

Although many participants assume there are no costs or fees associated with your plan, there are in fact costs associated with your participation in the plan. This document will outline those costs.

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:

- How administration expenses are handled.
- What costs are associated with elective plan features (e.g., taking out a loan).
- What fees are associated with our 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.

The fees and expenses associated with our plan are not unusual. Almost all 403(b) 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.

If you have any questions concerning the information that follows, contact Barb Walters, Plan Administrator, at 816-415-7572.



## **William Jewell College 403(b) Plan**

This document contains important information concerning our 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 Barb Walters, Plan Administrator, at 816-415-7572.

### **Plan Information**

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

As a Plan participant, you may request certain information from Julie Dubinsky, Plan Administrator, 500 College Hill, Liberty, MO 64068, Phone: 816-415-7572. 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 William Jewell College.

You may change your investment choices anytime.

### **Other Plan Information**

Voting rights may be exercised by the participant.

### **Other Plan-related Expenses**

Retirement plans have different types of expenses.

**Administration expenses** – These are charges for services such as legal, accounting and recordkeeping expenses.

In our Plan, these expenses are allocated to Plan participants.

## William Jewell College 403(b) Plan

Investment Options - 12/31/2019

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 Barb Walters, Plan Administrator, at 816-415-7572. A free paper copy of the information available on the Web site[s] can be obtained by contacting Barb Walters, Plan Administrator, at 816-415-7572.

### 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. 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.

<b>Table 1 – Variable Return Investments</b>							
Name	Average Annual Total Return as of 12/31/2019				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
<b>STOCK</b>							
American Century All Cap Growth Fund (Inv)	35.55%	12.46%	13.32%	11/25/1983	31.13%	13.52%	14.78%
						S&P 500 Growth Index	
					31.49%	11.70%	13.56%
						S&P 500 Index	
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=00480">www.dolfeedisclosure.com?c=amcen&amp;f=00480</a>							
American Century Disciplined Gro. Fund (Inv)	29.94%	10.55%	13.82%	09/30/2005	31.13%	13.52%	14.78%
						S&P 500 Growth Index	
					31.49%	11.70%	13.56%
						S&P 500 Index	
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=31368">www.dolfeedisclosure.com?c=amcen&amp;f=31368</a>							
American Century Emerging Markets Fund (Inv)	21.94%	7.26%	4.91%	09/30/1997	18.44%	5.61%	3.68%
						MSCI Emerging Markets NR Index	
					18.44%	5.61%	3.68%
						MSCI Emerging Markets NR Index	
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=08121">www.dolfeedisclosure.com?c=amcen&amp;f=08121</a>							
American Century Equity Growth Fund (Inv)	28.35%	9.08%	12.46%	05/09/1991	31.49%	11.70%	13.56%
						S&P 500 Index	
					31.49%	11.70%	13.56%
						S&P 500 Index	
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=32620">www.dolfeedisclosure.com?c=amcen&amp;f=32620</a>							
American Century Equity Income Fund (Inv)	24.11%	10.08%	11.01%	08/01/1994	31.93%	9.52%	12.16%
						S&P 500 Value Index	
					31.49%	11.70%	13.56%
						S&P 500 Index	
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=11978">www.dolfeedisclosure.com?c=amcen&amp;f=11978</a>							

