

Revasum, Inc. 401(k) Plan

April 2020

FEE AND INVESTMENT NOTICE

INSIDE

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Revasum, Inc. 401(k) Plan
FEE AND INVESTMENT NOTICE

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What fees do I pay when participating in my employer sponsored retirement plan? For many participants, that question may come as a surprise. There's an assumption that the answer is, "None."

In fact, there are costs associated with your participation in the plan. Participants pay for the cost of the plan's administration. There are also other costs that plan participants pay, and those expenses have an impact on the size of your account balance at retirement.

The information that follows is intended to provide you with a better understanding of expenses associated with your participation in the plan. You'll learn:

- 1) What fees are associated with our plan's investment options.
- 2) How administration expenses are handled.
- 3) What costs are associated with elective plan features (e.g., taking out a loan).

In addition, you'll learn about rights you may have with respect to the plan's operation, how the plan's investments' performance compares to broad-based benchmarks, and where to go for additional information concerning the plan's investments .

The fees and expenses associated with our plan are not unusual . Almost all 401(k) plans have such costs, and the fees and expenses associated with our plan are reviewed regularly to make sure that they are competitive and reasonable . The objective of this communication is simply to provide you with more and better information for making investment and other plan-related decisions.

Remember, too, that investment-related fees should be placed in context . A somewhat higher fee may be perfectly appropriate if an investment better suits your needs and goals.

The Plan is intended to be an ERISA Section 404(c) plan. This simply means 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.

The Comparative Chart focuses on the performance of investment options that do not have a fixed or stated rate of return . This chart 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 .

Benchmarking

Each investment in the chart also has a "benchmark." The benchmark allows you to compare an investment's performance to the performance of a widely used collection of investments. While you cannot invest in a benchmark, the performance of the benchmark will give you an idea of how well the investment did in the same time period .

Comparative Chart

| Investment Name Ticker Inception Date Website Benchmark | Average Annual Total return as of 12/31/2019 | | | | Benchmark | | | |
|--|---|--------|--------|--------------------|-----------|-------|-------|--------------------|
| | 1 Yr | 5 Yr | 10 Yr | Since Inception | 1 Yr | 5 Yr | 10 Yr | Since Inception |
| Diversified Emerging Mkts | | | | | | | | |
| DFA Emerg Mkts Core Equity P DFCEX 04/05/2005 http://www.morningstar.com/funds/xnas/dfcex/quote.html MSCI ACWI Ex USA NR USD | 16.04% | 5.14% | 3.89% | 7.58% | 21.51% | 5.51% | 4.97% | 5.35% |
| Foreign Large Blend | | | | | | | | |
| DFA Intl Core Equity I DFIEX 09/15/2005 http://www.morningstar.com/funds/xnas/dfiex/quote.html MSCI ACWI Ex USA NR USD | 21.68% | 6.23% | 6.07% | 5.18% | 21.51% | 5.51% | 4.97% | 4.85% |
| Global Real Estate | | | | | | | | |
| DFA Global Real Estate Sec Por DFGEX 06/04/2008 http://www.morningstar.com/funds/xnas/dfgex/quote.html MSCI ACWI NR USD | 26.40% | 7.26% | 10.66% | 6.43% | 26.60% | 8.41% | 8.79% | 5.64% |
| Health | | | | | | | | |
| FIDELITY SELECT HEALTH CARE FSPHX 07/14/1981 http://www.morningstar.com/funds/xnas/FSPHX/quote.html MSCI ACWI NR USD | 31.46% | 10.77% | 18.15% | 15.86% | 26.60% | 8.41% | 8.79% | 0.00% |
| Intermediate Core Bond | | | | | | | | |
| Vanguard Ttl Bd Mkt Idx Admr VBTLX 11/12/2001 http://www.morningstar.com/funds/xnas/vbtlx/quote.html BBgBarc US Agg Bond TR USD | 8.71% | 3.00% | 3.68% | 4.21% | 8.72% | 3.05% | 3.75% | 4.34% |
| Intermediate Core-Plus Bond | | | | | | | | |
| Doubleline Core Fxd Inc I DBLFX 06/01/2010 http://www.morningstar.com/funds/XNAS/DBLFX/quote.html BBgBarc US Agg Bond TR USD | 7.99% | 3.44% | 0.00% | 5.16% | 8.72% | 3.05% | 3.75% | 3.51% |
| Large Blend | | | | | | | | |

