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MACC Disclosures To Covered Plans Under ERISA Rule 408(b)(2)

Required Information	
<p>Description of the services that Mid Atlantic Capital Corporation (MACC) will provide to your Plan.</p>	<p>Mid Atlantic Capital Corporation (MACC) serves as broker dealer to your retirement plan, and can provide a full range of brokerage services to the plan. These services are rendered to your plan pursuant to an agreement between your plan and MACC. MACC is an introducing broker dealer to National Financial Services LLC, who acts as custodian for your plan assets through MACC.</p>
<p>MACC's Fiduciary Status</p>	<p>MACC is a registered broker dealer and a member of the Financial Industry Regulatory Authority (FINRA) and is also a member of Securities Investor Protection Corporation (SIPC). MACC does not act as a fiduciary to your plan.</p>
<p>Direct Compensation received by MACC</p>	<p>MACC receives brokerage commissions and related service fees as compensation for services provided to the plan. Attachment A to this document shows commissions charged for various transactions your plan may execute. Attachment B to this document shows fees for various services your plan may use.</p>
<p>Indirect Compensation received by MACC</p>	<p>MACC maintains arrangements with certain mutual fund companies that authorize payment of additional compensation in the form of 12b-1 or shareholder service fees to MACC. These fees are paid to MACC by investment companies to compensate MACC for marketing and distribution costs. The fees received are generally 25 basis points (bp) per year (0.25%) of the value of the investment, but range from 25bp to 100bp. Many funds do not pay 12b-1 fees. Consult the prospectus for each fund your plan is invested in for further detail.</p>
<p>Compensation paid among MACC and its related parties</p>	<p>Mid Atlantic Financial Management, Inc. ("MAFM") a registered investment advisor and affiliate of MACC. If your plan has services provided by MAFM, a disclosure document is enclosed.</p>
<p>Termination Compensation received by MACC</p>	<p>A transfer fee of \$95 per account is assessed when a transfer of an account to another brokerage firm occurs.</p>
<p>How MACC receives its fees</p>	<p>MACC's compensation will be deducted directly from the plan's account(s) or investments.</p>



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Service Fee Schedule

Includes National Financial Services, LLC (NFS) fees

Item	When Assessed	Fee
ALTERNATIVE INVESTMENT (AI) TRANSACTION	For the purchase, redemption or transfer of an AI in or to an NFS brokerage account	\$50.00 per transaction
CHECK COPY	When a copy of a check is requested	\$7.50 per copy
CONFIRM COPY	When a copy of a confirm is requested	\$7.50 per copy
EXPRESS MAIL	When an overnight delivery is requested	\$20.00 per shipment
EXTENSION	When a regulatory trade extension filing is required due to late payment/security deposit	\$30.00 per request
FOREIGN SECURITY SURCHARGE (NOT ADRs)	When a foreign security is purchased or sold	\$75.00 per transaction
INTERESTED PARTY CONFIRM	When a physical confirm is issued/mailed to an interested party	\$1.50 per confirm
INTERESTED PARTY MONTHLY STATEMENT	When a physical statement is issued/mailed to an interested party	\$2.95 per statement
IRS FORM 990-T TAX RETURN FILING	When NFS/FMTC is required to file Form 990-T in order to report Unrelated Business Taxable Income (UBTI) of \$1,000 or more on MLPs and/or LPs held in a Premiere Select Retirement account	\$300.00 filing fee per account
LEGAL RETURN	When a physical stock certificate, not in good order after 45 days, is returned	\$100.00 per item
LEGAL TRANSFER	When a physical stock certificate deposit requires supporting documentation other than a stock power	\$150.00 per position
MAILGRAM	When notification is sent of a trade related obligation or margin deficiency	\$25.00 per item
MUTUAL FUND TRANSACTION SURCHARGE	On purchases of certain mutual funds not participating in the NFS NTF program.	\$10.00 per transaction
NON-TRANSFERABLE POSITION	Monthly for a non-transferable security position held in an account	\$15.00 per position

