

November 2017

Dear Plan Participant:

As the Plan Sponsor for the company's qualified retirement plan, we are providing you with required disclosure information, which consists of the attached regulatory notices.

Please review these notices and keep the information in mind when you review your account.

You can find additional information regarding your plan by logging into your account on the participant website. For questions or assistance with logging into your account, a Participant Service Center representative is available Monday through Friday, from 8 a.m. until 8 p.m. EST, by calling 1-800-716-3742 and pressing zero.

Thank you.

NORTHERN RIVERS FAMILY SERVICES INC. AND MEMBER AGENCIES RETIREMENT PLAN

Your company-sponsored retirement plan is a valuable tool to help you adequately save for your retirement. Today, more than ever, it is your personal responsibility to invest in your future and your participation in the NORTHERN RIVERS FAMILY SERVICES INC. AND MEMBER AGENCIES RETIREMENT PLAN is a key step in taking that responsibility. We encourage you to save today for your future tomorrow.

Like anything with real value, however, there is an associated cost. In fact, there are costs associated with participating in the NORTHERN RIVERS FAMILY SERVICES INC. AND MEMBER AGENCIES RETIREMENT PLAN. The fees and expenses associated with our plan are not new or 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.

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:

- How administration expenses are handled.
- What costs are associated with elective plan features (e.g., taking a distribution).
- What fees are associated with the Plan's investment options.

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.

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

We hope you find this communication useful. Although your retirement plan does have costs, it also has many valuable savings features. We encourage you to take advantage of the opportunity your plan offers to save and invest for your future.

If you have any questions concerning the information that follows, contact your Plan Administrator at 518-579-3508.

NORTHERN RIVERS FAMILY SERVICES INC. AND MEMBER AGENCIES RETIREMENT PLAN

This document contains important information concerning the NORTHERN RIVERS FAMILY SERVICES INC. AND MEMBER AGENCIES RETIREMENT PLAN. The first 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. The second section provides information about the Plan's investment alternatives, including any fees or expenses associated with those investments.

If you have questions concerning any of this information, contact your Plan Administrator at 518-579-3508.

Plan Information

As a Plan participant, you may request certain information from your Plan Administrator, 60 Academy Road, Albany, NY 12208, Phone: 518-579-3508. This information includes: annual operating expenses of the Plan investments; copies of prospectuses, financial statements, reports, 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 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 Northern Rivers Family Services Inc.

You may change your investment choices daily. Investment changes may be initiated by accessing your account online or by calling the Voice Response System.

Certain voting, tender or similar rights may apply to an investment option that you have chosen for your account. If the investment option is a mutual fund the investment manager(s) of the investment or the Plan's trustee(s) will exercise any voting rights.

Other Plan-related Expenses

Retirement plans have different types of expenses. The following is an explanation of these expenses and information on how they may be paid.

Administration expenses – These are charges for general plan administrative services to the Plan that may include, but are not limited to, legal, accounting, custodial, trustee and recordkeeping expenses.

In the Plan, these expenses may be paid partly by the Plan Sponsor and partly by participants. If applicable, a participant's explicit share of these expenses may be allocated on either a pro rata or a per capita basis. Certain fees may be applied pro rata (i.e., your share of these expenses is based on the value of your account balance over the total assets in the Plan) while others, such as per head administrative charges, may be applied per capita (i.e., your share of these expenses is determined by dividing the total expense by the number of participants in the Plan).

The Plan may benefit from revenue sharing. If it does these payments may offset some of the administration expenses.

Forfeitures may be used to pay administrative expenses of the Plan based upon the Plan's document provisions.

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

Loans – A \$150.00 application fee for all new loans will be charged to your account. In addition, you will pay interest back to your account at the Prime Rate plus 1.00%.

Qualified Domestic Relations Order (QDRO) – The following QDRO-related expenses will be charged to your account:

- A \$35.00 charge for each check issued pursuant to the order

A \$150 per event fee for the processing of the domestic relations order

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

- A \$35.00 charge for each check issued

Investment Help (Guidance) – Our Plan offers online investment guidance to help you make decisions with respect to your Plan investments. There is no charge for this service.

