

Important Plan Information

THE TRUSTEES OF Webcor, Inc. 401(k) Profit Sharing Plan

November 2016

This notice, comprised of three sections, provides you with important information regarding your retirement plan. **Section I** includes general operational and identification information. **Section II** outlines information regarding charges for administrative expenses. **Section III** lists the individual expenses for services you may choose to elect. Comparative information about the investment options available under your plan, including applicable fees for those options, can be found in the comparative chart.

SECTION I: General Plan Information

The following provides an explanation of how you may direct investments in the Plan and outlines the restrictions and policies that apply to the investment options available under your Plan:

How to provide your investment instructions

You can direct your Plan investments using any of the following:

- Enrollment form (for initial investment selection)
- Participant website at www.sheakley.com/401k

You may direct the investment of the funds held in your plan account to any of the investment options outlined in the comparative chart.

Timelines regarding your investment instructions

Investment Instructions:

- Can be given using the options outlined above
- Can be given at any time
- Are generally processed on the same business day (with the exception of special days when the Stock Market closes early or is not open), provided they are received before 4 p.m. EST (or before the New York Stock Exchange closes). If received on or after 4 p.m. EST, they will be processed the next business day.

Redemption fees

An underlying mutual fund of a Sub-account may apply a redemption fee or other fee for certain investment transfers.

- This fee is deducted from your account.
- For a list of the funds that have redemption fees, refer to the comparative chart.

Designated Investment Alternatives

Your Plan provides designated investment alternatives into which you can direct the investment of your account balance.

- For a full listing of these Funds, including applicable important information, refer to the comparative chart.
- A listing of the Funds available for selection can also be accessed under the investment options tab on the Participant website at www.sheakley.com/401k

Voting, Tender and Similar Rights

Generally, any voting, tender or similar rights regarding the investment options available through your Plan will be exercised by your Plan Sponsor, or your Plan Sponsor's designee. Certain exceptions may apply; if your Plan Sponsor, or its designee, receives materials relating to the exercise of voting, tender or similar rights that are passed through to you, the Plan presently intends to provide them to you. You will generally have the ability to exercise voting, tender or similar

rights, regarding any investments in a self-directed brokerage account. If your plan offers Company Stock, you have the right to exercise any voting, tender or similar rights on company common stock credited to your Plan account. If applicable, you will receive proxy, tender or exchange materials along with further instructions, which you must follow in order to exercise any voting, tender or similar rights.

Self Directed Brokerage Options

The Plan does not currently include a self-directed brokerage account option.

Designated investment manager

There is no designated investment manager for this plan.

SECTION II: Administrative Expenses

The Plan pays certain outside service providers for Plan administrative services, such as legal, trustee/custodial accounting and recordkeeping services. The funds for the payment of such service expenses may be deducted from individual Plan accounts, unless the Plan Sponsor elects, at its own discretion, to pay for some or all of the Plan's administrative service expenses through non-Plan assets. The cost for these expenses may vary from year to year and is based on a variety of factors.

As of the date of these materials, the Plan administrative fees and expenses listed below may be deducted from Plan accounts as applicable. Your quarterly account statement will show any administrative fees charged to your account. To the extent that any other applicable Plan administrative expenses are not charged against forfeitures, paid by the employer, or reimbursed by a third party, the Plan may charge such expenses on a pro rata (i.e., based on the relative size of each participant account), or per capita basis (i.e., a flat fee assessed against each individual account).

For example, if the Plan pays \$1000 in expenses and your account balance constitutes 5% of all of the account balances of all participants, your account would be charged \$50 (\$1000 x 5%) of the expense.

SECTION III: Individual Expenses

Your Plan imposes additional charges if you elect to use certain services/features. These charges are imposed specifically against your account, and are not imposed on a plan-wide basis.

The fees listed below apply if you use any of the services or features below:

| Fee type | Amount |
|--|--|
| Distribution Fee Charged by Sheakley Pension | \$75 |
| Loan Fee | \$100 minimum with \$40 annual fee (ie 5 year loan fee is \$200) |

[Comparative Chart](#)

Webcor, Inc. 401(k) Profit Sharing Plan Investment Options Data as of 09/30/2016

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 Jerome Weber at 513-860-2882.

