

Qualified Notice of Default Investment(s) **Retirement Plan/403(b)**

GENERAL INFORMATION

You have the right to select how the assets in your retirement plan account will be invested. You may need to make investment elections upon initial enrollment under the plan, upon a change of investment options under the plan, or upon receipt of a rollover or transfer contribution into your account. If you do not follow the plan's procedures for making investment elections timely, any contributions made to your account will be invested in the plan's default investment described below.

The investment of your account will continue in this manner unless and until you advise the plan administrator to the contrary. Your plan administrator will provide you with information on the plan's procedure(s) for making investment elections, including other investment alternatives available under the plan.

Should you have questions regarding the default investment(s) please contact the plan administrator listed below and in your Summary Plan Description. You can also review the default investment prospectus(es) and participant fee disclosure notice (e.g., Information Regarding Your Retirement Account) delivered to you for information on the default investment(s) objectives, risk/return characteristics, fees and expenses, and transfer restrictions.

INVESTMENT INFORMATION

Default Investment(s)

All amounts contributed to the plan for which you have provided no investment instructions will be invested in the following plan investment(s).

You will be defaulted into the appropriate investment based on the year you are expected to meet your plan's retirement age.

Name of Investment	Start Year End Year
JPMorgan SmartRetirement Income A	2015 or earlier
JPMorgan SmartRetirement 2020 A	2016 to 2020
JPMorgan SmartRetirement 2025 A	2021 to 2025
JPMorgan SmartRetirement 2030 A	2026 to 2030
JPMorgan SmartRetirement 2035 A	2031 to 2035
JPMorgan SmartRetirement 2040 A	2036 to 2040
JPMorgan SmartRetirement 2045 A	2041 to 2045
JPMorgan SmartRetirement 2050 A	2046 to 2050
JPMorgan SmartRetirement 2055 A	2051 to 2055
(CL) JPMorgan SmartRetirement 2060 A	2056 or later

* If your birth year is not on record, you will be automatically placed into the

BB&T Insured Deposit Program (100%).

Description of investment objectives and risk and return characteristics of the default investment(s):

You will be defaulted into the appropriate investment based on the year you are expected to meet your plan's retirement age. This investment includes a pre-selected investment mix that will be automatically updated as you get closer to retirement. Investments are subject to the risks of their underlying assets. The year in the fund name refers to the approximate year (the target date) when an investor in the fund would retire and leave the workforce. The fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. A target date investment is not guaranteed at any time, including on or after the target date.

Description of fees and expenses associated with the default investment(s) and any transfer from the default investment(s):

You may transfer the assets invested in the default investment(s) to any other investment alternative available under the plan. If you transfer to another investment alternative within 90 days beginning on the date your first contribution is invested in the plan or when you first had the opportunity to direct the investment of your assets, you will not incur any transfer fees or expenses. After this 90-day period, any applicable fees and expenses associated with the transfer from the default investment(s) will apply. In addition, the operating fees and expenses described below will always apply to this default investment(s).

Name of Investment	NET annual operating expense*	
	As a %	Per \$1000
JPMorgan SmartRetirement Income A	0.72%	\$7.20
JPMorgan SmartRetirement 2020 A	0.81%	\$8.10
JPMorgan SmartRetirement 2025 A	0.84%	\$8.40
JPMorgan SmartRetirement 2030 A	0.86%	\$8.60
JPMorgan SmartRetirement 2035 A	0.88%	\$8.80
JPMorgan SmartRetirement 2040 A	0.89%	\$8.90
JPMorgan SmartRetirement 2045 A	0.89%	\$8.90
JPMorgan SmartRetirement 2050 A	0.89%	\$8.90
JPMorgan SmartRetirement 2055 A	0.89%	\$8.90
(CL) JPMorgan SmartRetirement 2060 A	0.90%	\$9.00

Name of Investment	NET annual operating expense*		Fund % in Portfolio
	As a %	Per \$1000	
BB&T Insured Deposit Program	N/A	N/A	100%

*Redemption fees and contingent deferred sales charges (CDSC) do not apply/exist for these funds. Data as of 9/30/2018.

Transfer Rights

You have the right to transfer the assets invested in the default investment(s) to any other investment alternative available under the plan.

Description of the frequency with which investment transfers are permitted:

You can redirect your future contributions and change the way your plan account balance is invested anytime, subject to each fund's trading restrictions and any purchase fees (if applicable).

For more information, you can access the investment fund fact sheets or investment prospectus located on your participant website, which will include further information about the investment objectives, risk/return characteristics, fees and transfer rights.

Please contact the Plan Administrator if:

- You have any questions about how the plan works or your rights and obligations under the plan.
- You would like a copy of the plan's Summary Plan Description or other plan documents.
- You would like additional information about your investment alternatives.

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