Other Expenses – You may incur certain charges for:

- Benefits pertaining to the death of a Plan Participant is a per event fee for the processing of each beneficiary: \$75.00

Any plan administrative fees or individual expenses charged to you will be reflected on your quarterly account statement. Please review your statement for the actual dollar amount of any fees that you pay.

NORTHERN RIVERS FAMILY SERVICES INC. AND MEMBER AGENCIES RETIREMENT PLAN

Investment Options - 09/30/2017

This document includes important information to help you compare the investment options under your retirement plan. If you want additional information about your investment options, you can go to the specific Internet Web site address shown below or you can contact Northern Rivers Family Services Inc. at 518-579-3508. A free paper copy of the information available on the Web site[s] can be obtained by contacting Northern Rivers Family Services Inc. at 518-579-3508.

Document Summary

This section has two parts. Part I consists of performance information for plan investment options. This part shows you how well the investments have performed in the past. Part II shows you the fees and expenses you will pay if you invest in an option.

Part I. Performance Information

Table 1 focuses on the performance of investment options that do not have a fixed or stated rate of return. Table 1 shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods.

Some points to keep in mind:

- 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 Web site[s].
- Each investment in the table 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. Some investments in the table contain a second benchmark. These additional benchmarks may be more appropriate for comparison purposes where the investment does not exactly fit within the category represented by the first, broad-based benchmark.

Table 1 – Variable Return Investments								
Name	Average Annual Total Return as of 09/30/2017				Benchmark			
	1 yr.	5 yr.	10 yr./ Since Inception* ¹	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*	
STOCK								
American Funds New Perspective Fund (R6)/World Large Stock	21.22%	12.86%	6.69%	03/13/1973	18.65%	10.20%	3.88%	MSCI All Country World NR Index MSCI All Country World NR Index
Additional information may be found at: www.dolfeedisclosure.com?c=epicadvinc&f=X3232								
Note on Performance: Performance for this investment for the period prior to 05/01/2009 is based on a different share class for the investment.								
Cohen & Steers Realty Shares/Real Estate	0.24%	9.57%	5.98%	07/02/1991	2.08%	10.02%	6.11%	S&P 1500 REIT Industry Index MSCI All Country World NR Index
Additional information may be found at: www.dolfeedisclosure.com?c=epicadvinc&f=37520								
DFA Emerging Markets Portfolio (I)/Diversified Emerging Mkts	20.98%	4.06%	2.14%	04/25/1994	22.46%	3.99%	1.32%	MSCI Emerging Markets NR Index MSCI Emerging Markets NR Index
Additional information may be found at: www.dolfeedisclosure.com?c=epicadvinc&f=12922								

