



Gain/Loss Policy

If there are any delays, errors or omissions in connection with processing investment transactions attributable to the Plan, Ascensus will use reasonable efforts to correct the transactions by making the Plan and affected Participants whole (i.e., to restore Plan and Participant accounts to the position they would have been in had the delay, error or omission, or seeking funding from a responsible third party. Ascensus generally will retain any gains that result from corrections of delays, errors and omissions as part of its compensation for services to the Plan, which services include Ascensus' agreement to fund losses to the Plan to the extent due to an Ascensus delay, error or omission. In general, the amounts of individual gains and losses are small, and during the past five years, gains across our business have not materially exceeded losses. Please note that Ascensus processes many investment transactions on an "omnibus" or aggregated basis and because of this, we may not be able to determine whether a gain or loss is attributable to a particular plan.