**Table 1 – Variable Return Investments**

Name	Average Annual Total Return as of 12/31/2019				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
American Century Focused Global Gr Fund (Inv)	36.13%	10.44%	10.55%	12/01/1998	26.60%	8.41%	8.79%
					MSCI All Country World NR Index		
					26.60%	8.41%	8.79%
					MSCI All Country World NR Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=25804">www.dolfeedisclosure.com?c=amcen&amp;f=25804</a>							
American Century Gl. Real Estate Fund (Inv)	29.92%	6.82%	7.62%	04/29/2011	26.60%	8.41%	7.66%
					MSCI All Country World NR Index		
					26.60%	8.41%	7.66%
					MSCI All Country World NR Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=X7696">www.dolfeedisclosure.com?c=amcen&amp;f=X7696</a>							
American Century Global Gold Fund (Inv)	37.84%	10.75%	-2.58%	08/17/1988	22.72%	5.58%	-1.84%
					MSCI World Metals & Mining NR Index		
					26.60%	8.41%	8.79%
					MSCI All Country World NR Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=20170">www.dolfeedisclosure.com?c=amcen&amp;f=20170</a>							
American Century Heritage Fund (Inv)	35.52%	10.49%	12.77%	11/10/1987	26.29%	9.72%	13.16%
					S&P MidCap 400 Growth Index		
					26.20%	9.03%	12.72%
					S&P MidCap 400 Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=12050">www.dolfeedisclosure.com?c=amcen&amp;f=12050</a>							
American Century Income & Growth Fund (Inv)	23.98%	8.34%	11.86%	12/17/1990	31.93%	9.52%	12.16%
					S&P 500 Value Index		
					31.49%	11.70%	13.56%
					S&P 500 Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=32630">www.dolfeedisclosure.com?c=amcen&amp;f=32630</a>							
American Century Intl. Growth Fund (Inv)	28.37%	6.14%	6.71%	05/09/1991	21.51%	5.51%	4.97%
					MSCI All Country World ex-US NR Index		
					21.51%	5.51%	4.97%
					MSCI All Country World ex-US NR Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=32680">www.dolfeedisclosure.com?c=amcen&amp;f=32680</a>							
American Century Intl. Opportun. Fund (Inv)	28.96%	8.63%	9.05%	06/01/2001	24.82%	7.35%	7.31%
					MSCI World ex-US SMID NR Index		
					21.51%	5.51%	4.97%
					MSCI All Country World ex-US NR Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=19674">www.dolfeedisclosure.com?c=amcen&amp;f=19674</a>							
American Century Intl. Value Fund (Inv)	12.49%	1.33%	3.45%	03/31/1997	21.51%	5.51%	4.97%
					MSCI All Country World ex-US NR Index		
					21.51%	5.51%	4.97%
					MSCI All Country World ex-US NR Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=31763">www.dolfeedisclosure.com?c=amcen&amp;f=31763</a>							
American Century Large Co. Value Fund (Inv)	27.61%	7.68%	10.90%	07/30/1999	31.93%	9.52%	12.16%
					S&P 500 Value Index		
					31.49%	11.70%	13.56%
					S&P 500 Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=14926">www.dolfeedisclosure.com?c=amcen&amp;f=14926</a>							
American Century Mid Cap Value Fund (Inv)	28.88%	8.63%	12.19%	03/31/2004	26.08%	8.07%	12.16%
					S&P MidCap 400 Value Index		
					26.20%	9.03%	12.72%
					S&P MidCap 400 Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=22092">www.dolfeedisclosure.com?c=amcen&amp;f=22092</a>							