Table 1 – Variable Return Investments

Name	Average Annual Total Return as of 09/30/2017				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception* ¹	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
Diamond Hill Small Mid Cap Fund (I)/Mid-Cap Value	13.19%	15.03%	9.81%	12/30/2005	17.04%	14.64%	8.38%
						S&P 400 Value Index	
					17.52%	14.43%	9.00%
						S&P MidCap 400 Index	
Additional information may be found at: www.dolfeedisclosure.com?c=epicadvinc&f=26899							
Dreyfus Small Cap Stock Index Fund (Inv)/Small Blend	20.27%	15.11%	8.98%	06/30/1997	21.05%	15.60%	9.27%
						S&P SmallCap 600 Index	
					21.05%	15.60%	9.27%
						S&P SmallCap 600 Index	
Additional information may be found at: www.dolfeedisclosure.com?c=epicadvinc&f=08739							
Janus Henderson Enterprise Fund (I)/Mid-Cap Growth	20.32%	16.50%	9.48%	09/01/1992	17.29%	13.99%	9.51%
						S&P 400 Growth Index	
					17.52%	14.43%	9.00%
						S&P MidCap 400 Index	
Additional information may be found at: www.dolfeedisclosure.com?c=epicadvinc&f=X3737							
Note on Performance: Performance for this investment for the period prior to 07/06/2009 is based on a different share class for the investment.							
Janus Henderson Triton Fund (I)/Small Growth	21.52%	16.11%	11.01%	02/25/2005	21.16%	15.80%	9.72%
						S&P 600 Growth Index	
					21.05%	15.60%	9.27%
						S&P SmallCap 600 Index	
Additional information may be found at: www.dolfeedisclosure.com?c=epicadvinc&f=X3729							
Note on Performance: Performance for this investment for the period prior to 07/06/2009 is based on a different share class for the investment.							
MFS Value Fund (A)/Large Value	16.90%	13.73%	6.86%	01/02/1996	16.47%	13.21%	5.57%
						S&P 500 Value Index	
					18.61%	14.22%	7.44%
						S&P 500 Index	
Additional information may be found at: www.dolfeedisclosure.com?c=epicadvinc&f=11843							
T. Rowe Price Growth Stock Fund/Large Growth	26.10%	16.26%	9.16%	04/11/1950	19.90%	15.00%	9.13%
						S&P 500 Growth Index	
					18.61%	14.22%	7.44%
						S&P 500 Index	
Additional information may be found at: www.dolfeedisclosure.com?c=epicadvinc&f=05790							
Vanguard 500 Index Fund (Adm)/Large Blend	18.57%	14.18%	7.43%	08/31/1976	18.61%	14.22%	7.44%
						S&P 500 Index	
					18.61%	14.22%	7.44%
						S&P 500 Index	
Additional information may be found at: www.dolfeedisclosure.com?c=epicadvinc&f=05004							
Vanguard Energy Fund (Adm)/Equity Energy	2.30%	0.35%	0.00%	05/23/1984	-0.91%	0.34%	0.71%
						S&P 1500 Energy Index	
					18.65%	10.20%	3.88%
						MSCI All Country World NR Index	
Additional information may be found at: www.dolfeedisclosure.com?c=epicadvinc&f=17977							
Vanguard Mid-Cap Index Fund (Adm)/Mid-Cap Blend	15.30%	14.39%	7.95%	05/21/1998	17.52%	14.43%	9.00%
						S&P MidCap 400 Index	
					17.52%	14.43%	9.00%
						S&P MidCap 400 Index	
Additional information may be found at: www.dolfeedisclosure.com?c=epicadvinc&f=17982							

Table 1 – Variable Return Investments

Name	Average Annual Total Return as of 09/30/2017				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception* ¹	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
Vanguard Small-Cap Value Index Fund (Adm)/Small Value	17.60%	14.75%	8.46%	05/21/1998	20.71% 21.05%	15.33% 15.60%	8.77% 9.27%
Additional information may be found at: www.dolfeedisclosure.com?c=epicadvinc&f=X8440 Note on Performance: Performance for this investment for the period prior to 09/27/2011 is based on a different share class for the investment.							
Vanguard Total Stock Market Index Fund (Adm)/Large Blend	18.63%	14.18%	7.69%	04/27/1992	18.61% 18.61%	14.22% 14.22%	7.44% 7.44%
Additional information may be found at: www.dolfeedisclosure.com?c=epicadvinc&f=06774							
BOND							
Legg Mason BW Global Oppor. Bond Fund (I)/World Bond	6.08%	2.60%	5.58%	11/01/2006	-1.26% -1.26%	0.48% 0.48%	3.31% 3.31%
Additional information may be found at: www.dolfeedisclosure.com?c=epicadvinc&f=X3100 Note on Performance: Performance for this investment for the period prior to 03/19/2009 is based on a different share class for the investment.							
Metropolitan West Tot. Return Bond Fund (I)/Intermediate-Term Bond	0.31%	2.73%	5.76%	03/31/1997	0.07% -0.01%	2.06% 2.10%	4.27% 4.34%
Additional information may be found at: www.dolfeedisclosure.com?c=epicadvinc&f=07539							
Vanguard GNMA Fund (Adm)/Intermediate Government	0.08%	1.88%	4.29%	06/27/1980	-0.66% -1.56%	1.01% 1.25%	3.08% 3.61%
Additional information may be found at: www.dolfeedisclosure.com?c=epicadvinc&f=14289							
BLENDED							
T. Rowe Price Pers. Strgy. Balanced Fund/Allocation--50% to 70% Equity	13.36%	9.07%	6.26%	07/29/1994	11.56% 18.65%	8.19% 10.20%	4.74% 3.88%
Additional information may be found at: www.dolfeedisclosure.com?c=epicadvinc&f=12396							
T. Rowe Price Personal Strategy Gr. Fund/Allocation--70% to 85% Equity	17.40%	11.16%	6.34%	07/29/1994	15.35% 18.65%	10.28% 10.20%	5.41% 3.88%
Additional information may be found at: www.dolfeedisclosure.com?c=epicadvinc&f=12398							
T. Rowe Price Personal Strategy Inc. Fund/Allocation--30% to 50% Equity	9.41%	6.85%	5.64%	07/29/1994	7.77% 18.65%	5.96% 10.20%	4.00% 3.88%
Additional information may be found at: www.dolfeedisclosure.com?c=epicadvinc&f=00971							

