

**JFC Temps, Inc.**  
**JFC Retirement Plan and Trust**  
**Annual Statement of Disclosures**

**General Plan Information**

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**Excessive Trading.**

While the plan permits you to change the investment of your balance each day, it is not designed or intended to be a brokerage account or trading account. Trading in and out of funds on a daily basis can disrupt appropriate management of the plan's investment options and causes increased transactional costs and losses to participants who do not engage in such activity. In the event that a participant engages in excessive trading, the plan may restrict the number of transactions that the participant may engage in. Alternatively, the plan or the manager of the investment option may impose a fee for such trading. Please see the Investment Comparative Chart for details on the excessive trading rules for each of the plan's investment options.

**Voting and Tender Rights.**

You do not have the right to exercise voting, tender, and similar rights related to the plan's investment options. These rights will be exercised by the Plan Sponsor.

**Your Right to Direct Investments.**

The plan offers a menu of investment options that allow you to create a diversified portfolio that meets your individual needs. You are able to elect how your account balance and future contributions are invested among the plan's investment options. This election can be made through the plan's website at [www.yourplanaccess.net/nwps](http://www.yourplanaccess.net/nwps) or through the voice response system at 877.410.9984, Provider ID 6789.

**Administrative Expenses**

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**Plan Fees Charged Against Assets.**

The plan incurs expenses and fees for services such as investment advisory, trustee, custodial, administration, auditing, recordkeeping, government reporting, employee communications, bonding and other insurance, travel, mail, courier communications, and printing and other charges described in the prospectuses for the investment funds. These fees are paid directly to the service providers. The Plan Sponsor may choose to pay some of these fees, but is under no obligation to do so. These fees are charged to all participants with a balance in the plan based on their proportional share of the plan's assets. Some fees may be paid from a portion of the Total Annual Operating Expenses of the investment options shown on the Investment Comparative Chart.

**Individual Expenses**

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**Distribution Fee.**

This fee is charged to any participant that requests a distribution from the plan. The fee is \$75.00.

**QDRO Fee.**

This fee is charged to any participant whose account is subject to a QDRO. The fee is \$150.00.

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**Investment Comparative Chart**

This document includes important information to help you compare the investment options under your retirement plan. For more information regarding contents of this notice please contact your Plan Administrator, Cathy Reichelderfer, at (717) 761-8095 or by mail at 1520 Market Street, Camp Hill, PA 17011.

Additional investment information including more performance information is available at the website addresses shown below. To request and obtain paper copies of the information available on those websites please contact the Plan Administrator.

Keep in mind that the cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings, but is only one of many factors to consider when you decide to invest in an option. Visit the Department of Labor's website [http://www.dol.gov/ebsa/publications/401k\\_employee.html](http://www.dol.gov/ebsa/publications/401k_employee.html) for an example of the long-term effect of fees and expenses.

**Performance Information**

The table below shows how plan investment alternatives 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. Your investment in these options could lose money. Information about an option's principal risks is available on the Website(s). A glossary of terms used in this notice may be found at <http://www.nwp401k.com/glossary-of-investment-related-terms/>.