Includes National Financial Services, LLC (NFS) fees

Item	When Assessed	Fee
NON-REGISTERED ALTERNATIVE INVESTMENT ANNUAL FEE	For the custody and valuation of a non-registered AI (maximum \$500 per account per year)	\$125.00 per position
OUTGOING FULL ACCOUNT TRANSFER	For a full account transfer to another financial institution	\$95.00 per transfer
PHYSICAL REORGANIZATION	When a physical stock certificate is deposited to process a reorganization	\$150.00 per item
PRECIOUS METALS STORAGE FEE	Quarterly on assessed value. Minimum fee \$3.75	0.125%
PREMIER ACCESS ACCOUNT ANNUAL FEE	On the anniversary date of the initial opening, or upgrade to a Premier Access account.	\$100.00 per year
PREMIERE SELECT RETIREMENT ACCOUNT ANNUAL FEE	For the maintenance of a Premiere Select Retirement account	\$35.00 per account
PREMIERE SELECT RETIREMENT ACCOUNT TERMINATION	Upon the closure of a Premiere Select Retirement account	\$125.00 per account
RECORDKEEPING AND CUSTODY SERVICES (INACTIVITY FEE) ANNUAL FEE	On an account with no trading activity or margin interest during a calendar year	\$25.00 per account
REGISTERED ALTERNATIVE INVESTMENT ANNUAL FEE	For the custody and valuation of a registered AI (maximum \$500 per account per year)	\$35.00 per position
RESTRICTED STOCK TRANSACTION	Full Service (coordinate legal review and open window for sale)	\$175.00 per transfer
RESTRICTED STOCK TRANSACTION	Selling without authorization (in addition to Full Service Restricted Stock Transaction Fee)	\$75.00 per transfer
RETURNED DEPOSITED CHECK	When a deposited check is returned unpaid by the bank on which it was drawn	\$25.00 per item
SAFEKEEPING	When a physical stock certificate is held in safekeeping	\$15.00 per certificate per month

Includes National Financial Services, LLC (NFS) fees

Item	When Assessed	Fee
SELECT ACCESS ACCOUNT ANNUAL FEES	On the anniversary date of the initial opening, or upgrade/downgrade to a Select Access account	<p><u>\$10.00 per year:</u> ACH direct deposit or debit* Bill Pay</p> <p><u>\$5.00 per year:</u> Checking</p> <p><u>\$5.00 per year:</u> Visa debit card</p> <p>*ACH direct deposit and debit required to add additional features such as checking and debit card</p>
STATEMENT COPY	When a copy of a monthly statement is requested	\$10.00 per statement
STOP PAYMENT	Upon receipt of notification to stop an outgoing check	\$25.00 per item
TRADE SERVICE	Upon trade execution	\$3.95 per trade
TRANSFER and SHIP - DIRECT REGISTRATION SYSTEM (DRS) ELIGIBLE	When re-registering a security directly with the transfer agent and a DRS statement is issued	\$25.00 per request
TRANSFER and SHIP- NON-DIRECT REGISTRATION SYSTEM (NON-DRS) ELIGIBLE	When a physical stock certificate is requested or a security is non-DRS eligible	\$500.00 per request
WIRE TRANSFER	For outgoing Fed wire	\$20.00 per wire

FEES ARE SUBJECT TO CHANGE AND MAY NOT INCLUDE ALL FEES CHARGED BY NFS

Supplemental Fees and Compensation Schedule

National Financial Services LLC (NFS) provides clearing and other related services to your broker/dealer. The fees and compensation earned by NFS and as described herein are provided as additional information to help satisfy the Department of Labor service provider fee disclosure requirements. The disclosure requirements apply to qualified plans that are subject to Title 1 of ERISA. Note that if the qualified retirement plan covers "owner only," where you and/or your spouse are the only participant(s), your plan is not subject to Title 1 of ERISA. Qualified retirement plans are typically held at NFS in a Non-Prototype Retirement account or a Premiere Select® Retirement Plan account.

The following information is current as of 12/29/2018 and may be subject to change. For more information about fees and compensation or specific rates and values, contact your broker/dealer.

Bonds and Certificates of Deposit (CDs)

New issues, primary purchases (all other fixed-income securities except U.S. Treasury)

NFS makes certain new issue products available without a separate transaction fee. NFS may receive compensation from issuers for participating in the offering as a selling group member and/or underwriter. The compensation NFS receives from issuers when acting as both underwriter and selling group member is reflected in the "Range of Fees from Underwriting" column. When NFS acts as underwriter but securities are sold through other selling group members, NFS receives the Underwriting Fees minus the Selling Group fees.