**Table 1 – Variable Return Investments**

Name	Average Annual Total Return as of 12/31/2019				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
American Century Real Estate Fund (Inv)	30.67%	7.24%	12.18%	09/21/1995	27.63%	8.47%	12.78%
					S&P 1500 REIT Industry Index		
					26.60%	8.41%	8.79%
					MSCI All Country World NR Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=04871">www.dolfeedisclosure.com?c=amcen&amp;f=04871</a>							
American Century Select Fund (Inv)	36.31%	13.98%	13.95%	06/30/1971	31.13%	13.52%	14.78%
					S&P 500 Growth Index		
					31.49%	11.70%	13.56%
					S&P 500 Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=08162">www.dolfeedisclosure.com?c=amcen&amp;f=08162</a>							
American Century Small Cap Growth Fund (Inv)	36.74%	11.73%	13.83%	06/01/2001	21.13%	10.87%	14.20%
					S&P SmallCap 600 Growth Index		
					22.78%	9.56%	13.35%
					S&P SmallCap 600 Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=15028">www.dolfeedisclosure.com?c=amcen&amp;f=15028</a>							
American Century Small Cap Value Fund (Inv)	33.51%	8.41%	11.04%	07/31/1998	24.54%	8.26%	12.52%
					S&P SmallCap 600 Value Index		
					22.78%	9.56%	13.35%
					S&P SmallCap 600 Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=25805">www.dolfeedisclosure.com?c=amcen&amp;f=25805</a>							
American Century Small Company Fund (Inv)	19.71%	4.81%	10.69%	07/31/1998	22.78%	9.56%	13.35%
					S&P SmallCap 600 Index		
					22.78%	9.56%	13.35%
					S&P SmallCap 600 Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=27562">www.dolfeedisclosure.com?c=amcen&amp;f=27562</a>							
American Century Sustainable Eq Fund (Inv)	33.82%	11.26%	13.34%	11/30/2004	31.49%	11.70%	13.56%
					S&P 500 Index		
					31.49%	11.70%	13.56%
					S&P 500 Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=23907">www.dolfeedisclosure.com?c=amcen&amp;f=23907</a>							
American Century Ultra Fund (Inv)	34.60%	14.64%	14.91%	11/02/1981	31.13%	13.52%	14.78%
					S&P 500 Growth Index		
					31.49%	11.70%	13.56%
					S&P 500 Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=33650">www.dolfeedisclosure.com?c=amcen&amp;f=33650</a>							
American Century Utilities Fund (Inv)	19.93%	7.06%	9.91%	03/01/1993	25.20%	10.51%	12.15%
					S&P 1500 Utilities Index		
					26.60%	8.41%	8.79%
					MSCI All Country World NR Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=02776">www.dolfeedisclosure.com?c=amcen&amp;f=02776</a>							
American Century Value Fund (Inv)	26.88%	7.49%	10.74%	09/01/1993	31.93%	9.52%	12.16%
					S&P 500 Value Index		
					31.49%	11.70%	13.56%
					S&P 500 Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=05234">www.dolfeedisclosure.com?c=amcen&amp;f=05234</a>							

**Table 1 – Variable Return Investments**

Name	Average Annual Total Return as of 12/31/2019				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
<b>BOND</b>							
Am. Cent. Sh. Dur. Infl. Pro. Bond Fund (Inv)	4.77%	1.65%	2.15%	05/31/2005	8.43%	2.62%	3.36%
					Bloomberg Barclays U.S. Treasury TIPS Index		
					8.43%	2.62%	3.36%
					Bloomberg Barclays U.S. Treasury TIPS Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=23998">www.dolfeedisclosure.com?c=amcen&amp;f=23998</a>							
Am. Century Inflation-Adj. Bond Fund (Inv)	7.85%	2.12%	2.80%	02/10/1997	8.43%	2.62%	3.36%
					Bloomberg Barclays U.S. Treasury TIPS Index		
					8.43%	2.62%	3.36%
					Bloomberg Barclays U.S. Treasury TIPS Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=07961">www.dolfeedisclosure.com?c=amcen&amp;f=07961</a>							
American Century Core Plus Fund (Inv)	9.04%	3.09%	3.84%	11/30/2006	8.72%	3.05%	3.75%
					Bloomberg Barclays U.S. Aggregate Bond Index		
					8.72%	3.05%	3.75%
					Bloomberg Barclays U.S. Aggregate Bond Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=33397">www.dolfeedisclosure.com?c=amcen&amp;f=33397</a>							
American Century Diversified Bond Fund (Inv)	8.39%	2.55%	3.47%	04/01/1993	8.72%	3.05%	3.75%
					Bloomberg Barclays U.S. Aggregate Bond Index		
					9.71%	3.23%	3.96%
					Bloomberg Barclays U.S. Government/Credit Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=17288">www.dolfeedisclosure.com?c=amcen&amp;f=17288</a>							
American Century Ginnie Mae Fund (Inv)	6.16%	1.90%	2.78%	09/23/1985	5.20%	1.99%	2.38%
					Bloomberg Barclays U.S. Government Intermediate Index		
					6.83%	2.36%	3.03%
					Bloomberg Barclays U.S. Government Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=07260">www.dolfeedisclosure.com?c=amcen&amp;f=07260</a>							
American Century Government Bond Fund (Inv)	6.16%	2.02%	2.65%	05/16/1980	5.20%	1.99%	2.38%
					Bloomberg Barclays U.S. Government Intermediate Index		
					6.83%	2.36%	3.03%
					Bloomberg Barclays U.S. Government Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=33200">www.dolfeedisclosure.com?c=amcen&amp;f=33200</a>							
American Century High-Yield Fund (Inv)	13.21%	4.53%	6.16%	09/30/1997	14.32%	6.13%	7.57%
					Bloomberg Barclays U.S. Corporate High Yield Index		
					8.72%	3.05%	3.75%
					Bloomberg Barclays U.S. Aggregate Bond Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=08122">www.dolfeedisclosure.com?c=amcen&amp;f=08122</a>							