| | | | | | | | | |
|--|--------|--------|--------|--------|--------|--------|--------|--------|
| Schwab S&P 500 Index SWPPX 05/19/1997 https://www.morningstar.com/funds/xnas/swppx/quote.html S&P 500 TR USD | 31.44% | 11.62% | 13.48% | 8.10% | 31.49% | 11.70% | 13.56% | 8.19% |
| Vanguard 500 Idx Admr VFIAX 11/13/2000 http://www.morningstar.com/funds/xnas/vfiac/quote.html S&P 500 TR USD | 31.46% | 11.66% | 13.52% | 6.73% | 31.49% | 11.70% | 13.56% | 6.75% |
| Large Growth | | | | | | | | |
| FIDELITY BLUE CHIP GROWTH FBGRX 12/31/1987 http://www.morningstar.com/funds/xnas/FBGRX/quote.html S&P 500 TR USD | 33.44% | 14.65% | 15.84% | 11.96% | 31.49% | 11.70% | 13.56% | 10.79% |
| Principal Large Cap Growth I PLGIX 12/06/2000 http://www.morningstar.com/funds/xnas/plgix/quote.html S&P 500 TR USD | 34.83% | 15.34% | 15.49% | 7.15% | 31.49% | 11.70% | 13.56% | 6.77% |
| Vanguard Growth Idx Admr VIGAX 11/13/2000 http://www.morningstar.com/funds/xnas/vigax/quote.html S&P 500 TR USD | 37.23% | 13.20% | 14.59% | 6.83% | 31.49% | 11.70% | 13.56% | 6.75% |
| Large Value | | | | | | | | |
| DFA US Lge Cap Val Portfolio DFLVX 02/19/1993 http://www.morningstar.com/funds/xnas/dflvx/quote.html S&P 500 TR USD | 25.45% | 8.63% | 12.75% | 10.15% | 31.49% | 11.70% | 13.56% | 9.92% |
| Mid-Cap Blend | | | | | | | | |
| Vanguard Mid Cap Idx Admr VIMAX 11/12/2001 http://www.morningstar.com/funds/xnas/vimax/quote.html S&P 500 TR USD | 31.03% | 9.25% | 13.08% | 10.12% | 31.49% | 11.70% | 13.56% | 8.18% |
| Multisector Bond | | | | | | | | |
| NUVEEN STRATEGIC INCOME I FCBYX 02/01/2000 http://www.morningstar.com/funds/xnas/FCBYX/quote.html BBgBarc US Agg Bond TR USD | 13.14% | 3.87% | 5.35% | 6.00% | 8.72% | 3.05% | 3.75% | 5.06% |
| Small Blend | | | | | | | | |

| | | | | | | | | |
|--|--------|-------|--------|--------|--------|--------|--------|-------|
| DFA US Small Cap I DFSTX 03/19/1992 http://www.morningstar.com/funds/xnas/dfstx/quote.html S&P 500 TR USD | 21.75% | 7.10% | 12.11% | 10.20% | 31.49% | 11.70% | 13.56% | 9.91% |
| Target-Date 2015 | | | | | | | | |
| Vanguard Tgt Retire 2015 Inv VTXVX 10/27/2003 http://www.morningstar.com/funds/xnas/vtxvx/quote.html Morningstar Mod Tgt Risk TR USD | 14.81% | 5.59% | 7.25% | 6.25% | 19.03% | 6.75% | 7.72% | 7.23% |
| Target-Date 2020 | | | | | | | | |
| Vanguard Tgt Retire 2020 Inv VTWNX 06/07/2006 http://www.morningstar.com/funds/xnas/vtwnx/quote.html Morningstar Mod Tgt Risk TR USD | 17.63% | 6.42% | 8.03% | 6.48% | 19.03% | 6.75% | 7.72% | 6.61% |
| Target-Date 2025 | | | | | | | | |
| Vanguard Tgt Retire 2025 Inv VTTVX 10/27/2003 http://www.morningstar.com/funds/xnas/vttvx/quote.html Morningstar Mod Tgt Risk TR USD | 19.63% | 6.99% | 8.59% | 6.98% | 19.03% | 6.75% | 7.72% | 7.23% |
| Target-Date 2030 | | | | | | | | |
| Vanguard Tgt Retire 2030 Inv VTHR3 06/07/2006 http://www.morningstar.com/funds/xnas/vthr3/quote.html Morningstar Mod Tgt Risk TR USD | 21.07% | 7.41% | 9.07% | 6.91% | 19.03% | 6.75% | 7.72% | 6.61% |
| Target-Date 2035 | | | | | | | | |
| Vanguard Tgt Retire 2035 Inv VTTHX 10/27/2003 http://www.morningstar.com/funds/xnas/vtthx/quote.html Morningstar Mod Tgt Risk TR USD | 22.44% | 7.81% | 9.54% | 7.63% | 19.03% | 6.75% | 7.72% | 7.23% |
| Target-Date 2040 | | | | | | | | |
| Vanguard Tgt Retire 2040 Inv VFORX 06/07/2006 http://www.morningstar.com/funds/xnas/vforx/quote.html Morningstar Mod Tgt Risk TR USD | 23.86% | 8.20% | 9.87% | 7.36% | 19.03% | 6.75% | 7.72% | 6.61% |

