



Annual Statement of Disclosure

Each year, the Department of Labor requires that you receive certain information about any retirement plans you are eligible to participate in. The information contained in this document relates to the Integrated Stair Systems 401(k) Plan.

Plan Information

As a Plan participant, you may request certain information from your Plan Sponsor. This information includes: annual operating expenses of the Plan investments; copies of prospectuses, financial statements, report, or other materials relating to Plan investments provided to the Plan; a list of assets contained in each plan investment portfolio; the value of those assets and the fund units or shares; and the past and current performance of each Plan investment.

You give investment directions for your plan account, selecting from investment choices provided under the Plan, as determined by your Plan Sponsor. You may change your investment choices at any time at www.randall-hurley.com.

The Plan is intended to be an ERISA Section 404(c) plan. This simply means that you "exercise control" over some or all of the investments in your Plan account. The fiduciaries of the Plan may be relieved of liability, or responsibility, for any losses that you may experience as a direct result of your investment decisions.

General Plan Information

This section provides you with information about the plan in general, including any expenses you might incur through participation in the plan or through taking advantage of different plan features. If you have questions about this information, contact Randall & Hurley.

Administrative Expenses

The plan hires outside professionals to provide recordkeeping, custodial, administration, investment advisory and other services such as legal and accounting. The cost for these services fluctuates each year based on a variety of factors. Some or all of these expenses are paid, or may be paid, by your employer, the plan's forfeiture account or revenue sharing payments that the plan receives from the plan's investment options. Only those expenses not otherwise paid by one of these sources will be deducted from your account on a pro-rata basis, which allocates the expense proportionately based on the total of all account balances unless noted differently below. Your share of any general administration expenses will be shown on your statement.

Distribution Processing & Forms

Your account may also incur charges for transactions that you request as follows: Termination/Death/Disability/QDRO or In-Service Distribution Request \$75

Individual Expenses

In the event of the divorce of a participant, the review and processing of a Qualified Domestic Relations Order ("QDRO") will result in a \$500 charge to the affected participant's account if the Plan's Model QDRO form is used. If the Plan's Model QDRO form is not used, then the amount charged will be based on time and expense; which could be greater.

Required Minimum Distribution

In the event of a Required Minimum Distribution withdrawal request, a fee of \$75 for the calculation and review and a fee of \$75 for the processing of the distribution will be charged to the affected participant's account.

Loan application and forms

Your account may incur charges for transactions that you request as follows: Participant Loan Application, Forms and Amortization Schedules \$125.00

Annual Loan Maintenance Fee

Your account may incur charges for Loan Maintenance fees each year a loan balance is outstanding. The Loan Maintenance fee is \$50 annually.

Associated Banking Fees

Additional charges may be incurred in relation to the requested transactions: \$10 check fee, \$5 ACH transfer fee, or \$20 wire fee.

Your Plan

Plan ID: INT114

**Integrated Stair Systems 401(k)
Plan**

More Information


Administrative questions?

Information about general plan features, your investment options, fees and expenses and how to change your investments.

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 1328 N Whitman Lane
 Liberty Lake, WA 99019
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Terminology questions?

Access a glossary of investment-related terms to better understand your plan.

 [http://www.sparkinstitute.org/
comments-and-materials.php](http://www.sparkinstitute.org/comments-and-materials.php)

Investment questions?

Information about available investment options and to obtain investment advice

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 Oliver Capital Management, Inc
206 775 7400
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 601 Union Street - Suite 3010
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Investment Options and Performance

Listed below are historical returns as of 9/30/2022 for all designated investment options in your plan. Past performance is no guarantee of future results and current performance may be lower or higher than the performance shown.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website to see an example of the long-term effect of fees and expenses at www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/understanding-your-retirement-plan-fees. Fees and expenses are only one of many factors to consider when you decide to invest in an option. Shareholder fees shown are in addition to Annual Gross Expenses. Restrictions imposed by the investment alternative shown below are in addition to any restrictions imposed by the plan.