Table 1 – Variable Return Investments

Name	Average Annual Total Return as of 09/30/2017				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception* ¹	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
Vanguard Target Retirement 2020 Fund (Inv)/Target-Date 2020	10.17%	8.08%	5.15%	06/07/2006	9.86%	7.64%	4.77%
Additional information may be found at: www.dolfeedisclosure.com?c=epicadvinc&f=32648					S&P Target Date 2020 Index 18.65% 10.20% 3.88% MSCI All Country World NR Index		
Vanguard Target Retirement 2025 Fund (Inv)/Target-Date 2025	11.74%	8.85%	5.21%	10/27/2003	11.39%	8.42%	4.93%
Additional information may be found at: www.dolfeedisclosure.com?c=epicadvinc&f=26205					S&P Target Date 2025 Index 18.65% 10.20% 3.88% MSCI All Country World NR Index		
Vanguard Target Retirement 2030 Fund (Inv)/Target-Date 2030	13.25%	9.58%	5.27%	06/07/2006	12.79%	9.17%	5.02%
Additional information may be found at: www.dolfeedisclosure.com?c=epicadvinc&f=32649					S&P Target Date 2030 Index 18.65% 10.20% 3.88% MSCI All Country World NR Index		
Vanguard Target Retirement 2035 Fund (Inv)/Target-Date 2035	14.76%	10.30%	5.46%	10/27/2003	14.19%	9.82%	5.13%
Additional information may be found at: www.dolfeedisclosure.com?c=epicadvinc&f=26207					S&P Target Date 2035 Index 18.65% 10.20% 3.88% MSCI All Country World NR Index		
Vanguard Target Retirement 2040 Fund (Inv)/Target-Date 2040	16.26%	10.80%	5.73%	06/07/2006	15.15%	10.28%	5.22%
Additional information may be found at: www.dolfeedisclosure.com?c=epicadvinc&f=32651					S&P Target Date 2040 Index 18.65% 10.20% 3.88% MSCI All Country World NR Index		
Vanguard Target Retirement 2045 Fund (Inv)/Target-Date 2045	16.84%	10.91%	5.77%	10/27/2003	15.87%	10.63%	5.22%
Additional information may be found at: www.dolfeedisclosure.com?c=epicadvinc&f=26209					S&P Target Date 2045 Index 18.65% 10.20% 3.88% MSCI All Country World NR Index		
Vanguard Target Retirement 2050 Fund (Inv)/Target-Date 2050	16.84%	10.91%	5.78%	06/07/2006	16.53%	10.96%	5.36%
Additional information may be found at: www.dolfeedisclosure.com?c=epicadvinc&f=32652					S&P Target Date 2050 Index 18.65% 10.20% 3.88% MSCI All Country World NR Index		
Vanguard Target Retirement 2055 Fund (Inv)/Target-Date 2055	16.86%	10.88%	11.27%	08/18/2010	16.94%	11.19%	11.83%
Additional information may be found at: www.dolfeedisclosure.com?c=epicadvinc&f=X5995					S&P Target Date 2055 Index 18.65% 10.20% 10.47% MSCI All Country World NR Index		
Vanguard Target Retirement 2060 Fund (Inv)/Target-Date 2060+	16.84%	10.87%	11.09%	01/19/2012	16.94%	11.19%	10.37%
Additional information may be found at: www.dolfeedisclosure.com?c=epicadvinc&f=X9279					S&P Target Date 2055 Index 18.65% 10.20% 9.48% MSCI All Country World NR Index		

