

**Revasum, Inc. 401(k) Plan**  
**Qualified Default Investment Alternative Notice for Plan Year Beginning 1/01/2019**

**To:** Plan Participants/Beneficiaries  
**Date:** 8/20/2019  
**From:** Revasum, Inc. 401(k) Plan  
**Re:** Notice of Rights for Participant Directed Accounts

The purpose of this Notice is to describe how your 401(k) account will be invested if you do not provide investment instructions.

**Right to direct investment.** This notice advises you that as a Participant in the Plan, you have the right to direct the investment of some or all of your Plan account assets. Specifically, under the Plan, you may direct the investment of: All available money types in your account.

**Default investment.** You may invest your accounts specified above (your "directed account(s)") in any of the investment choices explained on the investment election form. The investment fund fact sheets are available on the plan participant website (<https://gar.retirement.schwabrt.com>). If you do not make an election as to how the Plan should invest your directed account(s) by returning the election form to the Plan Administrator, the Plan Trustee will invest your directed account(s) in the "default" investment that the Plan officials have selected. The default investment is the Vanguard Target Retirement Series, and is more fully explained below.

Below is the fund that will be selected based on your date of birth.

<b>Ticker</b>	<b>Investment Name</b>	<b>Birth Date Range</b>
VTXVX	Vanguard Tgt Retire 2015 Inv	01/01/1930 - 12/31/1950
VTWNX	Vanguard Tgt Retire 2020 Inv	01/01/1951 - 12/31/1955
VTTVX	Vanguard Tgt Retire 2025 Inv	01/01/1956 - 12/31/1960
VTHRX	Vanguard Tgt Retire 2030 Inv	01/01/1961 - 12/31/1965
VTTTHX	Vanguard Tgt Retire 2035 Inv	01/01/1966 - 12/31/1970
VFORX	Vanguard Tgt Retire 2040 Inv	01/01/1971 - 12/31/1975
VTIVX	Vanguard Tgt Retire 2045 Inv	01/01/1976 - 12/31/1980
VFIFX	Vanguard Tgt Retire 2050 Inv	01/01/1981 - 12/31/1985
VFFVX	Vanguard Tgt Retire 2055 Inv	01/01/1986 - 12/31/1990
VTTTSX	Vanguard Tgt Retire 2060 Inv	01/01/1991 - 12/31/1995
VLXVX	Vanguard Tgt Retire 2065 Inv	01/01/1996 - 12/31/2010

**Description of default investment:** The description of the default investment is as follows:

**Investment objectives:** The Vanguard Target Retirement Series Funds' primary objectives are to seek to provide growth of capital and current income.

**Risk and return characteristics:** The Vanguard Target Retirement Series are broadly diversified. The underlying funds invest in 6,000-plus U.S. stocks and bonds and 2,000-plus international stocks to help spread out risk. These funds gradually become more conservative as your year of retirement approaches, reducing risk automatically. These investments carry no guaranteed rate of return and all of them are subject to potential losses.

**Fees and expenses:** The expense ratios for the funds are between .13% and .15% per year.

**Right to alternative investment.** Even if the Plan Trustee invests some or all of your directed accounts in the default investment, you have the continuing right to direct the investment of your directed accounts in one or more of the other investment choices available to you as explained above. You may change your investments as often as you wish. You are entitled to invest in any of the alternative investment choices without incurring a financial penalty. You can obtain further investment information about the Plan's investment alternatives other than the default investment by contacting your plan's Investment Advisor, Stephanie Kemp at (805) 226-4123 or via e-mail at [stephanie@garciawealth.com](mailto:stephanie@garciawealth.com).