

**Qualified Default Investment Alternative (QDIA) Plan Year Beginning 2018**

This annual notice advises you of certain rights and obligation you have under your Retirement Plan. This notice only applies to those who have not made an affirmative election.

**Qualified Default Investment Alternative**

You have the right to direct the investment of your contributions in any of the investment choices available. If you do not choose an investment election for your contributions in the retirement plan, your account will automatically be invested in the age appropriate risk based model portfolio as described below.

Asset Class	Fund	Expense Ratio	Conservative	Moderately Conservative	Moderately Aggressive	Aggressive
			Age 50+	Age 40-49	Age 30-39	Age less than 30
Capital Preservation	Columbia Trust Collective Stable Income	0.40%	0%	0%	0%	0%
Treasury Bond	Vanguard Inflation Protected Securities	0.10%	4%	4%	2%	1%
US Fixed Bond	AFL-CIO Housing Investment Trust	0.48%	19%	16%	9%	6%
US Fixed Bond	Baird Core Plus Bond Institutional	0.30%	20%	16%	10%	7%
High Yield Bond	PIMCO High Yield Instl	0.55%	9%	7%	5%	3%
Foreign Bond	PIMCO Foreign Bond (US Hedged)	0.50%	8%	7%	4%	3%
Large Cap Value	RCIT Boston Partners Large Cap Value	0.52%	4%	6%	8%	9%
Large Blend	Mairs and Power Growth Inv	0.66%	3%	3%	5%	5%
Large Cap Index	Vanguard Index 500 Adm	0.04%	3%	3%	5%	5%
Large Cap Growth	T. Rowe Price Instl Large Cap Growth	0.57%	4%	6%	8%	9%
Small Cap Value	DFA US Small Cap Value I	0.52%	3%	3%	4%	5%
Small Cap Growth	MVP Small Cap Growth	1.00%	2%	3%	4%	5%
International Growth	American Funds EuroPacific Growth R6	0.50%	11%	13%	20%	23%
Emerging Markets	Oppenheimer Developing Markets I	0.88%	7%	9%	12%	14%
Real Estate	ASB Allegiance Real Estate	1.25%	3%	4%	4%	5%
			100%	100%	100%	100%

Each of the models will rebalance on a quarterly basis to maintain its stated investment objective. However, you have the ability to alter the rebalance schedule to a semi-annual or annually.

**Investment Objective**

The various model portfolios seek to track the performance of a blended benchmark index that measures the investment returns of the overall stock market and broad, market-weighted bond indexes. The stock index holdings include large, small and international stocks.

**Risk and Return Characteristics**

The model portfolios have been constructed by an investment professional and are intended to provide participants with exposure to stocks and bonds within the context of a broadly diversified portfolio to meet various risk based strategies. The investing styles and performance history of each of the underlying funds are different. To view the underlying funds that make up these model portfolios, log on to [MillimanBenefits.com](http://MillimanBenefits.com).

**Fees and Expenses**

Total annual fund operating expenses are a combination of the underlying mutual funds that make up the different model portfolios. Find out more information about the expenses of the underlying funds at [MillimanBenefits.com](http://MillimanBenefits.com).

**Plan Contact**

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This notice is intended to provide a brief review of the default investment aspects of the Plan. If there are discrepancies between the contents of this notice and the Plan document, the terms of the Plan shall govern. Please refer to your Summary Plan Description (SPD) for more information on this subject. For more information, log on to [MillimanBenefits.com](http://MillimanBenefits.com) or call the telephone hotline at 1.866.767.1212