

ERISA Section 404(a)(5) Participant Fee Disclosure Notice

McIlveen PLLC 401(k) P/S Plan (“Plan”)

This document includes information to help you compare the investment options under your retirement Plan. For more information regarding your investment options, log into your employee site and go to Investments > Manage Investments, or contact the Plan Administrator, Johnny Stone at 704-865-9011, for a free paper copy of the investment information available online.

DOCUMENT SUMMARY

This document has three parts:

- Part I: Consists of performance information for plan investment options. This shows how well the investments have performed in the past.
- Part II: Shows the fees and expenses paid if you invest in an option.
- Part III: Contains information about the plan expenses 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. This reflects how these options have performed over time 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.

TABLE 1: VARIABLE RETURN INVESTMENTS										
NAME/TYPE OF OPTION	AS OF DATE	AVERAGE ANNUAL TOTAL RETURN AS A %					BENCHMARK AS A %			
		1 YR	5 YR	10 YR	SINCE INCEPTION	INCEPTION DATE	1 YR	5 YR	10 YR	SINCE INCEPTION
*PGIM Jennison Growth Z	10/31/2018	9.49%	13.49%	15.49%	8.9%	4/15/1996	10.71%	13.43%	15.45%	11.33%
Amer Funds EuroPacific Growth R5	10/31/2018	-10.63%	3.38%	8.21%	7.1%	5/15/2002	-8.24%	1.63%	6.92%	4.44%
Amer Funds New World R5	10/31/2018	-8.45%	2.58%	8.54%	8.84%	5/15/2002	-0.52%	6.15%	9.75%	4.86%
American Beacon Small Cp Val Inst	10/31/2018	-2.96%	6.8%	12.83%	10.18%	12/31/1998	-0.59%	7.18%	10.95%	12.79%
BlackRock FedFund Inst*	10/31/2018	1.54%	0.49%	0.3%	3.03%	2/29/1980	1.63%	0.51%	0.31%	2.5%
BlackRock Inflation Protected Bond Inst	10/31/2018	-1.49%	0.46%	3.82%	3.9%	6/28/2004	-1.24%	0.97%	4.11%	5.03%
ClearBridge Small Cap Growth I	10/31/2018	18.57%	9.8%	15.72%	10.63%	11/1/2004	4.13%	8.75%	13.89%	9.76%
Columbia Mid Cap Index Inst2	10/31/2018	0.77%	8.65%	13.92%	12.69%	11/8/2012	1.02%	8.89%	14.13%	11.79%
	10/31/2018	4.65%	9.89%	12.04%	7.61%	12/22/2006	7.35%	11.34%	13.24%	10.61%

Hartford Dividend & Growth R5										
iShares S&P 500 Index Inst	10/31/2018	7.24%	11.21%	13.11%	12.25%	4/10/2013	7.35%	11.34%	13.24%	10.61%
Metropolitan West Total Return Bond I	10/31/2018	-1.7%	1.87%	5.96%	5.7%	3/31/2000	-2.05%	1.83%	3.94%	7.24%
Oakmark International Investor	10/31/2018	-16.25%	1.29%	10.3%	9.25%	9/30/1992	-6.76%	1.86%	6.77%	8.57%
PIMCO All Asset I	10/31/2018	-2.53%	2.34%	7.1%	6.59%	7/31/2002	-1.95%	2.16%	4.51%	6.04%
PIMCO Commodity Real Return Strategy I	10/31/2018	-2.87%	-7.73%	-1.21%	2.52%	6/28/2002	-1.73%	-7.31%	-4.18%	1.98%
Principal Global Real Estate Inst	10/31/2018	2.1%	5.4%	11.01%	3.48%	10/1/2007	1.63%	0.51%	0.31%	2.5%
Voya Intermediate Bond I	10/31/2018	-1.71%	2.7%	5.24%	4.54%	1/8/2002	-2.05%	1.83%	3.94%	7.24%
Wells Fargo Short-Term Bond Inst	10/31/2018	0.57%	1.3%	2.81%	3.19%	8/31/1999	0.34%	0.82%	1.66%	6.08%

PART II. FEE AND EXPENSE INFORMATION

Table 2 shows fee and expense information for the investment options listed in Table 1. This table shows the Total Annual Operating Expenses, which are expenses that reduce the rate of return of the investment option and the Shareholder-Type Fees. These fees are in addition to Total Annual Operating Expenses.

