$0.90	70%

Fisher 50% Equity 50% Fixed Income			
Name of Investment	NET annual operating expense*		Fund % in Portfolio
	As a %	Per \$1000	
Fisher All World Eq Coll Fund Class 3	0.01%	\$0.10	50%
Fisher U.S. Fxd Inc Coll Fund Class 3	0.09%	\$0.90	50%

Fisher 60% Equity 40% Fixed Income			
Name of Investment	NET annual operating expense*		Fund % in Portfolio
	As a %	Per \$1000	
Fisher All World Eq Coll Fund Class 3	0.01%	\$0.10	60%
Fisher U.S. Fxd Inc Coll Fund Class 3	0.09%	\$0.90	40%

Fisher 70% Equity 30% Fixed Income			
Name of Investment	NET annual operating expense*		Fund % in Portfolio
	As a %	Per \$1000	
Fisher All World Eq Coll Fund Class 3	0.01%	\$0.10	70%
Fisher U.S. Fxd Inc Coll Fund Class 3	0.09%	\$0.90	30%

Fisher 90% Equity 10% Fixed Income			
Name of Investment	NET annual operating expense*		Fund % in Portfolio
	As a %	Per \$1000	
Fisher All World Eq Coll Fund Class 3	0.01%	\$0.10	90%
Fisher U.S. Fxd Inc Coll Fund Class 3	0.09%	\$0.90	10%

Name of Investment	NET annual operating expense*		Fund % in Portfolio
	As a %	Per \$1000	
Fisher 60% Equity 40% Fixed Income	N/A	N/A	100%

*The overall expense ratio of the portfolio is a weighted average of the underlying funds. Redemption fees and contingent deferred sales charges (CDSC) do not apply/exist for these funds. Data as of 9/30/2019.

Transfer Rights

You have the right to transfer the assets invested in the default

investment(s) to any other investment alternative available under the plan.

Description of the frequency with which investment transfers are permitted:

You can redirect your future contributions and change the way your plan account balance is invested anytime, subject to each fund's trading restrictions and any purchase fees (if applicable).

For more information, you can access the investment fund fact sheets or investment prospectus located on your participant website, which will include further information about the investment objectives, risk/return characteristics, fees and transfer rights.

Please contact the Plan Administrator if:

- You have any questions about how the plan works or your rights and obligations under the plan.
- You would like a copy of the plan's Summary Plan Description or other plan documents.
- You would like additional information about your investment alternatives.

Name of Plan Administrator	OREGON DOOR COMPANY
Address	PO BOX 1960
City, State, Zip	WINSTON, OR, 97496
Phone	(541) 679-6791

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Information Regarding Your Retirement Account
OREGON DOOR 401(K) PLAN
October 30, 2019

The information in this document is designed to provide you important information about your company's retirement plan and help you make decisions regarding the features and investments that are available. This information will be updated at least annually and more frequently if certain information changes. You are encouraged to review this information – along with any additional materials provided – in order to make the best possible decisions regarding the management of your retirement account.

General Plan Information

This section describes any limitations or restrictions on how you can manage your account along with information on the plan's investment options and any voting rights that may apply to them. If your plan offers a brokerage account option, information regarding this account can also be found in this section.

Administrative Expenses

The information in this section provides detail on expenses associated with the administration and recordkeeping of the plan and, if deducted from your account, how these expenses will be calculated. Please note that administrative expenses may not be deducted from your account and instead be paid by your employer. Whether or not these expenses are deducted from your account may also vary from year to year.

Individual Expenses

In this section you will find a listing of services available to help you manage your retirement account and the cost for each service. These services are optional and you will only be charged if they are used.

Investment Options

The charts in this section are designed to provide detailed information on the investments available through your company's plan. This section is broken out by investment type and includes such information as investment returns, performance of comparative benchmarks and where to obtain additional information on each investment.

General Plan Information

Investment Instructions

You are responsible for choosing how to invest the assets in your account according to the procedures provided by your plan administrator. Information on your plan's investments and how to provide investment instructions can be found in the Investment Options section of this document. Your investment decisions are subject to any limitations or restrictions described in the table below.

Investment Limitations or Restrictions	
The portion(s) of your account that you can invest	Your Entire Account
How often you can change your investment elections	Daily
How often you can transfer assets between investment options	Daily
Additional rules that apply to selecting investments	

Exercise of Voting and Other Rights

Certain voting and other rights may apply to an investment option that you have chosen for your account. Those rights may be exercised by the plan sponsor or other named fiduciary for the plan who retains the right to exercise on behalf of the plan voting, tender and similar rights with respect to the designated investment alternatives in the plan.

Designated Investments

For a list of investment options offered through the plan, please review the Investment Options comparative chart in this document.