Plan Investment (Inception Date) Benchmark Fund Information Link	Avg. Annual Total Returns As of 09/30/2020			Annual Gross/Net Expense Ratio		Trade Restriction
	1yr.	5yr.	10yr./Life	As a %	Per \$1,000	
<b>MetLife Stable Value Fund 25157 CI 0</b> (01/03/2000) <i>Morningstar US Cash T-bill TR USD</i> <a href="https://www.metlife.com/institutional-retirement/brokers/stable-value-fas/index.html#overview">https://www.metlife.com/institutional-retirement/brokers/stable-value-fas/index.html#overview</a>	2.49 % 0.96 %	2.58 % 1.11 %	2.80 % 0.58 %	0.57%/0.57% N/A	\$5.70/\$5.70 N/A	N/A
<b>Metropolitan West Total Return Bond I (MWTIX)</b> (03/31/2000) <i>Morningstar US Core Bd TR USD Hdg</i> <a href="http://www.mwamlc.com">http://www.mwamlc.com</a>	8.03 % 6.97 %	4.45 % 4.15 %	4.60 % 3.58 %	0.46%/0.46% N/A	\$4.60/\$4.60 N/A	1
<b>Vanguard LifeStrategy Income Inv (VASIX)</b> (09/30/1994) <i>Morningstar Conservative Target Risk TR</i> <a href="http://www.vanguard.com">http://www.vanguard.com</a>	6.82 % 7.34 %	5.62 % 5.38 %	4.95 % 4.49 %	0.11%/0.11% N/A	\$1.10/\$1.10 N/A	2
<b>DFA Inflation-Protected Securities I (DIPSX)</b> (09/18/2006) <i>Morningstar US TIPS TR USD</i> <a href="http://www.dimensional.com">http://www.dimensional.com</a>	10.45 % 9.90 %	4.68 % 4.48 %	3.68 % 3.46 %	0.11%/0.11% N/A	\$1.10/\$1.10 N/A	3
<b>PGIM High-Yield Z (PHYZX)</b> (03/01/1996) <i>Morningstar US Corp Bd TR USD</i> <a href="http://www.pgiminvestments.com">http://www.pgiminvestments.com</a>	2.83 % 7.72 %	6.88 % 5.87 %	6.60 % 4.97 %	0.54%/0.54% N/A	\$5.40/\$5.40 N/A	4
<b>Vanguard Balanced Index Adm (VBIAX)</b> (11/13/2000) <i>Morningstar Moderate Target Risk TR USD</i> <a href="http://www.vanguard.com">http://www.vanguard.com</a>	12.54 % 7.69 %	10.11 % 8.13 %	9.73 % 7.36 %	0.07%/0.07% N/A	\$0.70/\$0.70 N/A	2
<b>Putnam Equity Income Y (PEIYX)</b> (10/01/1998) <i>Morningstar US Large Value TR USD</i> <a href="http://www.putnam.com">http://www.putnam.com</a>	-0.08 % -7.14 %	9.15 % 8.44 %	11.10 % 9.43 %	0.66%/0.66% N/A	\$6.60/\$6.60 N/A	5
<b>Vanguard Equity Income Adm (VEIRX)</b> (08/13/2001) <i>Morningstar US Large Value TR USD</i> <a href="http://www.vanguard.com">http://www.vanguard.com</a>	-2.77 % -7.14 %	9.45 % 8.44 %	11.39 % 9.43 %	0.18%/0.18% N/A	\$1.80/\$1.80 N/A	2
<b>Vanguard 500 Index Adm (VFIAX)</b> (11/13/2000) <i>Morningstar US Large Cap TR USD</i> <a href="http://www.vanguard.com">http://www.vanguard.com</a>	15.11 % 19.77 %	14.11 % 15.28 %	13.71 % 14.31 %	0.04%/0.04% N/A	\$0.40/\$0.40 N/A	2
<b>T. Rowe Price Blue Chip Growth (TRBCX)</b> (06/30/1993) <i>Morningstar US Large Growth TR USD</i> <a href="http://www.troweprice.com">http://www.troweprice.com</a>	36.17 % 40.45 %	20.13 % 20.34 %	18.06 % 17.79 %	0.69%/0.69% N/A	\$6.90/\$6.90 N/A	6
<b>Vanguard Mid Cap Index Adm (VIMAX)</b> (11/12/2001) <i>Morningstar US Mid Cap TR USD</i> <a href="http://www.vanguard.com">http://www.vanguard.com</a>	7.08 % 6.37 %	10.33 % 11.13 %	11.97 % 12.45 %	0.05%/0.05% N/A	\$0.50/\$0.50 N/A	2

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**Investment Comparative Chart**