TABLE 2: FEES AND EXPENSES					
NAME/TYPE OF OPTION	AS OF DATE	GROSS ANNUAL OPERATING EXPENSES		SHAREHOLDER-TYPE FEES	
		AS A %	PER \$1,000		
*PGIM Jennison Growth Z	10/31/2018	0.68%	\$6.80	See Prospectus	
Amer Funds EuroPacific Growth R5	10/31/2018	0.53%	\$5.30	See Prospectus	
Amer Funds New World R5	10/31/2018	0.68%	\$6.80	See Prospectus	
American Beacon Small Cap Val Inst	10/31/2018	0.83%	\$8.30	See Prospectus	
BlackRock FedFund Inst*	10/31/2018	0.19%	\$1.90	See Prospectus	
BlackRock Inflation Protected Bond Inst	10/31/2018	0.53%	\$5.30	See Prospectus	
ClearBridge Small Cap Growth I	10/31/2018	0.91%	\$9.10	See Prospectus	
Columbia Mid Cap Index Inst2	10/31/2018	0.27%	\$2.70	See Prospectus	
Hartford Dividend & Growth R5	10/31/2018	0.75%	\$7.50	See Prospectus	
iShares S&P 500 Index Inst	10/31/2018	0.11%	\$1.10	See Prospectus	
Metropolitan West Total Return Bond I	10/31/2018	0.45%	\$4.50	See Prospectus	
Oakmark International Investor	10/31/2018	1%	\$10.00	See Prospectus	
PIMCO All Asset I	10/31/2018	1.11%	\$11.05	See Prospectus	
PIMCO Commodity Real Return Strategy I	10/31/2018	1.39%	\$13.90	See Prospectus	
Principal Global Real Estate Inst	10/31/2018	0.96%	\$9.60	See Prospectus	
Voya Intermediate Bond I	10/31/2018	0.35%	\$3.50	See Prospectus	
Wells Fargo Short-Term Bond Inst	10/31/2018	0.49%	\$4.90	See Prospectus	

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 <https://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf>. Fees and expenses are only one of the many factors to consider when you decide to invest in an option. You may also consider if investing in a particular option, along with your other investments, will help you achieve your financial goals.

PART III. PLAN RELATED INFORMATION

404(C) PLAN

This Plan is designed to meet the requirements of section 404(c) of the Employee Retirement Income Security Act (ERISA). This means the Plan allows you to direct the investments of your account in the investment options listed in Table 1. Plan fiduciaries may be relieved of liability for any losses which are a direct result of your investment instructions.

INVESTMENT DIRECTIONS

You may give investment direction or make changes to your investment options via 401k.merrilledge.com or by calling Option 4.

LIMITS ON INVESTMENT DIRECTIONS

The Plan Administrator or Fund Manager may impose limits on ability to give investment directions. Limits by the Fund Manager are described in the Fund prospectus. There may also be limits to prevent excessive trading or timing restrictions.

DESIGNATED INVESTMENT ALTERNATIVES

Designated Investment Alternative means the investment choices available to you for directing the investment of your account. The investment options listed in Table 1 are the Plan's Designated Investment Alternatives.

ADDITIONAL INFORMATION

As a plan participant, you may request certain information relating to the Plan's Designated Investment Alternatives including copies of prospectuses, financial statements or reports, statement of the value of a Fund share or unit, and a list of the value or proportion of assets in each Fund from the Plan Administrator:

Johnny Stone,
174 S South St Ste 301,
Gastonia, NC 28052
704-865-9011

Current information about the Plan's investment options, including fees, expenses and performance updates are available on your Plan's website.

PLAN FEES AND EXPENSES

PARTICIPANT ACCOUNT SERVICES FEES AND EXPENSES

Certain recordkeeping services are provided to Plan accounts in connection with investment services. This includes custodial and reporting services, accounting for all trading, clearing and settlement activity, and the holding of all Plan securities in an SEC-approved control location. The cost for these services are listed below, and will be charged to the participant's account.

Fee Description	Amount	Participant Range	Asset Range
Account Service Fee	0.25% Annual	0 - Max	\$0.00 - Max

ADMINISTRATION EXPENSES

These charges cover the day-to-day operation of the Plan. The Plan Sponsor may pay these expenses or elect to have them paid out of Plan assets by the Participants. If paid by Participants, the expense will be deducted from a Participant's account balance on a pro-rata basis. This means the expense is allocated based on the ratio of a Participant's account balance to the total account balance of all Plan Participants.

For example: If the annual administration expense is \$1,500.00, your account balance is \$10,000.00, and the total plan assets are \$500,000.00, you would pay 2% ($\$10,000/\$500,000$) of the \$1,500.00 expense. This equals \$30.00. The dollar amount of administration expenses charged against your account will be reported on your participant statement. The Plan's administration expenses are listed in the tables below:

TPA Services

Fee Description	Participant Range	Amount
Base Retirement Administration Fee	0 - Max	\$90.00 Monthly

CUSTODIAL EXPENSES

These are charges for Plan custodial services. The Plan's Custodian holds the Plan's assets for safekeeping, provides account administration, and facilitates transaction settlement. Per direction and authorization of the Plan Sponsor or plan official, the Custodian will distribute and trade Plan assets. The cost for custodial services is listed in the table below and will be charged to the Participant's account. No table is included below, there are no custodial expenses.

