

Fee Disclosure Statement for Participants of the Zglobal 401(k) Profit Sharing Plan & Trust

Overview

As a participant in the retirement plan sponsored by your employer, you are entitled to know the fees and expenses incurred to operate the plan that are paid by participant assets. The Employee Retirement Income Security Act of 1974, as amended ("ERISA"), requires that the plan administrator provide the disclosures of these fees to you, on or before the date you can first direct your investments, and annually thereafter.

The disclosure of fees is intended to make you aware of the rights and responsibilities associated with the options made available under the plan so that you may make informed decisions regarding the management of your account.

The types of information that must be disclosed are both plan-related and investment-related. Plan-related information includes general operational and identifying information, administrative expenses, and individual expenses. Investment-related information is included on a separate chart which details the fee information of the investment alternatives made available by the plan.

Part One: General Plan Information

Enrollment

Participants and beneficiaries can enroll and make investment changes at any time once eligible to participate in the plan. They can enroll via the internet or by completing an Enrollment/Change Form and either faxing or mailing it to Paychex.

•<http://www.paychexflex.com>

•**Fax: 585-389-7252**

•**Mail correspondence:**

Attn: 401(k) Participant Support
1175 John St., West Henrietta, NY 14586

Plan Investment Changes

There are no limitations on the frequency of when investment changes may be made; however, there may be fees associated with such changes. Review the attached Investment Chart or the fund's prospectus for additional information.

Voting of Proxy

The plan administrator shall have responsibility for instructing the trustee as to voting and the tendering of shares relating to assets held by the trust, by proxy or in person, except to the extent such responsibility is delegated to another person, under the terms of the plan or under an agreement between the adopting employer and an investment manager, in which case such persons shall have such responsibility.

Asset Management

Your employer has selected the following financial professional to assist with the management of plan assets: KEN CHRISTIE, 916-772-5970.

Part Two: Administrative Expenses

Administrative expenses for such duties as recordkeeping, accounting, tax form preparation, and legal fees may be paid by the employer or by the plan. Your employer also has the option to be reimbursed by the plan for expenses they have paid. Fees paid with plan assets will be deducted pro-rata based on account balances and specified on your quarterly participant benefit statement as a plan administration expense.

Paychex charges administrative fees for the services provided to the plan which may be paid either by your employer or by plan assets. In the event your employer elects to have fees paid by plan assets the fees will be deducted pro-rata based on the account balances and will be specified on your quarterly participant benefit statement as Plan Administration Fee. Paychex administrative expenses include monthly fees, per participant fees, setup fees, and, when an employer selects specific service offerings or other features, an annual account fee which is charged against plan assets.

Paychex administrative fees may be paid from plan assets if elected by the plan administrator. Certain restrictions may apply. You may contact your plan administrator to determine whether administrative fees are paid from plan assets. If this applies, the fees are charged against participant accounts pro-rata based on account balance. Over the previous 12 months, Paychex administrative fees paid from assets totaled \$5,206.45.

Paychex returns any payments which Paychex would have received from the investments in the Plan's lineup pro-rata to the Plan and assesses an annual account fee against the Plan assets. The annual account fee is based on the formula below.

Minimum Asset Value in the Plan	Maximum Asset Value in the Plan	Annual Account Fee (bps)
\$0.00	\$99,999.99	31bps
\$100,000.00	\$499,999.99	28bps
\$500,000.00	\$999,999.99	23bps
\$1,000,000.00	\$2,999,999.99	20bps
\$3,000,000.00	\$3,999,999.99	13bps
\$4,000,000.00	\$9,999,999.99	14bps
\$10,000,000.00	\$14,999,999.99	13bps
\$15,000,000.00	\$39,999,999.99	10bps
\$40,000,000.00+		8bps

Basis points (bps) are a unit of measurement equal to 1/100th of 1% (e.g., 40bps = .40% = .004).

Quarterly Plan Document Maintenance Fee of \$15 will be paid by the employer or the plan. Quarterly Plan Document Maintenance Fees paid with plan assets will be deducted pro rata based on account balances and specified on your quarterly participant benefit statement.

In the event that the employer decides to transfer the plan's recordkeeping services to a new service provider, there may be a plan transfer fee charged for services associated with the transfer process. The employer has the option to pay the expense with plan assets. If the expense is paid by the plan, it will be deducted on a pro-rata basis from all account balances, and the portion applied to your account will be reflected on your quarterly participant benefit statement.

