

## Important information about the 401(K) EMPLOYEES SAVINGS PLAN OF GUEST SERVICES, INC. (Plan)

401(K) EMPLOYEES SAVINGS PLAN OF GUEST SERVICES, INC. offers you the opportunity to save for retirement through the Plan. The Plan provides access to a selection of investment options and may offer tax advantages as well.

You have previously received a notice with information about fees associated with this Plan. This notice contains an update for you regarding those fees. The way fees are collected from the Plan will change starting the month of January 2020.

An annual Plan administrative expense of .40% will apply to each participant's account balance. One-twelfth of this annual expense amount will be charged on a monthly basis. Plan administrative expenses typically include items such as recordkeeping, participant website, participant statements, plan compliance services and financial professional services. A portion of the total investment expense of the Plan's investment options may contain revenue sharing. Any revenue sharing received from the Plan's investment options will be credited back in full to the impacted participant as a Fee Adjustment on a monthly basis. Please refer to the table below that provides revenue sharing amounts. The dollar amount of any expense or Fee Adjustment can be found by logging in to the secure website at [principal.com](http://principal.com) and on participant statements.

Investment option	Total investment expense gross ratio (as of 01/01/2020)*	Revenue sharing paid to the Principal (as of 01/01/2020 )*
American Funds AmerMut R6 Fd	0.30	0.00
Equity Income Sep Acct-Z	0.31	0.00
MFS Blnd Rsch CoreEqty R4 Fund	0.56	0.15
LargeCap S&P 500 Index SA-Z	0.05	0.00
ClearBridge Lg Cap Gr IS Fd	0.66	0.00
MFS Growth R4 Fund	0.67	0.15
American Centur Mid-Cap Val R6	0.63	0.00
MidCap S&P 400 Index SA-Z	0.05	0.00
Wells Fargo Disc Instl Fund	0.88	0.15
Undisc Mgrs Behav Value R6 Fd	0.92	0.00
SmallCap S&P 600 Index SA-Z	0.05	0.00
Real Estate Securities SA-Z	0.72	0.00
Inv Oppenheim Dev Mark R6 Fd	0.85	0.00
Diversified Intl Sep Acct-Z	0.43	0.00
Am Fds Trgt Dte Rtm 2010 R6 Fd	0.33	0.00
Am Fds Trgt Dte Rtm 2015 R6 Fd	0.33	0.00
Am Fds Trgt Dte Rtm 2020 R6 Fd	0.34	0.00
Am Fds Trgt Dte Rtm 2025 R6 Fd	0.36	0.00
Am Fds Trgt Dte Rtm 2030 R6 Fd	0.38	0.00
Am Fds Trgt Dte Rtm 2035 R6 Fd	0.39	0.00
Am Fds Trgt Dte Rtm 2040 R6 Fd	0.40	0.00
Am Fds Trgt Dte Rtm 2045 R6 Fd	0.40	0.00
Am Fds Trgt Dte Rtm 2050 R6 Fd	0.41	0.00

Investment option	Total investment expense gross ratio (as of 01/01/2020)*	Revenue sharing paid to the Principal (as of 01/01/2020 )*
Am Fds Trgt Dte Rtm 2055 R6 Fd	0.42	0.00
Am Fds Trgt Dte Rtm 2060 R6 Fd	0.44	0.00
Morley Stable Value Fund	0.51	0.00
Lord Abbett High Yield R6 Fund	0.60	0.00
PGIM Total Ret Bond A Fd	0.81	0.50
Pioneer Bond Y Fund	0.47	0.23

\* Fees noted are subject to an annual change without notice.

## **Important information about the retirement plan**

You have the opportunity to save for retirement through the retirement plan. You have previously received a notice with information about fees associated with this retirement plan. This notice contains an update for you regarding those fees.

The following participant-level fees will be effective 1/1/2020. It's important to note that these fees are only charged for the services you choose to utilize and the fee(s) for such services will be paid from your account, unless an alternative agreement with your plan sponsor exists. If you do not use these services, you will not be assessed a fee for them. Fees will be charged based on the method established by the plan, or as indicated below:

- Wire transfers: \$25.00
- Overnight mail for checks: \$25.00
- Stop payments on checks: \$25.00
- 402(g) refunds (deferral contributions made in excess of IRS limit): \$50.00

### **To learn more**

To learn more about the retirement plan, fees, and the investment options available under the plan, visit [principal.com](http://principal.com).