Document Summary

This document consists of performance information for plan investment options and the fees and expenses you will pay if you invest in an option.

Performance Information

The table on the next page focuses on the performance of investment options that do not have a fixed or stated rate of return. The Table 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.

Fee and Expense Information

The table also shows fee and expense information for the investment options.

*****Any additional fund expenses will appear on your quarterly statement*****

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 http://www.dol.gov/ebsa/publications/401k_employee.html. 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 www.sheakley.com/401k for a glossary of investment terms. This glossary is intended to help you better understand your options.

| Date | CUSIP/Ticker | All Other Funds in the Plan | Asset Type | Inception Date | Expense Ratio | Expenses Paid per \$1,000 | Performance - net of fees (in percent) | | | | Benchmark | Performance (in percent) | | |
|------------|--------------|---|---------------|----------------|---------------|---------------------------|--|-------|-------|------------|---|--------------------------|-------|-------|
| | | | | | | | 1YR | 5YR | 10YR | Cumulative | | 1YR | 5YR | 10YR |
| 09/30/2016 | ABASX | AB Discovery Value A | US Equity | 3/29/2001 | 1.15% | \$11.50 | 14.71 | 16.46 | 8.34 | 10.49 | Russell Mid Cap Value TR USD | 17.26 | 17.38 | 7.89 |
| 09/30/2016 | FBNTX | Fidelity Short Term Bond Fund | Taxable Bond | 9/16/1987 | 0.67% | \$6.70 | 1.63 | 1.32 | 1.81 | 4.62 | Barclays Government/Credit 1-5 Yr TR USD | 2.06 | 1.6 | 3.26 |
| 09/30/2016 | FCNTX | Fidelity® Contrafund® | US Equity | 5/17/1967 | 0.71% | \$7.10 | 10.51 | 15.41 | 8.62 | 12.28 | Russell 1000 Growth TR USD | 13.76 | 16.6 | 8.85 |
| 09/30/2016 | FIGFX | Fidelity® International Growth | Intl Equity | 11/2/2007 | 0.97% | \$9.70 | 7.9 | 10.27 | N/A | 2.43 | MSCI ACWI Ex USA Growth NR USD | 11.51 | 7.45 | 3.14 |
| 09/30/2016 | GSAOX | Goldman Sachs Sm Cap Gr Insights A | US Equity | 6/25/2007 | 1.25% | \$12.50 | 13.18 | 16.16 | N/A | 6.66 | Russell 2000 Growth TR USD | 12.12 | 16.15 | 8.29 |
| 09/30/2016 | IPOIX | Ivy Emerging Markets Equity I | Intl Equity | 4/2/2007 | 1.22% | \$12.20 | 18.77 | 6.69 | 5.23 | 3.57 | MSCI EM NR USD | 16.78 | 3.03 | 3.95 |
| 09/30/2016 | NBGAX | Neuberger Berman Genesis Adv | US Equity | 4/2/1997 | 1.39% | \$13.90 | 12.98 | 12.95 | 8.42 | 11.1 | Russell Mid Cap Growth TR USD | 12.12 | 16.15 | 8.29 |
| 09/30/2016 | PBDAX | PIMCO Investment Grade Corp Bd A | Taxable Bond | 7/30/2004 | 0.90% | \$9.00 | 9.46 | 6.42 | 7.39 | 6.82 | Barclays US Corporate Invest Grade TR USD | 8.56 | 5.14 | 5.91 |