| Target-Date 2045 | | | | | | | | |
|--|--------|--------|--------|--------|--------|-------|-------|-------|
| Vanguard Tgt Retire 2045 Inv VTIVX 10/27/2003 http://www.morningstar.com/funds/xnas/vtivx/quote.html Morningstar Mod Tgt Risk TR USD | 24.94% | 8.41% | 9.98% | 8.10% | 19.03% | 6.75% | 7.72% | 7.23% |
| Target-Date 2050 | | | | | | | | |
| Vanguard Tgt Retire 2050 Inv VFIFX 06/07/2006 http://www.morningstar.com/funds/xnas/vfifx/quote.html Morningstar Mod Tgt Risk TR USD | 24.98% | 8.41% | 9.98% | 7.47% | 19.03% | 6.75% | 7.72% | 6.61% |
| Target-Date 2055 | | | | | | | | |
| Vanguard Tgt Retire 2055 Inv VFFVX 08/18/2010 http://www.morningstar.com/funds/xnas/vffvx/quote.html Morningstar Mod Tgt Risk TR USD | 24.98% | 8.38% | 0.00% | 10.69% | 19.03% | 6.75% | 7.72% | 8.05% |
| Target-Date 2060+ | | | | | | | | |
| Vanguard Tgt Retire 2065 Inv VLXVX 07/12/2017 https://www.morningstar.com/funds/xnas/vlxvx/quote.html Morningstar Mod Tgt Risk TR USD | 24.96% | 0.00% | 0.00% | 9.74% | 19.03% | 6.75% | 7.72% | 7.99% |
| Vanguard Tgt Retire 2060 Inv VTTSX 01/19/2012 http://www.morningstar.com/funds/xnas/vttsx/quote.html Morningstar Mod Tgt Risk TR USD | 24.96% | 8.38% | 0.00% | 10.46% | 19.03% | 6.75% | 7.72% | 7.72% |
| Target-Date Retirement | | | | | | | | |
| Vanguard Tgt Retire Inc Fd VTINX 10/27/2003 http://www.morningstar.com/funds/xnas/vtinx/quote.html Morningstar Mod Tgt Risk TR USD | 13.16% | 4.80% | 5.82% | 5.37% | 19.03% | 6.75% | 7.72% | 7.23% |
| Technology | | | | | | | | |
| FIDELITY SELECT TECHNOLOGY FSPTX 07/14/1981 http://www.morningstar.com/funds/xnas/FSPTX/quote.html MSCI ACWI NR USD | 51.07% | 19.94% | 17.13% | 13.29% | 26.60% | 8.41% | 8.79% | 0.00% |

| Utilities | | | | | | | | |
|--|--------|-------|--------|--------|--------|-------|-------|-------|
| FIDELITY SELECT UTILITIES FSUTX 12/10/1981 http://www.morningstar.com/funds/xnas/FSUTX/quote.html MSCI ACWI NR USD | 22.66% | 9.80% | 12.14% | 11.34% | 26.60% | 8.41% | 8.79% | 0.00% |
| World Bond-USD Hedged | | | | | | | | |
| DFA Five Year Global Fxd Inc P DFGBX 11/06/1990 http://www.morningstar.com/funds/xnas/dfgbx/quote.html BBgBarc US Agg Bond TR USD | 4.04% | 2.18% | 2.79% | 5.08% | 8.72% | 3.05% | 3.75% | 5.88% |

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Investment Fees and Expenses

The investment chart shows fee and expense information for the investment options available in your plan, as well as Total Annual Operating Expenses. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option. This chart may also show Shareholder type Fees. These fees are in addition to Total Annual Operating Expenses.