Table 1 – Variable Return Investments								
Name	Average Annual Total Return as of 09/30/2017				Benchmark			
	1 yr.	5 yr.	10 yr./ Since Inception* ¹	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*	
Vanguard Target Retirement Income Fund (Inv)/Target-Date Retirement	5.26%	4.68%	4.87%	10/27/2003	5.37%	4.60%	3.89%	S&P Target Date Retirement Income Index 0.07% 2.06% 4.27% Bloomberg Barclays U.S. Aggregate Bond Index
Additional information may be found at: www.dolfeedisclosure.com?c=epicadvinc&f=26199								
CASH/STABLE VALUE								
Federated Capital Preservation Fund (ISP)/Stable Value	1.06%	0.83%	1.82%	08/01/1986	0.63%	0.19%	0.41%	Bloomberg Barclays U.S. Treasury Bill 1-3 Month Index 0.63% 0.19% 0.41% Bloomberg Barclays U.S. Treasury Bill 1-3 Month Index
Additional information may be found at: www.dolfeedisclosure.com?c=epicadvinc&f=X0001								

¹If no 5- or 10-year record is available, the return is since inception.

*Fund and benchmark returns are from the fund's inception for funds less than 10 years old.

Part II. Fee and Expense Information

Table 2 shows fee and expense information for the investment options listed in Table 1.

Some points to keep in mind:

- Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses include management fees, 12b-1 fees and other expenses, but do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated.
- The Fee Summary also shows Shareholder-Type Fees. These fees are in addition to Total Annual Operating Expenses. The Shareholder-Type Fees reported for some mutual funds may include loads, sales charges, redemption and transaction fees or expenses which may be waived for retirement plan investing. You should review the individual investment's prospectus for more information. You may contact the Plan's investment advisor for more information.
- Many fund companies have implemented trading restriction policies to reduce short term trading. For more information on trading restrictions and expenses, please refer to the individual investment's prospectus for detailed information.

Table 2 – Fees and Expenses			
Name / Type of Option	Total Annual Operating Expense		Shareholder-Type Fees
	As a %	Per \$1000	
STOCK			
American Funds New Perspective Fund (R6)	0.45%	\$4.50	Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
Cohen & Steers Realty Shares	0.96%	\$9.60	Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
DFA Emerging Markets Portfolio (I)	0.58%	\$5.80	Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
Diamond Hill Small Mid Cap Fund (I)	0.94%	\$9.40	Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%

Table 2 – Fees and Expenses

Name / Type of Option	Total Annual Operating Expense As a % Per \$1000	Shareholder-Type Fees
Dreyfus Small Cap Stock Index Fund (Inv)	0.51% \$5.10	Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
Janus Henderson Enterprise Fund (I)	0.78% \$7.80	Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
Janus Henderson Triton Fund (I)	0.78% \$7.80	Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
MFS Value Fund (A)	0.86% \$8.60	Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
T. Rowe Price Growth Stock Fund	0.68% \$6.80	Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
Vanguard 500 Index Fund (Adm)	0.04% \$0.40	Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
Vanguard Energy Fund (Adm)	0.33% \$3.30	Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
Vanguard Mid-Cap Index Fund (Adm)	0.06% \$0.60	Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
Vanguard Small-Cap Value Index Fund (Adm)	0.07% \$0.70	Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
Vanguard Total Stock Market Index Fund (Adm)	0.04% \$0.40	Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
BOND		
Legg Mason BW Global Oppor. Bond Fund (I)	0.71% \$7.10	Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
Metropolitan West Tot. Return Bond Fund (I)	0.44% \$4.40	Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
Vanguard GNMA Fund (Adm)	0.11% \$1.10	Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
BLENDED		
T. Rowe Price Pers. Strgy. Balanced Fund	0.87% \$8.70	Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
T. Rowe Price Personal Strategy Gr. Fund	0.88% \$8.80	Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
T. Rowe Price Personal Strategy Inc. Fund	0.75% \$7.50	Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
Vanguard Target Retirement 2020 Fund (Inv)	0.14% \$1.40	Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
Vanguard Target Retirement 2025 Fund (Inv)	0.14% \$1.40	Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
Vanguard Target Retirement 2030 Fund (Inv)	0.15% \$1.50	Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
Vanguard Target Retirement 2035 Fund (Inv)	0.15% \$1.50	Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
Vanguard Target Retirement 2040 Fund (Inv)	0.16% \$1.60	Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
Vanguard Target Retirement 2045 Fund (Inv)	0.16% \$1.60	Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
Vanguard Target Retirement 2050 Fund (Inv)	0.16% \$1.60	Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
Vanguard Target Retirement 2055 Fund (Inv)	0.16% \$1.60	Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%