A registered investment advisor, KEN CHRISTIE, 916-772-5970, manages the assets of the plan based on direction from the plan administrator. The annual fee is 50.00004 basis points based on the plan's assets including loan balances paid on a Monthly basis and charged against participant accounts pro-rata based on account balance.

The actual fee(s) for administrative expenses assessed against your account will be specified on your quarterly participant benefit statement.

Part Three: Individual Expenses

The following expenses may be charged against your account as set forth below. The actual fee(s) for any individual

expenses assessed will be listed on your quarterly participant benefit statement.

Type of Fee	Description	Amount
Loan Fee	Fee charged for the initial processing of a loan request including preparation of amortization schedule.	\$175 general purpose loan \$325 primary residence loan
Distribution Fee	Fee charged for processing a distribution of plan assets.	\$75
Wire/ACH Fee	Fee charged for sending loans and distributions as an automated clearing house (ACH) transaction or via wire transfer.	\$18
Stale Check Fee	Fees charged to participants who fail to cash their distribution check by Paychex and third-party vendor. The amount of the fee depends on the services that are necessary to locate the participant.	\$65 Stale Check Processing to remit to Third-party vendor. Third-party Vendor Fees \$5 mailing fee to participant \$60 distribution of Stale Check Assets to participant or rollover of Stale Check Assets to IRA fee \$125 missing participant search fee
Participant Search Fee	Fee charged in event participant fails to request distribution during a plan termination and search is performed to determine current address.	\$65
Check Reissue Fee	Fee charged for requiring a change in the method of distribution from cash to rollover or vice versa.	\$75
Managed Account Fee	Fee for using GuidedChoice® managed account services. GuidedChoice® provides investment advisory services to retirement Participants. Services are delivered through online-based software, telephone, paper application and face-to-face meetings. Individuals may receive projections of potential income at retirement, based upon the current value of retirement assets, expected future contributions, earnings and social security. Based upon specific information, income, asset level, risk tolerance and the retirement goal established, recommended changes to saving rate, investment allocation, risk level and retirement age may be provided. Paychex does not deliver the GuidedChoice® managed account services or make recommendations as to the selection of an advice provider or investments.	45 bps or .45% of the first \$100,000 in assets with an annual maximum of \$450 regardless of asset level. These fees are prorated and charged on a quarterly basis.
Front/Back-End Load Fee	Sales charge or commission to compensate a sales intermediary, such as a broker or financial advisor, for their time and expertise in selecting an appropriate investment option for the investor.	None/waived
Qualified Domestic Relations Order (QDRO) Processing Fee	Fee charged to the Participant for calculation and division of individual Participants Plan assets pursuant to a QDRO.	\$500 or as set forth on the QDRO determination of status paperwork.

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 Melissa Vaa at 604 Sutter Street Suite 250, Folsom, CA 95630, 916-985-9461.

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 09/30/20				Benchmark			
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
Bond Funds									
JOHN HANCOCK HIGH YIELD I/ High Yield Bond	JYHIX	1.15%	5.65%	5.41%	3.95%	2.30%	6.61%	6.28%	N/A
		www.jhfunds.com				ICE BofA US High Yield TR USD			
PIMCO REAL RETURN R/ Inflation Protected Bond	PRRRX	10.14%	4.14%	2.81%	4.16%	10.08%	4.61%	3.57%	N/A
		www.allianzinvestors.com				BBgBarc US Treasury US TIPS TR USD			
PIMCO TOTAL RETURN R/ Intermediate - Term Bond	PTRRX	6.79%	4.10%	3.33%	4.62%	6.98%	4.18%	3.64%	N/A
		www.allianzinvestors.com				BBgBarc US Agg Bond TR USD			
VANGUARD SHORT TERM FEDERAL INV/ Short Government	VSGBX	4.33%	2.12%	1.61%	4.70%	4.68%	2.21%	1.72%	N/A
		www.vanguard.com				BBgBarc Government 1-5 Yr TR USD			