**Table 1 – Variable Return Investments**

Name	Average Annual Total Return as of 12/31/2019				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
American Century Intl. Bond Fund (Inv)	5.21%	0.80%	0.54%	01/07/1992	6.84%	2.31%	2.48%
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=38130">www.dolfeedisclosure.com?c=amcen&amp;f=38130</a>					Bloomberg Barclays Global Aggregate Index 6.84% 2.31% 2.48%		
American Century Short Duration Fund (Inv)	3.95%	1.89%	1.76%	11/30/2006	4.03%	1.67%	1.54%
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=33411">www.dolfeedisclosure.com?c=amcen&amp;f=33411</a>					Bloomberg Barclays U.S. Government/Credit 1-3 Year Index 9.71% 3.23% 3.96%		
American Century Short-Term Govt. Fund (Inv)	2.91%	0.95%	0.87%	12/15/1982	3.59%	1.40%	1.25%
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=35650">www.dolfeedisclosure.com?c=amcen&amp;f=35650</a>					Bloomberg Barclays U.S. Government 1-3 Year Index 6.83% 2.36% 3.03%		
American Century Zero Coupon 2020 Fund (Inv)	2.56%	1.49%	4.27%	12/29/1989	3.59%	1.40%	1.25%
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=X0017">www.dolfeedisclosure.com?c=amcen&amp;f=X0017</a>					Bloomberg Barclays U.S. Government 1-3 Year Index 6.83% 2.36% 3.03%		
American Century Zero Coupon 2025 Fund (Inv)	6.95%	2.73%	6.54%	02/15/1996	14.75%	4.16%	6.97%
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=X0026">www.dolfeedisclosure.com?c=amcen&amp;f=X0026</a>					Bloomberg Barclays U.S. Government Long Index 6.83% 2.36% 3.03%		
<b>BLENDED</b>							
Am. Century OC Portfolio: Aggressive (Inv)	23.86%	7.44%	9.29%	09/30/2004	22.79%	7.79%	9.64%
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=28985">www.dolfeedisclosure.com?c=amcen&amp;f=28985</a>					S&P Target Risk Aggressive Index 26.60% 8.41% 8.79%		
Am. Century OC Portfolio: Conservative (Inv)	16.07%	5.01%	6.55%	09/30/2004	15.71%	5.44%	6.10%
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=28986">www.dolfeedisclosure.com?c=amcen&amp;f=28986</a>					S&P Target Risk Moderate Index 26.60% 8.41% 8.79%		
Am. Century OC Portfolio: Moderate (Inv)	20.16%	6.29%	8.05%	09/30/2004	19.20%	6.63%	7.87%
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=28987">www.dolfeedisclosure.com?c=amcen&amp;f=28987</a>					S&P Target Risk Growth Index 26.60% 8.41% 8.79%		