Table 2 – Fees and Expenses			
Name / Type of Option	Total Annual Operating Expense		Shareholder-Type Fees
	As a %	Per \$1000	
Vanguard Target Retirement 2060 Fund (Inv)	0.16%	\$1.60	Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
Vanguard Target Retirement Income Fund (Inv)	0.13%	\$1.30	Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
CASH/STABLE VALUE			
Federated Capital Preservation Fund (ISP)	0.78%	\$7.80	Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%

This information was prepared by DST Retirement Solutions (DST RS) and is intended for distribution to retirement plans, HSAs, and HRAs. Copyright 2017 Morningstar, Inc. and DST RS. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers or to DST RS; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither DST RS nor Morningstar and its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well balanced and diversified investment portfolio. Allocating your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. 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 retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk. 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.

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 http://www.dol.gov/ebsa/publications/401k_employee.html. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Please visit <http://www.investmentterms.com/EPIC/> for a glossary of investment terms relevant to the investment options under this plan. This glossary is intended to help you better understand your options.

NORTHERN RIVERS FAMILY SERVICES INC. AND MEMBER AGENCIES RETIREMENT PLAN Notice Regarding Qualified Default Investment Alternative and Automatic Enrollment

Information on the Qualified Default Investment

This notice gives you important investment information related to your account under the NORTHERN RIVERS FAMILY SERVICES INC. AND MEMBER AGENCIES RETIREMENT PLAN ("Plan"). You should read this notice very carefully to understand how your Plan account assets will be invested if you do not make an investment election. You can find out more about the Plan in the Plan's Summary Plan Description (SPD) and any Summary of Material Modifications (SMM).

The Plan offers participants and beneficiaries, if applicable, the opportunity to invest in a broad range of investment alternatives, sufficient to permit investment in a diversified portfolio. You have the right to choose from among these alternatives. To secure information about these options:

- See Your Plan Administrator
- Access your account online
- Call the Voice Response System

If you do not actually make an investment election, the Plan provides for your contributions and other money in your Plan Account to be invested in what is known as a "Qualified Default Investment Alternative".

You and/or your beneficiaries have the right to direct investments out of the Qualified Default Investment Alternative as often as you can for other Plan investments (but no less frequently than quarterly). Northern Rivers Family Services Inc.'s Plan permits you to change your investment direction daily. If you make a change within 90 days of when you are first enrolled, you will not incur any financial penalty.

Additional information about the Qualified Default Investment Alternative is provided in the following section.

Qualified Default Investment

The Qualified Default Investment Alternative is an age-based fund. This investment seeks varying degrees of long-term appreciation and capital preservation through a mix of equity and fixed-income investments available through the Plan. Allocations, which will change over time, are based on your year of birth and generally become more conservative (i.e., decreasing risk of losses) with increasing age.

Investment Name	Birthdate Range
Vanguard Target Retirement Income Fund (Inv)	01/01/1900 – 12/31/1953
Vanguard Target Retirement 2020 Fund (Inv)	01/01/1954 – 12/31/1962
Vanguard Target Retirement 2025 Fund (Inv)	01/01/1963 – 12/31/1967
Vanguard Target Retirement 2030 Fund (Inv)	01/01/1968 – 12/31/1972
Vanguard Target Retirement 2035 Fund (Inv)	01/01/1973 – 12/31/1977
Vanguard Target Retirement 2040 Fund (Inv)	01/01/1978 – 12/31/1982
Vanguard Target Retirement 2045 Fund (Inv)	01/01/1983 – 12/31/1987
Vanguard Target Retirement 2050 Fund (Inv)	01/01/1988 – 12/31/1992
Vanguard Target Retirement 2055 Fund (Inv)	01/01/1993 – 12/31/1997
Vanguard Target Retirement 2060 Fund (Inv)	01/01/1998 – 12/31/2002