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 09/30/20				Benchmark			
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
Equity Funds									
AMERICAN FUNDS EUROPACIFIC GROWTH R1/ Foreign Large Growth	RERAX	13.68%	7.88%	5.61%	6.95%	17.54%	10.16%	6.38%	N/A
		www.americanfunds.com				MSCI ACWI Ex USA Growth NR USD			
AMERICAN FUNDS GROWTH FUND OF AMERICA R1/ Large Growth	RGAAAX	31.13%	15.94%	13.82%	9.45%	37.53%	20.10%	17.25%	N/A
		www.americanfunds.com				Russell 1000 Growth TR USD			
DAVIS NEW YORK VENTURE R/ Large Blend	NYVRX	1.86%	8.95%	9.54%	7.40%	16.01%	14.09%	13.76%	N/A
		www.davisfunds.com				Russell 1000 TR USD			
JHANCOCK MULTI-INDEX 2025 PRESERVATION R2/ Target Date 2025	JRERX	7.22%	6.45%	6.35%	5.93%	8.40%	8.37%	8.08%	N/A
		www.jhfunds.com				Morningstar Lifetime Mod 2025 TR USD			
JHANCOCK MULTI-INDEX 2030 PRESERVATION R2/ Target Date 2030	JRHRX	8.76%	7.82%	7.39%	7.13%	7.79%	8.88%	8.60%	N/A
		www.jhfunds.com				Morningstar Lifetime Mod 2030 TR USD			
JHANCOCK MULTI-INDEX 2035 PRESERVATION R2/ Target Date 2035	JRYRX	9.21%	8.58%	7.98%	7.82%	6.79%	9.20%	8.87%	N/A
		www.jhfunds.com				Morningstar Lifetime Mod 2035 TR USD			
JHANCOCK MULTI-INDEX 2040 PRESERVATION R2/ Target Date 2040	JRRRX	9.37%	9.10%	8.32%	8.21%	5.87%	9.29%	8.90%	N/A
		www.jhfunds.com				Morningstar Lifetime Mod 2040 TR USD			
JHANCOCK MULTI-INDEX 2045 PRESERVATION R2/ Target Date 2045	JRVRX	9.43%	9.19%	8.39%	8.30%	5.28%	9.24%	8.79%	N/A
		www.jhfunds.com				Morningstar Lifetime Mod 2045 TR USD			

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 09/30/20				Benchmark			
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
JHANCOCK MULTI-INDEX 2050 PRESERVATION R2/ Target Date 2050	JRINX	9.54%	9.30%	N/A	8.36%	5.01%	9.16%	8.67%	N/A
		www.jhfunds.com				Morningstar Lifetime Mod 2050 TR USD			
JHANCOCK MULTI-INDEX INCOME PRESERVATION R2/ Target Date Retirement	JRFNX	4.82%	3.69%	3.57%	3.00%	7.20%	5.94%	5.49%	N/A
		www.jhfunds.com				Morningstar Lifetime Mod Incm TR USD			
JOHN HANCOCK DISCIPLINED VALUE INTERNATIONAL R2/ Foreign Large Value	JDISX	(5.41%)	0.85%	N/A	(0.21%)	3.00%	6.23%	4.00%	N/A
		www.jhfunds.com				MSCI ACWI Ex USA NR USD			
VANGUARD 500 INDEX ADML/ Large Blend	VFIAX	15.11%	14.11%	13.71%	6.76%	16.01%	14.09%	13.76%	N/A
		www.vanguard.com				Russell 1000 TR USD			
VANGUARD GROWTH INDEX ADML/ Large Growth	VIGAX	38.24%	19.24%	16.73%	7.80%	37.53%	20.10%	17.25%	N/A
		www.vanguard.com				Russell 1000 Growth TR USD			
VANGUARD MID CAP VALUE INDEX ADML/ Mid - Cap Value	VMVAX	(7.75%)	6.41%	10.05%	11.02%	(7.30%)	6.38%	9.71%	N/A
		www.vanguard.com				Russell Mid Cap Value TR USD			
VANGUARD SMALL CAP GROWTH INDEX ADML/ Small Growth	VSGAX	18.68%	13.69%	13.31%	14.04%	15.71%	11.42%	12.34%	N/A
		www.vanguard.com				Russell 2000 Growth TR USD			
VANGUARD SMALL CAP VALUE INDEX ADMIRAL/ Small Value	VSIAX	(12.30%)	4.80%	8.68%	9.76%	(14.88%)	4.11%	7.09%	N/A
		www.vanguard.com				Russell 2000 Value TR USD			
VANGUARD VALUE INDEX ADML/ Large Value	VVIAX	(3.32%)	9.25%	10.80%	6.04%	(5.03%)	7.66%	9.95%	N/A
		www.vanguard.com				Russell 1000 Value TR USD			

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 09/30/20				Benchmark			
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
Money Market Funds									
FIDELITY GOVERNMENT MONEY MARKET DLY MNV/ Money Market	FZBXX	0.47%	0.64%	0.32%	2.66%	1.57%	1.50%	0.90%	1.39%
		www.fidelity.com				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.