**Table 1 – Variable Return Investments**

Name	Average Annual Total Return as of 12/31/2019				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
Am. Century OC Portfolio: Very Aggress. (Inv)	27.64%	8.38%	10.30%	09/30/2004	22.79%	7.79%	9.64%
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=28988">www.dolfeedisclosure.com?c=amcen&amp;f=28988</a>					S&P Target Risk Aggressive Index 26.60% 8.41% 8.79%		
					MSCI All Country World NR Index		
Am. Century OC Portfolio: Very Conserv. (Inv)	11.97%	3.95%	4.80%	09/30/2004	13.99%	4.84%	5.31%
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=28989">www.dolfeedisclosure.com?c=amcen&amp;f=28989</a>					S&P Target Risk Conservative Index 26.60% 8.41% 8.79%		
					MSCI All Country World NR Index		
Am. Century Strat. Allocation Aggress. (Inv)	24.38%	7.48%	9.11%	02/15/1996	22.79%	7.79%	9.64%
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=05591">www.dolfeedisclosure.com?c=amcen&amp;f=05591</a>					S&P Target Risk Aggressive Index 26.60% 8.41% 8.79%		
					MSCI All Country World NR Index		
Am. Century Strat. Allocation Conserv. (Inv)	16.14%	4.91%	6.31%	02/15/1996	15.71%	5.44%	6.10%
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=05593">www.dolfeedisclosure.com?c=amcen&amp;f=05593</a>					S&P Target Risk Moderate Index 26.60% 8.41% 8.79%		
					MSCI All Country World NR Index		
Am. Century Strat. Allocation Moderate (Inv)	20.66%	6.32%	7.92%	02/15/1996	19.20%	6.63%	7.87%
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=05595">www.dolfeedisclosure.com?c=amcen&amp;f=05595</a>					S&P Target Risk Growth Index 26.60% 8.41% 8.79%		
					MSCI All Country World NR Index		
Amer. Cent. One Choice In Retmt. Fund (Inv)	15.85%	4.96%	6.56%	08/31/2004	13.33%	4.67%	5.50%
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=23333">www.dolfeedisclosure.com?c=amcen&amp;f=23333</a>					S&P Target Date Retirement Income Index 8.72% 3.05% 3.75%		
					Bloomberg Barclays U.S. Aggregate Bond Index		
American Century Balanced Fund (Inv)	19.63%	6.41%	8.72%	10/20/1988	19.20%	6.63%	7.87%
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=20950">www.dolfeedisclosure.com?c=amcen&amp;f=20950</a>					S&P Target Risk Growth Index 26.60% 8.41% 8.79%		
					MSCI All Country World NR Index		
American Century One Choice 2025 Fund (Inv)	17.37%	5.55%	7.45%	08/31/2004	18.38%	6.73%	8.13%
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=23329">www.dolfeedisclosure.com?c=amcen&amp;f=23329</a>					S&P Target Date 2025 Index 26.60% 8.41% 8.79%		
					MSCI All Country World NR Index		
American Century One Choice 2030 Fund (Inv)	18.57%	5.94%	7.91%	05/30/2008	20.38%	7.27%	8.66%
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=X1443">www.dolfeedisclosure.com?c=amcen&amp;f=X1443</a>					S&P Target Date 2030 Index 26.60% 8.41% 8.79%		
					MSCI All Country World NR Index		