Investment Managers

For the investment managers of the plan's investment options, please see each investment's website, prospectus or fact sheet.

Administrative Expenses

Your employer has elected to pay the cost for administrative services provided to the plan. These services are necessary for the operation of your plan and can include recordkeeping, custodial, legal, and accounting services.

Individual Expenses

The expenses listed below for services provided to you may be charged to your account. If any of these expenses are charged to you, they will be deducted from check proceeds or from account assets. The fees listed below only apply for the services you use. Please see the "Information About the Document" section at the end of this document for further details.

Expense	Amount
Taking a loan	\$150 per Loan
Taking a distribution	\$75 per Distribution
Check stop payment/re-issue	\$35 per Check
Outgoing wire transfer/reject/re-issue/UPS Delivery	\$30 per Wire
Each additional distribution check (if more than one)	\$15 per Check

Investments available in your plan may charge additional fees to your account such as fund redemption fees, sales charges, deferred sales charges or other trading restrictions. Please review the complete investment fee and performance chart contained in this notice to determine whether these fees may be assessed for an investment option, and review your account statement for a detailed disclosure of the dollar amount actually charged to your account related to these fees.

Investment Options

Whether you will have adequate savings at retirement will depend in large part on how much you choose to save and how you invest your savings. While the information below is important to making informed investment decisions, you should carefully review all available information about an investment option prior to making an investment decision.

In addition to the core investment options, model portfolios which are pre-defined asset allocation strategies utilizing the core investments are also available in your plan. Annually, your investment will be rebalanced back to the proper allocation. Please visit <https://myaccount.ascensus.com/fisher> for additional information on the model portfolios including the underlying fund allocations.

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 website address shown below or you can contact VALERIE KEETON/BRIAN BENNETT at 5416796791. A free paper copy of the information available on the website(s) can be obtained by contacting VALERIE KEETON/BRIAN BENNETT at 5416796791.

Document Summary

This document has three parts. Part I consists of performance information for plan investment options. This part shows you how well the investments have performed in the past. Part II shows you the fees and expenses you will pay if you invest in an option. Part III contains information about the annuity options (if applicable) under your retirement plan.

Part I – Performance Information

Table 1 focuses on the performance of investment options that do not have a fixed or stated rate of return. Table 1 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 website(s) listed in Table 1. Additional information is also available at <https://myaccount.ascensus.com/fisher>.

Table 1—Variable Return Investments								
Name / Type of Option / Website	Average Annual Total Return As of 9/30/2019				Benchmark			
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
Equity Funds								
DFA Emerging Markets Core Equity I/ International Stock www.dimensionalfunds.com	-1.75%	2.07%	3.74%	6.98%	-2.02%	2.33%	3.37%	6.76%
	MSCI EM NR USD							
DFA Global Equity Portfolio I/ International Stock www.dimensionalfunds.com	-1.42%	6.95%	9.71%	7.91%	1.82%	6.75%	8.29%	7.10%
	MSCI ACWI Large Cap NR USD							
DFA U.S. Small Cap Portfolio I/ Small Cap U.S. Stock www.dimensionalfunds.com	-10.37%	7.16%	11.57%	9.98%	-8.89%	8.19%	11.19%	8.99%
	Russell 2000 TR USD							
Fisher All World Eq Coll Fund Class 3/ International Stock Fisherinvestments.co.uk	1.96%	N/A	N/A	10.14%	1.82%	6.75%	8.29%	N/A
	MSCI ACWI Large Cap NR USD							
iShares Russell 1000 LgCap Ind K/ Large Cap U.S. Stock www.blackrock.com	3.86%	10.53%	N/A	12.01%	3.87%	10.62%	13.23%	12.14%
	Russell 1000 TR USD							
Northern Funds Mid Cap Index Fund/ Mid Cap U.S. Stock www.northernfunds.com	-2.63%	8.71%	12.35%	9.03%	3.19%	9.10%	13.07%	9.36%
	Russell Mid Cap TR USD							
Vanguard Developed Mkts Index Adm/ International Stock www.vanguard.com	-2.08%	3.62%	5.07%	3.97%	-1.23%	2.90%	4.45%	4.30%
	MSCI ACWI Ex USA NR USD							
Bond Funds								
Fisher U.S. Fxd Inc Coll Fund Class 3/ Diversified Bond Fisherinvestments.co.uk	9.96%	N/A	N/A	3.61%	13%	4.72%	5.56%	N/A
	BBgBarc US Corp Bond TR USD							
PIMCO Global Bd Opport (USDHedged) I/ Diversified Bond www.pimco.com	5.31%	3.79%	5.22%	5.63%	10.65%	4.12%	4.17%	5%
	BBgBarc Global Aggregate TR Hdg USD							
TIAA-CREF Bond Plus Instl/ Diversified Bond www.tiaa-cref.org	10.11%	3.98%	4.85%	4.78%	10.07%	3.62%	4.14%	4.70%
	BBgBarc US Universal TR USD							
Vanguard Inflation-Protected Sec Adm/ Diversified Bond www.vanguard.com	7.03%	2.38%	3.39%	3.67%	7.13%	2.45%	3.46%	3.78%
	BBgBarc US Treasury US TIPS TR USD							