INTEREST CREDIT

When certain transactions are initiated, a period of time may exist when the cash associated with such transaction is held in a PAi Trust bank account while awaiting transaction completion. While held in such a cash account, the amounts generate interest and/or an interest like credit on this cash in transit, which is retained by PAi Trust as compensation. The rate earned on this cash is roughly approximated by the prime rate in effect for the period.

INVESTMENT FIDUCIARY EXPENSES

These charges are for Investment Fiduciary services provided by Morningstar. Investment Fiduciary services include fund recommendation, and selection. Expenses for Investment Fiduciary services are not included in the Expense Ratio of plan assets. The cost for these services is included in the table below and will be charged to the Participant's account.

Fee Description	Amount	Participant Range	Asset Range
Investment Fiduciary Fee	0.07% Annual	0 - Max	\$0.00 - Max

RECORDKEEPING EXPENSES

These are charges for Plan recordkeeping services which include access to the Plan's investments, daily valuation of Participant account balances, tracking and executing transactions such contributions and distributions, and asset reconciliation. The cost for these services is included in the Table below, and will be charged to the Participant's account.

RECORDKEEPING SERVICES

Fee Description	Amount
Recordkeeping Flat Fee	\$4.00 Monthly

PARTICIPANT SERVICES EXPENSES

These are charges for participant services such as customer support, online educational tools, and other resources to help a participant plan for retirement. The cost of these services is included in the Table below, and will be charged to the Participant's account.

Fee Description	Amount	Asset Range
Participant Service Fee	0.2% Annual	

INDIVIDUAL EXPENSES

If you utilize certain Plan or administrative options the fees below are deducted directly from your account. The cost of these optional features are included in the Table below.

ADDITIONAL PARTICIPANT SERVICES

Annual Loan Maintenance Fee	\$75.00 Per Year
Check Reissue	\$25.00 Per Event
Distribution	\$75.00 Per Event
Distribution QDRO	\$300.00 Per Event
Distribution Transfer In-Kind	\$75.00 Per Event
Loan Default Fee	\$75.00 Per Event
Loans	\$75.00 Per Event
Required Minimum Distribution	\$100.00 Per Event
Stop Payment Check	\$35.00 Per Event

PAYROLL INTEGRATION FEE

Certain payroll contract services are provided to the plan in connection with payroll system integration. These services include transmitting payroll files containing contributions and other plan information, and providing support to resolve file transmission issues. The cost for these services may be charged to the participant's account in an amount of up to \$2 per month, per participant.

McIlveen PLLC 401(k) P/S Plan Fee Disclosure

DEFINITION OF TERMS

ADMINISTRATION AND RECORDKEEPING FEE

This fee is to cover the cost of the day-to-day operation of the plan, tracking Participant account balances, recording transactions and providing compliance and participant support services. For new or takeover plans, this fee will include transition services to PAi. Provision of administrative services does not make PAi a “Plan Administrator” under ERISA Section 3(16)(A).

BACK-END LOAD

Fee or sales charge that is paid when selling certain investments within a specified number of years. The fee is a percentage of assets being sold and decreases over time until it is zero.

BASIS POINT (BPS)

A basis point equals 1/100th of a percent (0.01%). For example, a charge of 25 basis points on an account balance of \$10,000 is \$25.00 ($0.25\% \times 10,000 = 25.00$).

DISTRIBUTION EXPENSE

Fee charged for plan distributions such as loans, hardship, in-service, termination and retirement. The fee covers processing the paperwork, issuing the check, and may include preparation of Form 1099R to report the distribution to the IRS and Participant.

EXPENSE RATIO

A measurement of what it cost to operate a mutual fund. The Expense ratio is determined by dividing the fund’s operating expenses by the value of the fund’s total assets and expressed as a percentage of total assets.

LOAN MAINTENANCE FEE

Fee for tracking loan payments, updating repayment schedule and monitoring outstanding loan balance.

LOAN PROCESSING FEE

Fee charged to process a plan loan application.

MANAGEMENT FEE

The amount paid by a mutual fund to the investment adviser for its services.

PARTICIPANT

Person who has an account in the plan.

PLAN DOCUMENT FEE

Fee charged for providing the plan document.

PLAN LOAN

If certain requirements are met, participants may borrow money from their plan account. Not all Plans allow for loans.

PRODUCT TERMINATION FEE

Fee charged when surrendering or terminating an investment product.

SERVICE PROVIDER TERMINATION CHARGE

Fee charged when terminating the relationship with a service provider in connection with a plan termination or transferring services to another provider. Termination charges may also be referred to as “surrender” or “transfer” fees.

12B-1 FEE

A charge to shareholders to cover a mutual fund’s shareholder servicing, distribution and marketing costs.

110029 11/18/2018 6:44:05 PM 373

A18 V5-1