Symbol	Fund/Portfolio		Average Annual Total Returns				Annual Gross Expense Ratio	
			1 Year	5 Years	10 Years	Since Inception	As a %	Per \$1,000
Allocation--70% to 85% Equity								
VASGX	Vanguard LifeStrategy Growth Inv	as of 9/30/2022	-19.55 %	3.95 %	6.93 %	7.39 %	0.14%	\$1.40
	Benchmark: Morningstar US Agg Tgt Alloc NR USD		-17.94 %	4.96 %	7.48 %	5.22 %		
Market Timing Restrictions								
Diversified Emerging Mkts								
VEMAX	Vanguard Emerging Mkts Stock Idx Adm	as of 9/30/2022	-24.33 %	-0.71 %	1.42 %	3.90 %	0.14%	\$1.40
	Benchmark: Morningstar DM APAC TME NR USD		-25.84 %	-0.64 %	1.77 %	1.53 %		
Equity Energy								
VENAX	Vanguard Energy Index Adm	as of 9/30/2022	43.24 %	5.61 %	2.80 %	6.25 %	0.10%	\$1.00
	Benchmark: Morningstar US Energy Capped TR USD		43.76 %	5.96 %	3.28 %	10.19 %		
Foreign Large Blend								
VTIAX	Vanguard Total Intl Stock Index Admiral	as of 9/30/2022	-25.21 %	-0.70 %	3.31 %	2.91 %	0.11%	\$1.10
	Benchmark: Morningstar US Small Cap Ext TR USD		-24.51 %	-0.39 %	3.18 %	1.58 %		
Foreign Small/Mid Blend								
VFSAX	Vanguard FTSE All-Wid ex-US SmCp Indx A	as of 9/30/2022	-28.99 %	-1.66 %	3.36 %	-0.12 %	0.16%	\$1.60
	Benchmark: Morningstar Global ex-US TME NR USD		-28.40 %	-1.60 %	3.38 %	5.90 %		
Health								
VHCIX	Vanguard Health Care Index Adm	as of 9/30/2022	-8.51 %	9.56 %	13.47 %	9.80 %	0.10%	\$1.00
	Benchmark: Morningstar US Healthcare TR USD		-8.06 %	9.55 %	13.45 %	10.27 %		
Inflation-Protected Bond								
VAIPX	Vanguard Inflation-Protected Secs Adm	as of 9/30/2022	-11.53 %	1.84 %	0.89 %	3.14 %	0.10%	\$1.00
	Benchmark: Morningstar US Corp Bd TR USD		-11.48 %	1.78 %	0.89 %	4.86 %		
Market Timing Restrictions								
Intermediate Core Bond								
VBTLX	Vanguard Total Bond Market Index Adm	as of 9/30/2022	-14.66 %	-0.26 %	0.85 %	3.15 %	0.05%	\$0.50
	Benchmark: Morningstar US Trsy Bd TR USD		-14.54 %	-0.28 %	0.86 %	3.96 %		
Market Timing Restrictions								
Large Blend								
FXAIX	Fidelity 500 Index	as of 9/30/2022	-15.49 %	9.23 %	11.69 %	11.13 %	0.01%	\$0.10
	Benchmark: Morningstar US LM TR USD		-17.51 %	9.01 %	11.57 %	9.39 %		
VTSAX	Vanguard Total Stock Mkt Idx Adm	as of 9/30/2022	-18.01 %	8.55 %	11.33 %	6.89 %	0.04%	\$0.40
	Benchmark: Morningstar US LM TR USD		-17.51 %	9.01 %	11.57 %	9.39 %		
Market Timing Restrictions								
Large Value								
VHYAX	Vanguard High Dividend Yield Index Adm	as of 9/30/2022	-5.39 %	6.50 %	9.89 %	7.17 %	0.08%	\$0.80
	Benchmark: Morningstar US Large Mid Brd Grt TR USD		-9.18 %	6.82 %	10.25 %	7.71 %		
Mid-Cap Blend								
VIMAX	Vanguard Mid Cap Index Fund Adm	as of 9/30/2022	-19.48 %	6.64 %	10.45 %	9.22 %	0.05%	\$0.50

