

404a-5 Addendum

THE TRUSTEES OF TAYLORS INTERNATIONAL SERVICES, INC. 401(K) PLAN

As of December 1, 2015

While your Plan offers numerous benefits, it's important to understand that every retirement plan has fees as part of its make-up. That's why the Department of Labor (DOL) introduced ERISA Regulation §404a-5, which regulates how plan and investment-related information is provided to you with the intent to make it easier for you to understand.

The **404a-5 Addendum** ("Addendum") supplements the information found in the **404a-5 Plan & Investment Notice** ("404a-5 Notice"). Specifically, the "Important Plan Information" (IPI) section of the 404a-5 Notice only contains plan-related and fee information collected by John Hancock, whereas the Addendum includes additional plan-related disclosures based on the plan document. As such, to fully understand the plan and investment-related information and fees associated with your Plan, you should review both the Addendum and the 404a-5 Notice, together. If you have any questions about the information, contact your plan administrator.

Additional restrictions on providing investment instructions

None

Personal Brokerage Account

Not Applicable

Voting and other rights

Participants may not exercise voting rights with respect to their investments.

Designated investment manager

None

Other administrative expenses

Your Plan Sponsor may choose to pay some or all of the Plan's administrative expenses listed below. These expenses are in addition to the information provided in the IPI section of the 404a-5 Notice.

If these expenses are not paid by the Plan Sponsor, these expenses will be deducted directly from your account and will be disclosed to you on a quarterly basis.

In addition to the expenses described above, your Plan may incur additional fees for legal, plan compliance, auditing, consulting, education and other services. If incurred by your Plan, your portion of such expenses will be deducted from your individual account on a pro rata basis.

Other individual expenses

As of December 1, 2015, the fees listed below will apply if any of the services or features listed are used. These expenses are in addition to the information provided in the IPI section of the 404a-5 Notice.

Fee type	Amount
TPA Loan Set-up Fee	75.00
TPA Loan Fee	N/A
TPA Withdrawal Fee	75.00
TPA Hardship Fee	75.00
TPA QDRO Fee	75.00
TPA Termination Distribution Fee	75.00