<b>Table 1 – Variable Return Investments</b>								
Name	Average Annual Total Return as of 12/31/2019				Benchmark			
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*	
American Century One Choice 2035 Fund (Inv)	20.01%	6.35%	8.44%	08/31/2004	22.18%	7.77%	9.13%	S&P Target Date 2035 Index 26.60% 8.41% 8.79% MSCI All Country World NR Index
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=23331">www.dolfeedisclosure.com?c=amcen&amp;f=23331</a>								
American Century One Choice 2040 Fund (Inv)	21.32%	6.76%	8.94%	05/30/2008	23.37%	8.11%	9.45%	S&P Target Date 2040 Index 26.60% 8.41% 8.79% MSCI All Country World NR Index
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=X1448">www.dolfeedisclosure.com?c=amcen&amp;f=X1448</a>								
American Century One Choice 2045 Fund (Inv)	22.72%	7.19%	9.36%	08/31/2004	24.02%	8.32%	9.67%	S&P Target Date 2045 Index 26.60% 8.41% 8.79% MSCI All Country World NR Index
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=23332">www.dolfeedisclosure.com?c=amcen&amp;f=23332</a>								
American Century One Choice 2050 Fund (Inv)	24.08%	7.49%	9.62%	05/30/2008	24.35%	8.49%	9.84%	S&P Target Date 2050 Index 26.60% 8.41% 8.79% MSCI All Country World NR Index
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=X1451">www.dolfeedisclosure.com?c=amcen&amp;f=X1451</a>								
American Century One Choice 2055 Fund (Inv)	24.54%	7.61%	8.82%	03/31/2011	24.48%	8.58%	9.05%	S&P Target Date 2055 Index 26.60% 8.41% 8.08% MSCI All Country World NR Index
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=X7528">www.dolfeedisclosure.com?c=amcen&amp;f=X7528</a>								
<b>CASH/STABLE VALUE</b>								
American Century Cap Preservation Fund (Inv)	1.74%	0.71%	0.36%	10/13/1972	2.21%	1.02%	0.55%	Bloomberg Barclays U.S. Treasury Bill 1-3 Month Index 2.21% 1.02% 0.55% Bloomberg Barclays U.S. Treasury Bill 1-3 Month Index
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=14970">www.dolfeedisclosure.com?c=amcen&amp;f=14970</a>								
American Century Prime Money Mkt. Fund (Inv)	1.82%	0.81%	0.41%	11/17/1993	2.21%	1.02%	0.55%	Bloomberg Barclays U.S. Treasury Bill 1-3 Month Index 2.21% 1.02% 0.55% Bloomberg Barclays U.S. Treasury Bill 1-3 Month Index
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=09244">www.dolfeedisclosure.com?c=amcen&amp;f=09244</a>								

\*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. Table 2 shows the Total Annual Operating Expenses of the options in Table 1. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option. Table 2 may also show Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

**Table 2 – Fees and Expenses**

Name / Type of Option	Total Annual Gross Operating Expense As a            Per %            \$1000	Shareholder-Type Fees
<b>STOCK</b>		
American Century All Cap Growth Fund (Inv)	1.00%    \$10.00	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Disciplined Gro. Fund (Inv)	1.02%    \$10.20	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Emerging Markets Fund (Inv)	1.25%    \$12.50	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Equity Growth Fund (Inv)	0.67%    \$6.70	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Equity Income Fund (Inv)	0.92%    \$9.20	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Focused Global Gr Fund (Inv)	1.07%    \$10.70	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Gl. Real Estate Fund (Inv)	1.11%    \$11.10	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Global Gold Fund (Inv)	0.68%    \$6.80	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Heritage Fund (Inv)	1.01%    \$10.10	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Income & Growth Fund (Inv)	0.67%    \$6.70	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.

**Table 2 – Fees and Expenses**

Name / Type of Option	Total Annual Gross Operating Expense As a % Per \$1000	Shareholder-Type Fees
American Century Intl. Growth Fund (Inv)	1.17% \$11.70	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Intl. Opportun. Fund (Inv)	1.47% \$14.70	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Intl. Value Fund (Inv)	1.31% \$13.10	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Large Co. Value Fund (Inv)	0.84% \$8.40	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Mid Cap Value Fund (Inv)	0.98% \$9.80	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Real Estate Fund (Inv)	1.15% \$11.50	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Select Fund (Inv)	0.99% \$9.90	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Small Cap Growth Fund (Inv)	1.27% \$12.70	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Small Cap Value Fund (Inv)	1.25% \$12.50	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Small Company Fund (Inv)	0.87% \$8.70	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.