Symbol	Fund/Portfolio		Average Annual Total Returns				Annual Gross Expense Ratio	
			1 Year	5 Years	10 Years	Since Inception	As a %	Per \$1,000
		Benchmark: Morningstar US Market TR USD	-17.70 %	7.52 %	11.11 %	10.10 %		
Market Timing Restrictions								
Money Market								
RBS1CSBS	Schwab Savings Bank	as of 9/30/2022	0.27 %	0.63 %	0.44 %		N/A	N/A
		Benchmark: Morningstar US Cash T-bill TR USD	0.44 %	1.08 %	0.62 %	1.53 %		
Real Estate								
VGSLX	Vanguard REIT Index Adm	as of 9/30/2022	-18.71 %	3.09 %	6.24 %	8.90 %	0.12%	\$1.20
		Benchmark: Morningstar US Real Estate TR USD	-18.26 %	3.16 %	5.99 %	9.49 %		
Small Blend								
VSMAX	Vanguard Small Cap Index Adm	as of 9/30/2022	-20.74 %	5.37 %	9.57 %	8.34 %	0.05%	\$0.50
		Benchmark: Morningstar US Small Brd Val Ext TR USD	-22.77 %	3.49 %	8.54 %	7.95 %		
Target Date Funds								
VTTVX	Vanguard Target Retirement 2025 Inv	as of 9/30/2022	-17.53 %	3.15 %	5.96 %	5.88 % since 10/27/03	0.08%	\$0.80
		Benchmark: Morningstar Lifetime Mod 2020 TR USD	-19.88 %	2.63 %	5.22 %	5.90 % since 12/31/98		
Market Timing Restrictions								
VTHRX	Vanguard Target Retirement 2030 Inv	as of 9/30/2022	-18.42 %	3.43 %	6.46 %	5.69 % since 6/7/06	0.08%	\$0.80
		Benchmark: Morningstar Lifetime Mod 2025 TR USD	-20.52 %	2.92 %	5.89 %	6.14 % since 12/31/98		
Market Timing Restrictions								
VFORX	Vanguard Target Retirement 2040 Inv	as of 9/30/2022	-19.42 %	4.11 %	7.40 %	6.18 % since 6/7/06	0.08%	\$0.80
		Benchmark: Morningstar Lifetime Mod 2035 TR USD	-20.78 %	3.56 %	6.79 %	6.52 % since 12/31/98		
Market Timing Restrictions								
VFIX	Vanguard Target Retirement 2050 Inv	as of 9/30/2022	-20.18 %	4.39 %	7.60 %	6.33 % since 6/7/06	0.08%	\$0.80
		Benchmark: Morningstar Lifetime Mod 2045 TR USD	-20.91 %	3.67 %	6.85 %	6.61 % since 12/31/98		
Market Timing Restrictions								
VTSX	Vanguard Target Retirement 2060 Inv	as of 9/30/2022	-20.16 %	4.38 %	7.58 %	7.91 % since 1/19/12	0.08%	\$0.80
		Benchmark: Morningstar Japan NR USD	-21.18 %	3.49 %	6.65 %	5.93 % since 12/31/98		
Technology								
VITAX	Vanguard Information Technology Indx Adm	as of 9/30/2022	-22.89 %	16.27 %	16.79 %	11.85 % since 3/25/04	0.10%	\$1.00
		Benchmark: Morningstar US Technology TR USD	-23.47 %	15.57 %	16.19 %	12.17 % since 12/31/91		

Footnotes

Department of Labor Website: For more information about individual investing and diversification, please visit <https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification>.

Please consult your Summary Plan Description for specific information on plan provisions.

Importance of Diversification: To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Market and other economic conditions that cause one security or assets category to perform very well often cause another security or asset category to perform poorly. By investing in the multiple asset categories, you may be able to limit your losses and reduce investment return fluctuations. 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.

In deciding how to invest your investment portfolio, no single approach is right for everyone. You should consider your financial goals, time horizons, savings outside of the plan, and your risk tolerance. You should also periodically review your portfolio, investment objectives, and investment options under the plan to ensure that your retirement savings will meet your retirement goals.

It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the plan to help ensure that your retirement savings will meet your retirement goals.

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