Other									
Vanguard Federal Money Market Inv/ Capital Preservation www.vanguard.com	2.26%	0.93%	0.47%	4.15%	2.64%	1.24%	0.78%	N/A	ICE BofAML USD 3M Dep OR CM TR USD
Fisher 100% Fixed Income https://myaccount.ascensus.com/fisher	9.96%	N/A	N/A	3.60%	N/A	N/A	N/A	N/A	
Fisher 30% Equity 70% Fixed Income https://myaccount.ascensus.com/fisher	7.76%	N/A	N/A	5.68%	N/A	N/A	N/A	N/A	
Fisher 40% Equity 60% Fixed Income https://myaccount.ascensus.com/fisher	6.99%	N/A	N/A	6.35%	N/A	N/A	N/A	N/A	
Fisher 50% Equity 50% Fixed Income https://myaccount.ascensus.com/fisher	6.19%	N/A	N/A	7.01%	N/A	N/A	N/A	N/A	
Fisher 60% Equity 40% Fixed Income https://myaccount.ascensus.com/fisher	5.38%	N/A	N/A	7.65%	N/A	N/A	N/A	N/A	
Fisher 70% Equity 30% Fixed Income https://myaccount.ascensus.com/fisher	4.55%	N/A	N/A	8.29%	N/A	N/A	N/A	N/A	
Fisher 90% Equity 10% Fixed Income https://myaccount.ascensus.com/fisher	2.84%	N/A	N/A	9.52%	N/A	N/A	N/A	N/A	

Table 2 focuses on the performance of investment options that have a fixed or stated rate of return. Table 2 shows the annual rate of return of each option, the term or length of time that you will earn this rate of return and other information relevant to performance.

Table 2—Fixed Return Investments			
Name/Type of Option	Return	Term	Other

Note: To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very

well often cause another asset category, or another particular security to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

Part II – Fee and Expense Information

Table 3 shows fee and expense information for the investment options listed in Table 1 and Table 2. Table 3 shows the total annual operating expenses of the options in Table 1. Total annual operating expenses are expenses that reduce the rate of return of the investment option. Table 3 also shows shareholder-type fees. These fees are in addition to total annual operating expenses. Please see the “Information About This Document” section at the end of this document for further details.

Table 3—Fees and Expenses					
Name	Type of Option	Total Annual Operating Expenses		Maximum Sales Charge	Deferred Sales Charge*
		As a %	Per \$1000		
<i>Redemption fees or trading restrictions (if applicable)</i>					
Equity Funds					
DFA Emerging Markets Core Equity I	International Stock	0.52%	\$5.20	N/A	N/A
<i>Trading Restrictions: Holding period of 90 day(s) enforced on transfer IN transactions after 2 Round Trip of \$25,000.00 or more within a period of 30 day(s).</i>					
DFA Global Equity Portfolio I	International Stock	0.57%	\$5.70	N/A	N/A
<i>Trading Restrictions: Holding period of 90 day(s) enforced on transfer IN transactions after 2 Round Trip of \$25,000.00 or more within a period of 30 day(s).</i>					
DFA U.S. Small Cap Portfolio I	Small Cap U.S. Stock	0.37%	\$3.70	N/A	N/A
<i>Trading Restrictions: Holding period of 90 day(s) enforced on transfer IN transactions after 2 Round Trip of \$25,000.00 or more within a period of 30 day(s).</i>					
Fisher All World Eq Coll Fund Class 3	International Stock	0.01%	\$0.10	N/A	N/A
iShares Russell 1000 LgCap Ind K	Large Cap U.S. Stock	0.11%	\$1.10	N/A	N/A
Northern Funds Mid Cap Index Fund	Mid Cap U.S. Stock	0.19%	\$1.90	N/A	N/A
Vanguard Developed Mkts Index Adm	International Stock	0.07%	\$0.70	N/A	N/A
<i>Trading Restrictions: Holding period of 30 day(s) enforced on transfer IN transactions after 1 Transfer Out of \$0.01 or more within a period of 1 day(s).</i>					
Bond Funds					
Fisher U.S. Fxd Inc Coll Fund Class 3	Diversified Bond	0.09%	\$0.90	N/A	N/A
PIMCO Global Bd Opport. (USDHedged) I	Diversified Bond	0.62%	\$6.20	N/A	N/A
TIAA-CREF Bond Plus Instl	Diversified Bond	0.30%	\$3	N/A	N/A
<i>Trading Restrictions: Holding period of 90 day(s) enforced on transfer IN transactions after 1 Round Trip of \$0.01 or more within a period of 60 day(s).</i>					
Vanguard Inflation-Protected Sec Adm	Diversified Bond	0.10%	\$1	N/A	N/A
<i>Trading Restrictions: Holding period of 30 day(s) enforced on transfer IN transactions after 1 Transfer Out of \$0.01 or more within a period of 1 day(s).</i>					