Primary Risks

The qualified default investment is subject to several stock and bond market risks, any of which could cause an investor to lose money. However, because bonds and short-term investments usually are less volatile than stocks, and because a significant portion of the qualified default investment's assets may be in bonds and short-term investments, the overall level of

risk should be low to moderate. Where assets are substantially allocated to bonds and money market instruments, an investment is primarily subject to the following risks: (1) interest rate risk, which is the chance that bond prices overall will decline because of rising interest rates; (2) income risk, which is the chance that an underlying fund's income will decline because of falling interest rates; (3) credit risk, which is the chance that the issuer of a security will fail to pay interest and principal in a timely manner, or that negative perceptions of the issuer's ability to make such payments will cause the price of that security to decline, thus reducing the underlying fund's return; and (4) call risk, which is the chance that during periods of falling interest rates, issuers of callable bonds may call (buy back) securities with higher interest rates before their maturity dates. The fund would then lose potential price increases and would be forced to reinvest the unanticipated proceeds at lower interest rates, resulting in a decline in the fund's income. For mortgage-backed securities, this risk is known as prepayment risk.

Because a significant portion of the qualified default investment's assets is allocated to equity funds, the default investment is also subject to stock market risk, which is the chance that stock prices overall will decline. Stock markets tend to move in cycles, with periods of rising prices and periods of falling prices. The default investment may also be subject to the following risks associated with investments in foreign stocks: (1) currency risk, which is the chance that the value of a foreign investment, measured in U.S. dollars, will decrease because of unfavorable changes in currency exchange rates; (2) country risk, which is the chance that domestic events – such as political upheaval, financial troubles, or natural disasters – will weaken a country's securities markets; and (3) regional risk, which is the chance that an entire region – for example, the European or Pacific region – will be hurt by political upheaval, financial troubles, or natural disasters. The default investment is also subject to manager risk, which is the chance that poor investment selection will cause one or more of the underlying funds – and, thus, the investment itself – to underperform relevant measures of market performance or other investments with a similar investment objective.

The qualified default investment is also subject to asset allocation risk, which is the chance that the selection of underlying investments and the allocation of assets to those investments will cause the investment to underperform other funds with a similar investment objective.

Default Investment Fees and Expenses

Certain fees and expenses may be incurred as a result of your investment in the qualified default investment alternative. Those fees and expenses are included in the following list.

Vanguard Target Retirement Income Fund (Inv)

Current information as of 09/30/2017.
 Web site: www.vanguard.com
 Gross expense ratio: 0.13% Net expense ratio: 0.13%
 Management fee: 0.00% 12b-1 fee: N/A
 Other expense: 0.13% Transaction fee: N/A
 Redemption fee: N/A Sales charge: N/A
 Deferred sales charge: N/A

Vanguard Target Retirement 2020 Fund (Inv)

Current information as of 09/30/2017.
 Web site: www.vanguard.com
 Gross expense ratio: 0.14% Net expense ratio: 0.14%
 Management fee: 0.00% 12b-1 fee: N/A
 Other expense: 0.14% Transaction fee: N/A
 Redemption fee: N/A Sales charge: N/A
 Deferred sales charge: N/A

Vanguard Target Retirement 2025 Fund (Inv)

Current information as of 09/30/2017.
 Web site: www.vanguard.com
 Gross expense ratio: 0.14% Net expense ratio: 0.14%
 Management fee: 0.00% 12b-1 fee: N/A
 Other expense: 0.14% Transaction fee: N/A
 Redemption fee: N/A Sales charge: N/A
 Deferred sales charge: N/A

Vanguard Target Retirement 2030 Fund (Inv)

Current information as of 09/30/2017.
 Web site: www.vanguard.com
 Gross expense ratio: 0.15% Net expense ratio: 0.15%
 Management fee: 0.00% 12b-1 fee: N/A
 Other expense: 0.15% Transaction fee: N/A
 Redemption fee: N/A Sales charge: N/A
 Deferred sales charge: N/A

Vanguard Target Retirement 2035 Fund (Inv)

Current information as of 09/30/2017.
 Web site: www.vanguard.com
 Gross expense ratio: 0.15% Net expense ratio: 0.15%
 Management fee: 0.00% 12b-1 fee: N/A
 Other expense: 0.15% Transaction fee: N/A
 Redemption fee: N/A Sales charge: N/A
 Deferred sales charge: N/A

Vanguard Target Retirement 2040 Fund (Inv)

Current information as of 09/30/2017.
 Web site: www.vanguard.com
 Gross expense ratio: 0.16% Net expense ratio: 0.16%
 Management fee: 0.00% 12b-1 fee: N/A
 Other expense: 0.16% Transaction fee: N/A
 Redemption fee: N/A Sales charge: N/A
 Deferred sales charge: N/A