BONDS

Securities	Range of Fees from participating in Selling Group	Range of Fees from Underwriting
Agency/GSE	N/A	0.05% to 1% of the investment amount
Corporate Notes	0.01% to 2.5% of the investment amount	0.01% to 3% of the investment amount
Corporate Bonds	0.01% to 2.5% of the investment amount	0.05% to 3% of the investment amount
Municipal Bonds* and Taxable Municipal Bonds	0.1% to 2% of the investment amount	0.1% to 2.5% of the investment amount
Structured Products	0.05% to 5% of the investment amount	N/A
Preferred Securities	2% of the investment amount	2% to 3% of the investment amount

* When NFS acts as a selling group member, NFS may receive a flat annual fee from a third-party underwriter for access to certain channels.

Refer to the applicable pricing supplement or other offering document for the exact percentage sales concession or underwriting discount.

CDs

Securities	Range of Fees from participating in Selling Group	Range of Fees from Underwriting
CDs, including CDIPs (inflation protected)	0.1% to 2% of the investment amount	0.1% to 2.5% of the investment amount
Structured Products	0.05% to 5% of the investment amount	N/A

Secondary Market Bond Transactions

The offering broker, which may be NFS, may separately mark up or mark down the price of the security and may realize a trading profit or loss on the transaction. Compensation may be used to offset expenses incurred in trade processing and may not result in a profit to the firm. If NFS is not the offering broker, NFS compensation is limited to the prices above.

Stocks

NFS receives remuneration, compensation, or consideration for directing orders in equity securities to particular broker/dealers or market centers for execution. The payer, source and nature of any compensation received in connection with your particular transaction will vary based on the venue that a trade has been routed to for execution. Review NFS's annual disclosure on payment for order flow policies and order routing policies. If you require further information in advance of a transaction, contact your broker/dealer.

NFS makes certain new issue products available without a separate transaction fee. NFS may receive compensation from issuers for participating in the offering as a selling group member and/or underwriter. The compensation NFS receives from issuers when acting as both underwriter and selling group member is reflected in the "Range of Fees from Underwriting" column. When NFS acts as underwriter but securities are sold through other selling group members, NFS receives the Underwriting Fees minus the Selling Group fees.

Securities	Range of Fees from participating in Selling Group	Range of Fees from Underwriting
IPOs	3% to 4.2% of the investment amount	5% to 7% of the investment amount
Follow-ons*	1.8% to 2.4% of the investment amount	3% to 4% of the investment amount

* A follow-on is an issuance of stock subsequent to the company's initial public offering.

Refer to the applicable pricing supplement or other offering document for the exact percentage sales concession or underwriting discount.

Mutual Funds, Alternative Investment Funds and ETFs

NFS may receive fees from unaffiliated product providers to compensate NFS for maintaining the infrastructure to accommodate unaffiliated products across all retail, workplace and intermediary channels ("Infrastructure Fees"). Infrastructure Fees are based on a variety of factors, including the complexity of the product provider's offering supported by NFS, and are offset by other payments NFS receives from the unaffiliated providers. In addition, certain unaffiliated product providers may pay NFS an annual firm maintenance fee and other fees as well as a flat, uniform, annual fee related to an exclusive marketing, engagement and analytic program. As such fees (Infrastructure Fees, firm maintenance, minimum monthly fees, and add fees) are not in connection with NFS services to the plan, such fees should not be considered indirect compensation under the 408(b)(2) regulation. Fidelity may also receive annual payments from other fund families, including American Funds Distributors ("AFD"), to compensate Fidelity for other services, including providing access to financial intermediaries and investors in certain Fidelity channels and providing a platform to support the provision of investment guidance and service to financial intermediaries and investors, and promoting operational efficiencies. It is anticipated that payments from AFD

would not exceed .08% annually of American Fund assets in all retail, workplace and intermediary channels maintained by Fidelity, subject to certain exclusions.¹

NFS has contracted with certain mutual funds and other investment products, their investment advisors or their affiliates in connection with access to, purchase or redemption of, and/or the ongoing maintenance of positions in mutual fund shares and other investment products ("funds"). Some funds, or their affiliates, pay Fidelity sales loads and 12b-1 fees described in the prospectus or other offering documents as well as additional compensation for reholder services, advisor education, and other programs.