Other						
Vanguard Federal Money Market Inv	Capital Preservation	0.11%	\$1.10	N/A	N/A	
Fixed Return Investments						

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at <https://www.dol.gov/sites/dolgov/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.

Part III – Annuity Information

Table 4 focuses on the annuity options under the plan. Annuities are insurance contracts that allow you to receive a guaranteed stream of payments at regular intervals, usually beginning when you retire and lasting for your entire life. Annuities are issued by insurance companies. Guarantees of an insurance company are subject to its long-term financial strength and claims-paying ability.

Table 4—Annuity Options			
Name	Objectives / Goals	Pricing Factors	Restrictions / Fees

Please visit <https://myaccount.ascensus.com/fisher> for a glossary of investment terms relevant to the investment options under this plan. This glossary is intended to help you better understand your options.

More current information about your plan's investment options, including fees and expenses and performance updates, may be available at the listed website addresses.

Compliance with Section 404(c) of the Employee Retirement Income Security Act

Your employer intends to satisfy the requirements of Section 404(c) of the Employee Retirement Income Security Act (ERISA) and corresponding Department of Labor regulations. This means that your employer is providing you with the opportunity to decide how to invest the assets in your account, enabling you to choose investments that fit your personal needs. Your employer and certain individuals in charge of the plan (known as fiduciaries) will not be responsible for the investment performance of your account that results from your investment instructions.

For additional information, please contact VALERIE KEETON/BRIAN BENNETT at 5416796791 or PO BOX 1960, WINSTON, OR 97496 who monitors compliance with these procedures.

Information About This Document

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ETF trading costs – For plans offering exchange traded funds ("ETFs"), trading commissions (estimated at \$0.015 per share) and securities transaction fees on the sales of ETF shares are factored into the average share price, if applicable. For more information on the securities transaction fees, please visit <http://www.sec.gov/divisions/marketreg/sec31info.htm>.

Company stock trading costs – For plans offering company stock as an investment, the following transaction costs are factored into the average share price: trading commissions (estimated at \$0.06 per share with a minimum transaction charge of \$15). For more information on the securities transaction fees, please visit <http://www.sec.gov/divisions/marketreg/sec31info.htm>.

Investment Management Services – For plans offering Investment Management Services that are provided by Morningstar, LLC. The fee shown in the Individual Expenses section is an annual fee that is charged quarterly based on asset balance in your account for the prior quarter.

Annual operating expenses – The expense information in Table 3 of this document reflects the gross annual operating expenses of the investment options listed in Table 1. Some investments may waive a portion of this fee for a certain period of time to cap expenses at a certain level (net operating expenses). Please see the prospectus or similar document for details on each investment's gross and net annual operating expenses.

N/A = information is either not applicable or not available.

Plan Expenses Currently

Your retirement plan hires third parties to provide various administrative services to the retirement plan. The expenses associated with these plans services can be paid by the plan or employer. If paid by the plan, a portion of the expense is deducted from your personal account. The actual expense deducted from your account, if any, will be reflected on your quarterly account statement provided by the plan recordkeeper.

For more information about these administrative expenses and other fees associated with your retirement account, please see the enclosed disclosures provided by the plan recordkeeper.

Fisher Investments

Your retirement plan has hired Fisher Investments to provide a number of services to the plan. These services include fiduciary investment advice, as well as non-fiduciary consulting services, such as providing investment education to you and other plan participants.

Fisher Investments charges a fee based on the plan's total assets, excluding any assets invested through a self-directed brokerage account, if your plan provides a brokerage account option. As with other administrative expenses, such as those for recordkeeping, legal, or accounting services, the Fisher Investments fee can be paid by the employer or the plan. If paid by the plan, a portion of the Fisher Investment fee is deducted from your personal account. The actual expense deducted from your account, if any, will be reflected on your quarterly account statement provided by the plan recordkeeper. Some recordkeepers will separately itemize the Fisher Investments fee, while some will categorize all administrative expenses together.