Plan Investment (Inception Date) Benchmark Fund Information Link	Avg. Annual Total Returns As of 09/30/2020			Annual Gross/Net Expense Ratio		Trade Restriction
	1yr.	5yr.	10yr./Life	As a %	Per \$1,000	
	<b>Parametric International Equity Instl (EIISX)</b> (04/01/2010) <i>Morningstar Global Markets ex-US GR USD</i> <a href="http://www.eatonvance.com">http://www.eatonvance.com</a>	2.56 %	6.54 %	5.39 %	0.56%/0.50%	
<b>BlackRock Advantage Small Cap Core Instl (BDSIX)</b> (03/14/2013) <i>Morningstar US Small Cap TR USD</i> <a href="http://www.blackrock.com">www.blackrock.com</a>	1.33 %	8.39 %	*9.09 %	0.64%/0.50%	\$6.40/\$5.00	N/A
<b>Fidelity Small Cap Index (FSSNX)</b> (09/08/2011) <i>Morningstar US Small Cap TR USD</i> <a href="http://www.institutional.fidelity.com">http://www.institutional.fidelity.com</a>	0.55 %	8.19 %	*10.62 %	0.03%/0.03%	\$0.30/\$0.30	8
<b>JPMorgan Emerging Markets Equity R5 (JEMOX)</b> (09/09/2016) <i>Morningstar Emerging Markets GR USD</i> <a href="http://www.jpmorganfunds.com">www.jpmorganfunds.com</a>	23.01 %	14.84 %	5.18 %	0.96%/0.89%	\$9.60/\$8.90	9
<b>Vanguard Real Estate Index Adm (VGSIX)</b> (11/12/2001) <i>Morningstar US Real Estate PR USD</i> <a href="http://www.vanguard.com">http://www.vanguard.com</a>	-12.19 %	5.22 %	8.50 %	0.12%/0.12%	\$1.20/\$1.20	2
<b>Vanguard Target Retirement 2015 (VTWVX)</b> (10/27/2003) <i>Morningstar Lifetime 2015 TR USD</i> <a href="http://www.vanguard.com">http://www.vanguard.com</a>	7.68 %	7.04 %	7.04 %	0.13%/0.13%	\$1.30/\$1.30	2
<b>Vanguard Target Retirement 2020 (VTWVX)</b> (06/07/2006) <i>Morningstar Lifetime 2020 TR USD</i> <a href="http://www.vanguard.com">http://www.vanguard.com</a>	8.51 %	7.96 %	7.81 %	0.13%/0.13%	\$1.30/\$1.30	2
<b>Vanguard Target Retirement 2025 (VTTVX)</b> (10/27/2003) <i>Morningstar Lifetime 2025 TR USD</i> <a href="http://www.vanguard.com">http://www.vanguard.com</a>	9.04 %	8.60 %	8.38 %	0.13%/0.13%	\$1.30/\$1.30	2
<b>Vanguard Target Retirement 2030 (VTHR)</b> (06/07/2006) <i>Morningstar Lifetime 2030 TR USD</i> <a href="http://www.vanguard.com">http://www.vanguard.com</a>	9.38 %	9.07 %	8.84 %	0.14%/0.14%	\$1.40/\$1.40	2
<b>Vanguard Target Retirement 2035 (VTTHX)</b> (10/27/2003) <i>Morningstar Lifetime 2035 TR USD</i> <a href="http://www.vanguard.com">http://www.vanguard.com</a>	9.71 %	9.53 %	9.29 %	0.14%/0.14%	\$1.40/\$1.40	2
<b>Vanguard Target Retirement 2040 (VFORX)</b> (06/07/2006) <i>Morningstar Lifetime 2040 TR USD</i> <a href="http://www.vanguard.com">http://www.vanguard.com</a>	9.96 %	9.97 %	9.58 %	0.14%/0.14%	\$1.40/\$1.40	2
<b>Vanguard Target Retirement 2045 (VTIVX)</b> (10/27/2003) <i>Morningstar Lifetime 2045 TR USD</i> <a href="http://www.vanguard.com">http://www.vanguard.com</a>	10.27 %	10.13 %	9.66 %	0.15%/0.15%	\$1.50/\$1.50	2
<b>Vanguard Target Retirement 2050 (VFIFX)</b> (06/07/2006) <i>Morningstar Lifetime 2050 TR USD</i> <a href="http://www.vanguard.com">http://www.vanguard.com</a>	10.26 %	10.13 %	9.65 %	0.15%/0.15%	\$1.50/\$1.50	2
<b>Vanguard Target Retirement 2055 (VFFVX)</b> (08/18/2010) <i>Morningstar Lifetime 2055 TR USD</i> <a href="http://www.vanguard.com">http://www.vanguard.com</a>	10.25 %	10.12 %	9.68 %	0.15%/0.15%	\$1.50/\$1.50	2
<b>Vanguard Target Retirement 2060 (VTTX)</b> (01/19/2012) <i>Morningstar Lifetime 2060 TR USD</i> <a href="http://www.vanguard.com">http://www.vanguard.com</a>	10.25 %	10.12 %	*9.77 %	0.15%/0.15%	\$1.50/\$1.50	2
<b>Vanguard Target Retirement Income (VTINX)</b> (10/27/2003) <i>Morningstar Lifetime Income TR USD</i> <a href="http://www.vanguard.com">http://www.vanguard.com</a>	7.35 %	6.03 %	5.60 %	0.12%/0.12%	\$1.20/\$1.20	2

