

Ryatt Construction 401(k) Plan Investment Fund List

Name	Ticker	Stock Industry/Fund Category	Expense Ratio (%)
Vanguard S&P 500 Index	VFIAX	Large Blend	0.05%
Vanguard Mid Cap Index	VIMAX	Mid-Cap Blend	0.08%
Vanguard Small Cap Index	VSMAX	Small Blend	0.08%
Vanguard Total International Stock Index	VTIAX	Foreign Large Blend	0.12%
Vanguard Emerging Markets Stock Index	VEMAX	Diversified Emerging Mkts	0.15%
Vanguard High Dividend Stock Index	VHDYX	Large Value	0.16%
Vanguard US Real Estate Index	VGSLX	Real Estate	0.12%
Vanguard Energy Index	VENAX	Equity Energy	0.10%
Vanguard Health Care Index	VHCIX	Health	0.10%
Vanguard Information Technology Index	VITAX	Technology	0.10%
Vanguard Total Stock Market Index	VTSAX	Large Blend	0.05%
Vanguard LifeStrategy Growth*	VASGX*	Balanced	0.15%
Vanguard Target Retirement 2020	VTWNX	Target-Date 2020	0.14%
Vanguard Target Retirement 2030	VTHRX	Target-Date 2030	0.15%
Vanguard Target Retirement 2040	VFORX	Target-Date 2040	0.16%
Vanguard Target Retirement 2050	VFIFX	Target-Date 2050	0.16%
Vanguard Target Retirement 2060	VTTSX	Target-Date 2060+	0.16%
Vanguard Total Bond Market Index	VBTLX	Intermediate-Term Bond	0.06%
Vanguard Inflation-Protected Bonds	VAIPX	Inflation-Protected Bond	0.10%
Vanguard Prime Money Market	VMMXX	Money Market	0.16%

* Vanguard Life Strategy Growth Fund (VASGX) is the Qualified Default Investment Allocation (QDIA) for the Plan

PAST PERFORMANCE IS NO GUARANTEE OF FUTURE RESULTS. Unless otherwise stated, all performance data above reflects the reinvestment of all dividends and interest and have not been reduced by applicable expense ratios, and do not represent the returns one would receive if shares were traded at other times than that of the Model SEPP; however, non-calendar quarter end data may be based on Price and not NAV. Performance numbers above have not been reduced by Oliver Capital Management fees. The Model SEPP is intended for investors seeking long-term growth of capital. Comparisons to broad stock market indexes, such as unmanaged indexes, may not be appropriate. Client accounts may be invested in securities that are not included in these indexes, and one cannot invest directly in an index. The model SEPP involves investment risk, including possible loss of principal. The returns shown are not what any client received and all clients should refer to their statements for their specific performance.