Investment Expense, Restrictions and Fees

| Investment Name | Operating Expense as a Percent* | Operating Expense per \$1000* | Restrictions | Fees |
|--------------------------------|---------------------------------|-------------------------------|--------------|------|
| DFA Emerg Mkts Core Equity P | 0.48 % | \$ 4.80 | | |
| DFA Intl Core Equity I | 0.28 % | \$ 2.80 | | |
| DFA Global Real Estate Sec Por | 0.24 % | \$ 2.40 | | |
| FIDELITY SELECT HEALTH CARE | 0.71 % | \$ 7.10 | | |
| Vanguard Ttl Bd Mkt Idx Admr | 0.05 % | \$ 0.50 | | |
| Doubleline Core Fxd Inc I | 0.48 % | \$ 4.80 | | |
| Schwab S&P 500 Index | 0.02 % | \$ 0.20 | | |
| Vanguard 500 Idx Admr | 0.04 % | \$ 0.40 | | |
| FIDELITY BLUE CHIP GROWTH | 0.80 % | \$ 8.00 | | |
| Principal Large Cap Growth I | 0.68 % | \$ 6.80 | | |
| Vanguard Growth Idx Admr | 0.05 % | \$ 0.50 | | |
| DFA US Lge Cap Val Portfolio | 0.26 % | \$ 2.60 | | |
| Vanguard Mid Cap Idx Admr | 0.05 % | \$ 0.50 | | |
| NUVEEN STRATEGIC INCOME I | 0.60 % | \$ 6.00 | | |
| DFA US Small Cap I | 0.35 % | \$ 3.50 | | |
| Vanguard Tgt Retire 2015 Inv | 0.13 % | \$ 1.30 | | |
| Vanguard Tgt Retire 2020 Inv | 0.13 % | \$ 1.30 | | |
| Vanguard Tgt Retire 2025 Inv | 0.13 % | \$ 1.30 | | |
| Vanguard Tgt Retire 2030 Inv | 0.14 % | \$ 1.40 | | |
| Vanguard Tgt Retire 2035 Inv | 0.14 % | \$ 1.40 | | |
| Vanguard Tgt Retire 2040 Inv | 0.14 % | \$ 1.40 | | |
| Vanguard Tgt Retire 2045 Inv | 0.15 % | \$ 1.50 | | |
| Vanguard Tgt Retire 2050 Inv | 0.15 % | \$ 1.50 | | |
| Vanguard Tgt Retire 2055 Inv | 0.15 % | \$ 1.50 | | |

| | | | | |
|--------------------------------|--------|---------|--|--|
| Vanguard Tgt Retire 2065 Inv | 0.15 % | \$ 1.50 | | |
| Vanguard Tgt Retire 2060 Inv | 0.15 % | \$ 1.50 | | |
| Vanguard Tgt Retire Inc Fd | 0.12 % | \$ 1.20 | | |
| FIDELITY SELECT TECHNOLOGY | 0.72 % | \$ 7.20 | | |
| FIDELITY SELECT UTILITIES | 0.78 % | \$ 7.80 | | |
| DFA Five Year Global Fxd Inc P | 0.26 % | \$ 2.60 | | |

Schwab Bank Savings

FDIC-Insured Money Market Deposit Account -

Schwab Bank Savings ("SBS") is a capital preservation option that is not subject to market risk and bears a stated interest rate set on a monthly basis, which remains in effect at least until the last Business Day of the month. Trust Bank may adjust the rate prospectively on the day following the last Business Day of the month. A "Business Day" is any Monday through Friday that is not a Federal Reserve Bank or New York Stock Exchange holiday.

