

Participant Fee Disclosure Notice

ERISA 404(A)(5)

Instructions for Plan Sponsors

The Participant Fee Disclosure Notice includes information to help participants have a better understanding of the plan's investment options, fees and expenses. Generally the Department of Labor's (DOL) Participant Fee Disclosure regulations require plan sponsors to provide a Participant Fee Disclosure Notice annually to participants and eligible employees. The 2016 Participant Fee Disclosure Notice must be provided to participants no later than 12 months after the date the 2015 notice was provided. Please make note of the date, as this will be the date the notice is due annually. In order to comply with these regulations, please complete the following steps:

- Write the Plan Name, Plan Administrator Name or Plan Contact Name, Phone Number, Address and Date on the first page of the Participant Fee Disclosure Notice;
- Complete the Investment Advisor's name and contact information in Section I, number 4;
- Print the Comparative Chart. The Comparative Chart includes all funds offered by Prime Plan Solutions. You need to clearly mark only those funds available to participants in the plan. Funds included in your specific plan lineup can be identified by accessing the Prime Plan Solutions Web site and selecting the "Fund Literature" link located on the left side of the Plan Summary screen. The Plan Sponsor Web site provides Fund Fact Sheets and prospectus documents of all funds offered by the plan.
- Provide the Participant Fee Disclosure Notice, Comparative Chart and Fee Disclosure Glossary to the plan participants and eligible employees.
- Provide participants and eligible employees any additional fee disclosure information you may receive from other service providers.

It is the plan sponsor's responsibility to provide the Participant Fee Disclosure Notice annually to all participants and newly eligible employees.

Please contact Prime Plan Solutions at 1-888-445-0031 if you have questions. Prime Plan Solutions representatives are available Monday through Friday from 8:30 AM to 6:00 PM Eastern Time.

Participant Fee Disclosure Notice

Plan Name: Choices Are For Everyone, Inc. 401(k) Plan

Date: 08/29/2016

Plan Administrator: Brett Bulmer

Address: 90 Bridge Street, Suite 365, Westbrook, ME 04092

Phone Number: (207) 510-6060

To: Plan Participants and Beneficiaries

This Disclosure Notice advises you of information regarding fees associated with your participation in the Plan. Part I provides general information regarding the operation of the Plan. Part II provides information regarding charges for administrative expenses the Plan may incur. Part III provides information regarding individual expenses you may incur as a Plan Participant or Beneficiary. You are also receiving a Fee Disclosure Comparative Chart, which will provide additional information about the investment funds.

I. General Plan Information

1. Giving investment instructions

As a participant in the Plan, you may direct the investments of all funds held in your plan account. Before you make your initial investment in the funds, you may wish to request a copy of the funds most recent prospectus or similar information from your Plan Administrator, and contact the plan's broker for investment advice. In order to initiate direction of your Plan investments, you must make an election by logging in to the Participant Web at www.primeplansolutions.com or contact a Prime Plan Solutions representative. Your investment election will direct Prime Plan Solutions to invest your account into the selected mutual funds, which will remain in effect until you make a change. Your investment election may be changed via the Web or by providing a new election to Prime Plan Solutions.

2. Limitations on instructions

You may give instructions on any day the New York Stock Exchange is open for business.

3. Voting and other rights

Generally, any voting, tender or similar rights regarding the investment choices offered in your plan will be exercised by the Plan Sponsor, or the Plan Sponsor's designee.

4. Designated investment alternative

The Plan provides designated investment alternatives into which you can direct the investments of your plan funds. A Fund Comparative Chart will be provided to you by the Plan Administrator that identifies the specific funds included in your Plan's lineup. In the event that you do not provide an initial valid investment direction, the Plan Administrator directs Prime Plan Solutions to invest contributions made on your behalf in the Plan's default fund.

5. Designated investment advisor (broker)

Name: Edward Doyle

Address: 28 State Street, Gorham, ME 04038

Phone Number: (207) 839-8150

II. Administrative Expenses

The Plan may pay for plan administrative services, such as legal, third party administration and recordkeeping services, unless the Plan Sponsor elects, at its own discretion, to pay some or all of the plan administrative expenses. To the extent these expenses are not paid by the Plan Sponsor, the Plan charges these expenses pro-rata (*i.e.*, based on the relative size of each account) against participants' accounts.

III. Individual Expenses

The Plan imposes certain charges against individual participants' accounts, rather than against the Plan as a whole, when individual participants incur the charges. These charges may arise based on your use of a feature available under the Plan (i.e., participant loans) or services provided to you (i.e., processing a qualified domestic relations order (QDRO) in case of a divorce). In addition, buying or selling some investments may result in charges to your individual account, such as commissions or redemption fees.

The Plan imposes the following charges:

<u>Reason</u>	<u>Amount</u>
Distribution Fee	\$50.00
Loan Origination Fee	\$75.00
Hardship Distribution Fee	\$75.00
QDRO Distribution	\$50.00

Fees and expenses are only one of several factors that participants and beneficiaries should consider when making investment decisions. The cumulative effect of fees and expenses can substantially reduce the growth of a participant's or beneficiary's retirement account. For further information regarding the long-term effect of fees and expenses, please see the Web site for the US Department of Labor's Employee Benefit Security Administration.

For additional information or questions regarding this disclosure, please contact your Plan Administrator. The Plan Administrator's name and contact information is provided on the first page of this notice.