| 09/30/2016 | PRGTX | T. Rowe Price Global Technology | Sector Equity | 9/29/2000 | 0.91% | \$9.10 | 29.39 | 24.8 | 15.38 | 6.15 | Morningstar US Technology Sector TR USD | 22.34 | 17.15 | 10.3 |
| 09/30/2016 | RACXX | American Funds Money Market R3 | Money Market | 5/1/2009 | 0.49% | \$4.90 | 0 | 0 | N/A | 0 | BofAML USD LIBOR 3 Month Constant Maturity | 0.49 | 0.36 | 1.4 |
| 09/30/2016 | RFNCX | American Funds Fundamental Invs R3 | US Equity | 6/4/2002 | 0.96% | \$9.60 | 16.57 | 15.48 | 7.12 | 8.17 | Russell 1000 TR USD | 14.93 | 16.41 | 7.4 |
| 09/30/2016 | RGPCX | American Funds Growth Portfolio | US Equity | 5/18/2012 | 1.11% | \$11.10 | 12.38 | N/A | N/A | 12.66 | Russell 1000 Growth TR USD | 13.76 | 16.6 | 8.85 |
| 09/30/2016 | RIRCX | American Funds Capital Income Bldr R3 | Allocation | 6/4/2002 | 0.96% | \$9.60 | 10.66 | 8.53 | 4.59 | 6.43 | Morningstar Global Allocation TR | 10.98 | 7.9 | 5.42 |
| 09/30/2016 | RITCX | American Funds American Hi Inc Tr R3 | Taxable Bond | 6/21/2002 | 1.04% | \$10.40 | 9.78 | 5.92 | 5.27 | 7.06 | BofAML US High Yield Master II TR USD | 12.82 | 8.24 | 7.59 |
| 09/30/2016 | RWMCX | American Funds Washington Mutual R3 | US Equity | 6/4/2002 | 0.95% | \$9.50 | 14.78 | 14.18 | 6.2 | 6.47 | Russell 1000 Value TR USD | 16.2 | 16.15 | 5.85 |
| 09/30/2016 | SPIAX | Invesco S & P 500 Index | US Equity | 9/26/1997 | 0.58% | \$5.80 | 14.73 | 15.71 | 6.71 | 5.82 | Russell 1000 TR USD | 14.93 | 16.41 | 7.4 |
| 09/30/2016 | TRBCX | T. Rowe Price Blue Chip Growth | US Equity | 6/30/1993 | 0.71% | \$7.10 | 11.34 | 17.86 | 9.11 | 10.12 | Russell 1000 Growth TR USD | 13.76 | 16.6 | 8.85 |
| 09/30/2016 | VBINX | Vanguard Balanced Index Inv | Allocation | 11/9/1992 | 0.22% | \$2.20 | 11.06 | 10.85 | 6.64 | 8.08 | Morningstar Moderately Aggressive Target Risk | 10.69 | 8.57 | 5.75 |
| 09/30/2016 | VBTLX | Vanguard Total Bond Market Index Adm | Taxable Bond | 11/12/2001 | 0.06% | \$0.60 | 5.31 | 3 | 4.77 | 4.54 | Barclays US Aggregate Bond TR USD | 5.19 | 3.08 | 4.79 |
| 09/30/2016 | VGENX | Vanguard Energy Inv | Sector Equity | 5/23/1984 | 0.37% | \$3.70 | 25.32 | 3.62 | 3.27 | 10.85 | S&P 1500 Energy TR | 18.26 | 5.35 | 4.45 |
| 09/30/2016 | VGHXC | Vanguard Health Care Inv | Sector Equity | 5/23/1984 | 0.36% | \$3.60 | 5.16 | 19.76 | 11 | 16.73 | S&P 1500 Health Care TR | 11.01 | 20.33 | 10.57 |
| 09/30/2016 | VGPMX | Vanguard Precious Metals and Mining Inv | Sector Equity | 5/23/1984 | 0.35% | \$3.50 | 69.82 | -8.7 | -1.98 | 4.84 | MSCI World/Metals & Mining NR USD | 40.28 | -7.85 | -2.46 |
| 09/30/2016 | VIMSX | Vanguard Mid Cap Index Inv | US Equity | 5/21/1998 | 0.20% | \$2.00 | 12.54 | 16.36 | 8.06 | 9.51 | Russell Mid Cap TR USD | 14.25 | 16.67 | 8.32 |
