

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 12/31/2022			Morningstar Category Returns as of 12/31/2022		
			1-Year	5-Year	10-Year	1-Year	5-Year	10-Year
Domestic Equity								
Schwab S&P 500 Idx	SWPPX	Large Blend	-18.97%	8.99%	12.19%	-17.51%	7.92%	11.02%
Schwab Total Stock Market Idx	SWTSX	Large Blend	-19.53%	8.63%	11.99%	-16.95%	8.26%	11.31%
Schwab U.S. Large-Cap Growth Idx	SWLGX	Large Growth	-29.16%	10.90%	N/A	-29.76%	8.39%	11.82%
Schwab U.S. Large-Cap Value Idx	SWLVX	Large Value	-7.59%	6.58%	N/A	-5.91%	7.02%	10.23%
Schwab U.S. Mid-Cap Idx	SWMCX	Mid-Cap Blend	-17.30%	7.05%	N/A	-13.98%	6.28%	9.81%
Schwab Small Cap Idx	SWSSX	Small Blend	-20.42%	4.19%	9.05%	-16.24%	4.84%	9.08%
Foreign Equity								
Schwab Intl Idx	SWISX	Foreign Large Blend	-14.28%	1.73%	4.60%	-15.79%	1.14%	4.25%
Schwab Fndmtl Intl Large Co Idx	SFNNX	Foreign Large Value	-7.93%	2.25%	5.22%	-9.12%	0.64%	3.60%
Schwab Fndmtl Emerg Mkts Lrg Co Idx	SFENX	Diversified Emerging Mkts	-15.52%	0.09%	1.49%	-20.84%	-1.33%	1.48%
Global Equity								
Schwab Fndmtl Global Real Estate Idx	SFREX	Global Real Estate	-21.05%	-1.30%	N/A	-25.13%	0.09%	3.05%
Bond Funds								
Schwab U.S. Aggregate Bond Idx	SWAGX	Intermediate Core Bond	-13.07%	-0.11%	N/A	-13.23%	-0.14%	0.89%
American Century Govt Bond	CPTNX	Intermediate Government	-12.54%	-0.31%	0.35%	-11.34%	-0.42%	0.31%
Schwab TIPS Idx	SWRSX	Inflation-Protected Bond	-11.99%	2.01%	0.98%	-10.55%	1.82%	0.82%
Schwab Short-Term Bond Idx	SWSBX	Short-Term Bond	-5.53%	0.75%	N/A	-5.23%	0.91%	1.05%
Cash								
Cash	CASH	Cash Sweep	N/A	N/A	N/A	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 Idx	SWPPX	Large Blend	0.02%	\$0.20	0.81%	\$8.10	No	0.00%
Schwab Total Stock Market Idx	SWTSX	Large Blend	0.03%	\$0.30	0.81%	\$8.10	No	0.00%
Schwab U.S. Large-Cap Growth Idx	SWLGX	Large Growth	0.04%	\$0.40	0.81%	\$8.10	No	0.00%
Schwab U.S. Large-Cap Value Idx	SWLVX	Large Value	0.04%	\$0.40	0.81%	\$8.10	No	0.00%
Schwab U.S. Mid-Cap Idx	SWMCX	Mid-Cap Blend	0.04%	\$0.40	1.00%	\$10.00	No	0.00%
Schwab Small Cap Idx	SWSSX	Small Blend	0.04%	\$0.40	1.10%	\$11.00	No	0.00%
Foreign Equity								
Schwab Intl Idx	SWISX	Foreign Large Blend	0.06%	\$0.60	0.94%	\$9.40	No	0.00%
Schwab Fndmtl Intl Large Co Idx	SFNNX	Foreign Large Value	0.25%	\$2.50	0.94%	\$9.40	No	0.00%
Schwab Fndmtl Emerg Mkts Lrg Co Idx	SFENX	Diversified Emerging Mkts	0.39%	\$3.90	1.19%	\$11.90	No	0.00%
Global Equity								
Schwab Fndmtl Global Real Estate Idx	SFREX	Global Real Estate	0.39%	\$3.90	1.00%	\$10.00	No	0.00%
Bond Funds								
Schwab U.S. Aggregate Bond Idx	SWAGX	Intermediate Core Bond	0.04%	\$0.40	0.55%	\$5.50	No	0.00%
American Century Govt Bond	CPTNX	Intermediate Government	0.46%	\$4.60	0.45%	\$4.50	Yes	0.00%
Schwab TIPS Idx	SWRSX	Inflation-Protected Bond	0.05%	\$0.50	0.41%	\$4.10	No	0.00%
Schwab Short-Term Bond Idx	SWSBX	Short-Term Bond	0.06%	\$0.60	0.52%	\$5.20	No	0.00%
Money Market								
Cash	CASH	Cash Sweep	0.00%	\$0.00	0.00%	\$0.00	No	0.00%
Averages			0.13%	\$1.27	0.76%	\$7.56		

*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 December 31, 2022

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