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**Fund Note and Restriction Descriptions:**

\*: Performance provided is Life of Plan Investment as the Plan Investment has been in existence for less than 10 years.

**1:** Market Timing Restriction. Allowed 2 round trip of 1 sell transaction in the amount of \$1 or greater followed by a purchase transaction of \$1 within 30 days of the sell transaction. Any additional sell transaction of \$1 or greater followed by a purchase transaction within the same 30 day period will have the purchase transaction blocked.

**2:** Market Timing Restriction. A sell transaction of \$1 or greater will result in a block from making a purchase transaction of \$1 or greater for the next 30 days.

**3:** Market Timing Restriction. Allowed 1 sell transaction in the amount of \$25,000 or greater followed by 1 purchase transaction of \$25,000 within 30 days of the sell transaction. The second round trip in the same 30 day period will be allowed but cause a subsequent purchase block for the next 90 days.

**4:** Market Timing Restriction. Allowed 1 sell transaction in the amount of \$25,000 or greater followed by 1 purchase transaction of \$25,000 within 30 days of the sell transaction. Any subsequent purchase within 60 days of the 1st purchase will be blocked for 90 days.

**5:** Market Timing Restriction. Allowed 2 round trip of 1 sell transaction in the amount of \$1 or greater followed by a purchase transaction of \$1 or greater within 90 days of the sell transaction. Any additional sell transaction of \$1 or greater followed by a purchase transaction within the same 90 day period will have the purchase transaction blocked.

**6:** Market Timing Restriction. A sell transaction of \$5,000 or greater will result in a block from making a purchase transaction of \$5,000 or greater for the next 30 days.

**7:** Market Timing Restriction. Allowed 1 round trip of 1 sell transaction in the amount of \$1 or greater followed by a purchase transaction of \$1 within 90 days of the sell transaction. Any additional sell transaction of \$1 or greater followed by a purchase transaction within the same 90 day period will have the purchase transaction blocked.

**8:** Market Timing Restriction. Allowed 1 sell transaction in the amount of \$1,000 or greater followed by 1 purchase transaction of \$1,000 within 90 days of the sell transaction. The second round trip in the same 90 day period will be allowed but cause a subsequent purchase block for the next 85 days.

**9:** Market Timing Restriction. Allowed 1 sell transaction in the amount of \$1 or greater followed by 1 purchase transaction of \$1 within 60 days of the sell transaction. The second round trip in the same 60 day period will be allowed but cause a subsequent purchase block for the next 90 days.