| 09/30/2016 | VISVX | Vanguard Small Cap Value Index Inv | US Equity | 5/21/1998 | 0.20% | \$2.00 | 16.45 | 17.29 | 7.49 | 8.37 | Russell 2000 Value TR USD | 18.81 | 15.45 | 5.78 |
| 09/30/2016 | VSTCX | Vanguard Strategic Small-Cap Equity Inv | US Equity | 4/24/2006 | 0.34% | \$3.40 | 11.14 | 17.39 | 7.4 | 6.57 | Russell 2000 TR USD | 15.47 | 15.82 | 7.07 |
| 09/30/2016 | VTSAX | Vanguard Total Stock Mkt Index Admiral | Int Equity | 11/13/2000 | 0.05% | \$0.50 | 14.98 | 16.33 | 7.53 | 5.68 | Russell 1000 TR USD | 14.93 | 16.41 | 7.4 |
| 09/30/2016 | VWINX | Vanguard Wellesley® Income Inv | Allocation | 7/1/1970 | 0.23% | \$2.30 | 11.58 | 8.7 | 7.1 | 9.89 | Morningstar Moderately Conservative Target | 8.92 | 6.6 | 5.27 |
| 09/30/2016 | RCATX | American Funds 2010 Trgt Date Retire R3 | Allocation | 2/1/2007 | 1.03% | \$10.30 | 9.13 | 7.62 | N/A | 4.03 | Morningstar Lifetime Moderate 2010 | 8.74 | 7.04 | 5.67 |
| 09/30/2016 | RCJTX | American Funds 2015 Trgt Date Retire R3 | Allocation | 2/1/2007 | 1.03% | \$10.30 | 9.33 | 8.55 | N/A | 4.26 | Morningstar Lifetime Moderate 2015 | 9.41 | 7.78 | 5.81 |
| 09/30/2016 | RCCTX | American Funds 2020 Trgt Date Retire R3 | Allocation | 2/1/2007 | 1.03% | \$10.30 | 9.54 | 9.64 | N/A | 4.42 | Morningstar Lifetime Moderate 2020 | 10.14 | 8.71 | 5.89 |
| 09/30/2016 | RCDTX | American Funds 2025 Trgt Date Retire R3 | Allocation | 2/1/2007 | 1.07% | \$10.70 | 10.3 | 11.24 | N/A | 4.9 | Morningstar Lifetime Moderate 2025 | 10.94 | 9.78 | 5.97 |
| 09/30/2016 | RCETX | American Funds 2030 Trgt Date Retire R3 | Allocation | 2/1/2007 | 1.07% | \$10.70 | 11.31 | 12.01 | N/A | 5.25 | Morningstar Lifetime Moderate 2030 | 11.75 | 10.73 | 6.04 |
| 09/30/2016 | RCFTX | American Funds 2035 Trgt Date Retire R3 | Allocation | 2/1/2007 | 1.09% | \$10.90 | 11.94 | 12.18 | N/A | 5.28 | Morningstar Lifetime Moderate 2035 | 12.4 | 11.3 | 6.1 |
| 09/30/2016 | RCKTX | American Funds 2040 Trgt Date Retire R3 | Allocation | 2/1/2007 | 1.09% | \$10.90 | 12.21 | 12.34 | N/A | 5.34 | Morningstar Lifetime Moderate 2040 | 12.78 | 11.47 | 6.11 |
| 09/30/2016 | RCHTX | American Funds 2045 Trgt Date Retire R3 | Allocation | 2/1/2007 | 1.10% | \$11.10 | 12.21 | 12.38 | N/A | 5.35 | Morningstar Lifetime Moderate 2045 | 12.94 | 11.4 | 6.07 |
| 09/30/2016 | RCITX | American Funds 2050 Trgt Date Retire R3 | Allocation | 2/1/2007 | 1.11% | \$11.10 | 12.33 | 12.39 | N/A | 5.35 | Morningstar Lifetime Moderate 2050 | 12.99 | 11.28 | 6.03 |
| 09/30/2016 | RCMTX | American Funds 2055 Trgt Date Retire R3 | Allocation | 2/1/2010 | 1.14% | \$11.40 | 12.35 | 12.36 | N/A | 9.72 | Morningstar Lifetime Moderate 2055 | 13.02 | 11.14 | 5.96 |
| 09/30/2016 | RCNTX | American Funds 2060 Trgt Date Retire R3 | Allocation | 3/27/2015 | 1.13% | \$11.30 | 12.35 | N/A | N/A | 3.23 | Morningstar Lifetime Moderate 2055 | 13.01 | 11.01 | 5.99 |