Vanguard Target Retirement 2045 Fund (Inv)

Current information as of 09/30/2017.
 Web site: www.vanguard.com
 Gross expense ratio: 0.16% Net expense ratio: 0.16%
 Management fee: 0.00% 12b-1 fee: N/A
 Other expense: 0.16% Transaction fee: N/A
 Redemption fee: N/A Sales charge: N/A
 Deferred sales charge: N/A

Vanguard Target Retirement 2050 Fund (Inv)

Current information as of 09/30/2017.
 Web site: www.vanguard.com
 Gross expense ratio: 0.16% Net expense ratio: 0.16%

Vanguard Target Retirement 2050 Fund (Inv)

Management fee: 0.00% 12b-1 fee: N/A
Other expense: 0.16% Transaction fee: N/A
Redemption fee: N/A Sales charge: N/A
Deferred sales charge: N/A

Vanguard Target Retirement 2055 Fund (Inv)

Current information as of 09/30/2017.
Web site: www.vanguard.com
Gross expense ratio: 0.16% Net expense ratio: 0.16%
Management fee: 0.00% 12b-1 fee: N/A
Other expense: 0.16% Transaction fee: N/A
Redemption fee: N/A Sales charge: N/A
Deferred sales charge: N/A

Vanguard Target Retirement 2060 Fund (Inv)

Current information as of 09/30/2017.
Web site: www.vanguard.com
Gross expense ratio: 0.16% Net expense ratio: 0.16%
Management fee: 0.00% 12b-1 fee: N/A
Other expense: 0.16% Transaction fee: N/A
Redemption fee: N/A Sales charge: N/A
Deferred sales charge: N/A

Fee/Expense Definitions

- **Gross expense ratio** – The gross expense ratio is the fund's annual operating expenses as a percentage of average net assets. The gross expense ratio does not reflect any fee waivers or reimbursements that may be in effect.
- **Net expense ratio** – The net expense ratio reflects the expenses currently being charged by the fund after taking into account any

applicable waivers or reimbursements, without which performance would have been less.

- **Management fee** – The cost of the day-to-day operation and management of the fund.
- **12b-1 fee** – The 12b-1 fee covers the cost of distributing fund shares to investors, including advertising and sales costs.
- **Other expense** – Other expense is determined by subtracting the management fee and 12b-1 fee from the gross expense ratio.
- **Transaction fee** – The costs incurred when buying or selling securities. These include brokers' commissions and spreads (the difference between the price the dealer paid for a security and the price at which it can be sold).
- **Redemption fee** – The redemption fee is an amount charged when money is withdrawn from the fund. The amount of a redemption fee is generally relative to the amount of time that the investment was held, so that longer-held investments incur smaller rates of charge.
- **Sales charge** – A one-time deduction from an investment made into the fund. The amount is generally relative to the amount of the investment, so that larger investments incur smaller rates of charge.
- **Deferred sales charge** – imposed when investors redeem shares. The percentage charged generally declines the longer shares are held, and it is usually applied to the lower of the beginning price or ending price.

Additional information about fees and expenses may be found in the default fund's prospectus. You can secure a prospectus by going to the web site specified above or by contacting your plan administrator.

Information on Automatic Enrollment

The NORTHERN RIVERS FAMILY SERVICES INC. AND MEMBER AGENCIES RETIREMENT PLAN is an "automatic contribution arrangement" (ACA) plan. When you become eligible for participation, you are automatically enrolled in the Plan on the Plan entry date. Elective deferrals equal to 2% of compensation will automatically be deducted from your pay, unless you elect not to participate in the Plan or change or stop your contributions.

You may stop your contributions. Once you discontinue contributions, you may start again. See your human resource department for information on how to elect to change or stop your contributions.

You can always change the amount you contribute to the Plan. If you know now that you do not want to contribute to the Plan (and you haven't already elected not to contribute), contact your Plan Administrator.

Questions?

If you have any questions about how the Plan works or your rights and obligations under the Plan, or if you would like a copy of the Plan's SPD or other Plan documents, please contact the Plan Administrator at:

your Plan Administrator
60 Academy Road, Albany, NY 12208
518-579-3508