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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 %*	Per \$1000	Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
Bond Funds							
JOHN HANCOCK HIGH YIELD I/ High Yield Bond	JYHIX	0.68%	\$ 6.80	N/A	N/A	N/A	N/A
Additional Description: None							
PIMCO REAL RETURN R/ Inflation Protected Bond	PRRRX	1.18%	\$ 11.80	N/A	N/A	N/A	N/A
Additional Description: None							
PIMCO TOTAL RETURN R/ Intermediate - Term Bond	PTRRX	1.29%	\$ 12.90	N/A	N/A	N/A	N/A
Additional Description: None							
VANGUARD SHORT TERM FEDERAL INV/ Short Government	VSGBX	0.20%	\$ 2.00	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None							
Equity Funds							
AMERICAN FUNDS EUROPACIFIC GROWTH R1/ Foreign Large Growth	RERAX	1.58%	\$ 15.80	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 ****
AMERICAN FUNDS GROWTH FUND OF AMERICA R1/ Large Growth	RGAAAX	1.41%	\$ 14.10	N/A	N/A	N/A	N/A
Additional Description: None							
DAVIS NEW YORK VENTURE R/ Large Blend	NYVRX	1.18%	\$ 11.80	N/A	N/A	N/A	N/A
Additional Description: None							
JHANCOCK MULTI-INDEX 2025 PRESERVATION R2/ Target Date 2025	JRERX	0.86%	\$ 8.60	N/A	N/A	N/A	N/A
Additional Description: None							
JHANCOCK MULTI-INDEX 2030 PRESERVATION R2/ Target Date 2030	JRHRX	0.87%	\$ 8.70	N/A	N/A	N/A	N/A
Additional Description: None							
JHANCOCK MULTI-INDEX 2035 PRESERVATION R2/ Target Date 2035	JRYRX	0.87%	\$ 8.70	N/A	N/A	N/A	N/A
Additional Description: None							
JHANCOCK MULTI-INDEX 2040 PRESERVATION R2/ Target Date 2040	JRRRX	0.87%	\$ 8.70	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 R2/ Target Date 2045	JVRX	0.88% \$ 8.80	N/A	N/A	N/A	N/A
Additional Description: None						
JHANCOCK MULTI-INDEX 2050 PRESERVATION R2/ Target Date 2050	JRINX	0.89% \$ 8.90	N/A	N/A	N/A	N/A
Additional Description: None						
JHANCOCK MULTI-INDEX INCOME PRESERVATION R2/ Target Date Retirement	JRFNX	0.85% \$ 8.50	N/A	N/A	N/A	N/A
Additional Description: None						
JOHN HANCOCK DISCIPLINED VALUE INTERNATIONAL R2/ Foreign Large Value	JDISX	1.36% \$ 13.60	N/A	N/A	N/A	N/A
Additional Description: None						
VANGUARD 500 INDEX ADML/ Large Blend	VFIAX	0.04% \$ 0.40	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None						
VANGUARD GROWTH INDEX ADML/ Large Growth	VIGAX	0.05% \$ 0.50	N/A	30 Days	1 in 30 Days	30 Days
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 MID CAP VALUE INDEX ADML/ Mid - Cap Value	VMVAX	0.07%	\$ 0.70	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None							
VANGUARD SMALL CAP GROWTH INDEX ADML/ Small Growth	VSGAX	0.07%	\$ 0.70	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None							
VANGUARD SMALL CAP VALUE INDEX ADMIRAL/ Small Value	VSIAX	0.07%	\$ 0.70	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None							
VANGUARD VALUE INDEX ADML/ Large Value	VVIAX	0.05%	\$ 0.50	N/A	30 Days	1 in 30 Days	30 Days
Additional Description: None							
Money Market Funds							
FIDELITY GOVERNMENT MONEY MARKET DLY MNY/ Money Market	FZBXX	0.70%	\$ 7.00	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.

The information set forth in this document is based upon information that Paychex has received from unaffiliated third parties. Paychex has not verified the accuracy or completeness of the information and cannot be responsible for any inaccuracies in the information from third party sources. You must independently determine how to use and interpret the information set forth in this document, including whether you need the assistance of any professionals to assist you in your interpretation of that information and if so, the nature of professional assistance that you may need. Paychex is not responsible for the manner in which you interpret the information in this document.

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.