Interest compounds daily and is credited monthly on the last Business Day of each month. The annual percentage yield ("APY") is the percentage that reflects the total amount of interest paid on an account, based on the annual percentage rate ("APR") and compounding frequency for a 365-day period. Current rate and yield information may be obtained at your retirement plan website. There are no operating expenses, shareholder-type fees, or restrictions applied to your holdings in Schwab Bank Savings. Trust Bank earns compensation from the "spread" between what the bank earns from investing and funding lending activities and the interest rate it pays participants. (0719-9Z6B)

| Product Name | Rate As of 03/02/2020 | | Restrictions/Fees |
|---------------------|-----------------------|---------------------|-------------------|
| Schwab Bank Savings | Rate: 1.05% | Yield: 1.06% | N/A |

SCHWAB BANK SAVINGS AND FDIC COVERAGE

Schwab Bank Savings ("SBS") is a money market deposit account ("MMDA") established for your Plan at Charles Schwab Trust Bank ("Trust Bank").

The portion of your Plan account that you allocate to SBS is eligible for Federal Deposit Insurance Corporation ("FDIC") insurance up to \$250,000 subject to the FDIC rules concerning aggregation of deposit accounts you hold in the same capacity with Trust Bank. You are responsible for monitoring the total amount of deposits you maintain directly with Trust Bank in an individual retirement account or self-directed employee benefit plan account. Because the deposit insurance rules are complex, you may want to contact the FDIC or use the FDIC's online tool, Electronic Deposit Estimator (<https://fdic.gov/edie/>), to estimate your total coverage.(0719-9Z6B)

Plan Fees and Expenses

Retirement Plans have different type of expenses.

Administration expenses

These are charges for services such as a legal, accounting and recordkeeping expenses . In our Plan, these expenses are paid partly by Revasum and partly by participants . A participant's share of these expenses is often allocated on a Pro Rata basis . Pro rata allocations are based on the value of your account balance over the total assets in the Plan .

Annual TPA Base Fee \$2,350.00

Annual TPA Per Participant Fee \$50.00

Annual Evolve Retirement Plan Solutions per participant recordkeeping fee is \$75 per participant per year, charged \$18.75 per quarter. This fee is not allocated on a Pro Rata basis, it is the same amount for each participant .

Annual Schwab Bank & Trust Company custodial fee is 0.025% (Minimum \$400) of your total plan assets, assessed quarterly and paid pro rata.

The Garcia Wealth Management Group, Inc., advisory fees are calculated on the total plan assets, assessed quarterly and paid pro rata based on the following schedule:

0.15% -- On all assets.

Individual expenses

These are expenses you may incur if you take advantage of certain Plan features .

Loans

The following loan-related expenses will be charged to your account :

A \$150 Recordkeeper processing fee and a \$60 annual maintenance fee for each loan

A \$75 TPA* administrative fee for each new loan and a \$50 annual maintenance fee for each loan

Distributions (including Hardships and In-Service)

The following distribution-related expenses will be charged to your account:

A \$75 Recordkeeper processing fee for each distribution requested

A \$125 TPA* administrative fee for each distribution

A \$125 TPA* administrative fee for Hardship or In-Service distributions

A \$25 Recordkeeper charge for overnight mail or wire fee

Other Recordkeeper Expenses - You may incur certain charges for :

A \$25 Recordkeeper Check reissuance charge

Recordkeeper Hard Copy Statement: \$3.00

*TPA administrative fees are assessed by and paid to Plan's Third Party Administrator (TPA), Associated Pension Services

Notes and FAQs

Glossary

Distribution - A sale of mutual fund shares with the intent on withdrawing retirement plan assets.

ERISA - The Employee Retirement Income Security Act of 1974 (ERISA) protects the retirement assets of Americans by implementing rules that qualified plans must follow to ensure that plan fiduciaries do not misuse plan assets.

Expense Ratio - A measure of what it costs an investment company to operate a mutual fund . An expense ratio is determined through an annual calculation, where a fund's operating expenses are divided by the average dollar value of its assets under management . Operating expenses are taken out of a fund's assets and lower the return to a fund's investors .

Fiduciary - A person legally appointed and authorized to hold assets in trust for another person . The fiduciary manages the assets for the benefit of the other person rather than for his or her own profit.

Mutual Fund Timing - A legal, but frowned-upon practice, whereby traders attempt to gain short-term profits from buying and selling mutual funds to benefit from the differences between the daily closing prices . Don't confuse market timing with mutual fund timing. Market timing is a very acceptable practice of trying to predict the best time to buy and sell stocks .

Position - The number of shares owned of a particular security.

Pro Rata - A proportionate allocation of a fee based upon the individual account balance divided by the entire plan account balance.