**Table 2 – Fees and Expenses**

Name / Type of Option	Total Annual Gross Operating Expense As a % Per \$1000	Shareholder-Type Fees
American Century Sustainable Eq Fund (Inv)	0.84%      \$8.40	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Ultra Fund (Inv)	0.97%      \$9.70	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Utilities Fund (Inv)	0.67%      \$6.70	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Value Fund (Inv)	0.98%      \$9.80	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
<b>BOND</b>		
Am. Cent. Sh. Dur. Infl. Pro. Bond Fund (Inv)	0.57%      \$5.70	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Am. Century Inflation-Adj. Bond Fund (Inv)	0.47%      \$4.70	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Core Plus Fund (Inv)	0.65%      \$6.50	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Diversified Bond Fund (Inv)	0.60%      \$6.00	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Ginnie Mae Fund (Inv)	0.55%      \$5.50	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Government Bond Fund (Inv)	0.47%      \$4.70	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.

**Table 2 – Fees and Expenses**

Name / Type of Option	Total Annual Gross Operating Expense As a % Per \$1000	Shareholder-Type Fees
American Century High-Yield Fund (Inv)	0.79%      \$7.90	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Intl. Bond Fund (Inv)	0.81%      \$8.10	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Short Duration Fund (Inv)	0.59%      \$5.90	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Short-Term Govt. Fund (Inv)	0.55%      \$5.50	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Zero Coupon 2020 Fund (Inv)	0.55%      \$5.50	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Zero Coupon 2025 Fund (Inv)	0.55%      \$5.50	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
<b>BLENDED</b>		
Am. Century OC Portfolio: Aggressive (Inv)	0.97%      \$9.70	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Am. Century OC Portfolio: Conservative (Inv)	0.81%      \$8.10	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Am. Century OC Portfolio: Moderate (Inv)	0.90%      \$9.00	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Am. Century OC Portfolio: Very Aggress. (Inv)	1.04%      \$10.40	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.

**Table 2 – Fees and Expenses**

Name / Type of Option	Total Annual Gross Operating Expense As a %	Per \$1000	Shareholder-Type Fees
Am. Century OC Portfolio: Very Conserv. (Inv)	0.71%	\$7.10	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Am. Century Strat. Allocation Agress. (Inv)	1.26%	\$12.60	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Am. Century Strat. Allocation Conserv. (Inv)	1.08%	\$10.80	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Am. Century Strat. Allocation Moderate (Inv)	1.20%	\$12.00	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Amer. Cent. One Choice In Retmt. Fund (Inv)	0.80%	\$8.00	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Balanced Fund (Inv)	0.91%	\$9.10	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century One Choice 2025 Fund (Inv)	0.83%	\$8.30	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century One Choice 2030 Fund (Inv)	0.86%	\$8.60	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century One Choice 2035 Fund (Inv)	0.88%	\$8.80	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century One Choice 2040 Fund (Inv)	0.91%	\$9.10	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.

<b>Table 2 – Fees and Expenses</b>			
Name / Type of Option	Total Annual Gross Operating Expense As a %	Per \$1000	Shareholder-Type Fees
American Century One Choice 2045 Fund (Inv)	0.94%	\$9.40	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century One Choice 2050 Fund (Inv)	0.96%	\$9.60	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century One Choice 2055 Fund (Inv)	0.97%	\$9.70	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
<b>CASH/STABLE VALUE</b>			
American Century Cap Preservation Fund (Inv)	0.48%	\$4.80	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Prime Money Mkt. Fund (Inv)	0.58%	\$5.80	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.

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 <https://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf> 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/AmericanCentury> 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.**