Fidelity may receive annual product maintenance fees of up to \$2,000, and may charge certain fund families a minimum monthly payment of \$500–\$1,000 per fund.

No Transaction Fee (NTF) Funds

For funds participating in the NTF program and certain ETFs, NFS typically receives compensation that can range from 1 to 70 basis points (bps) based on average daily assets. As of 12/31/2018, 40% of the mutual funds currently in the NTF program are in the 15 basis point range, 55% of the mutual funds currently in the NTF program are in the 35–40 basis point range and less than 1% of assets are in the range above 50 basis points.

All or a portion of NTF compensation may be funded with 12b-1 or shareholder service fees as described in the fund's prospectus.

Transaction Fee (TF) Funds

For funds participating in the TF program, NFS typically receives compensation based on: (1) per position fees that typically range from \$6 to \$19 per brokerage account or (2) administrative fees of 1 to 15 basis points based on average daily assets. As of 12/31/2018, (1) 87% of the mutual funds participating in the TF program that have a position based fee are in the \$10–\$19 per position fee range and (2) 87% of the mutual funds participating in the TF program that have an asset based fee are in the 5 to 10 basis point range.

TF compensation is in addition to 12b-1 or shareholder service fees as described in the fund's prospectus.

Sales loads described in a mutual fund's prospectus are paid to your broker/dealer and all or a portion of the other described mutual fund compensation described above may be paid to your broker/dealer. If you would like more information, call your broker/dealer.

Other Investments

Unit Investment Trusts

NFS makes certain new issue products available without a separate transaction fee. NFS may receive compensation for reaching certain sales levels, which range from 0.001%–0.0025% of the monthly volume sold.

Other Fees and Compensation

Use of Funds Held Overnight

NFS provides clearing and other related services to your introducing broker/dealer on brokerage account(s) held by your retirement plan ("accounts"). As compensation for services provided with respect to accounts, NFS receives use of: amounts from the sale of securities prior to settlement; amounts that are deposited in the accounts before investment; and disbursement amounts made by check prior to the check being cleared by the bank on which it was drawn. Any above amounts will first be netted against outstanding account obligations. The use of such amounts may generate earnings (or "float") for NFS or instead may be used by NFS to offset its other operational obligations. Information concerning the time frames during which NFS may have use of such amounts and rates at which float earnings are expected to accrue is provided as follows:

(1) Receipts. Amounts that settle from the sale of securities or that are deposited into an account (by wire, check, ACH (Automated Clearing House) or other means) will generally be invested in the account's core account investment vehicle (core account) by close of business on the business day following NFS's receipt of such funds. NFS gets the use of such amounts from the time it receives funds until the core account purchase settles on the next business day. Note that amounts disbursed from an Account (other than as referenced in Number 2 below) or purchases made in an account will result in a corresponding "cost" to NFS. This occurs because NFS provides funding for these disbursements or purchases one day prior to the receipt of funds from the core account. These "costs" may reduce or eliminate any benefit that NFS derived from the receipts described previously.

(2) Disbursements. NFS gets the use of amounts disbursed by check from Accounts from the date the check is issued by NFS until the check is presented and paid.

(3) Float Earnings. To the extent that such amounts generate float earnings, such earnings will generally be realized by NFS at rates approximating the Effective Federal Funds Rate.

Premiere Select Retirement Plan Accounts (including Profit Sharing, Money Purchase, and Self-Employed 401(k) plans) for Customers that Reside Outside the United States

For individuals who reside outside of the United States in any country other than Canada (as described in the Core Options for non-U.S. Customer section of the Retirement Customer Account Agreement ("Agreement")), deposits to their Fidelity retirement account may be held in the Intra Day Free Credit Balance as more fully described in the Agreement. To the extent such amounts generate earnings, such earnings will be realized by NFS at rates approximating the Effective Federal Funds Rate. NFS's compensation is the amount of earnings reduced by any interest paid to your Broker-Dealer or your Account.

Bank Deposit Sweep Program

The Bank Deposit Sweep Program ("Program") may create financial benefits for NFS, the Program administrator, participating Banks ("Program Banks") and your broker/dealer, who may also share fees with your investment representative.

NFS fees are attributable to recordkeeping, transaction processing, settlement, reporting, bank management and other services in support of the Program. NFS may receive a per account fee up to \$4.25 per month; a base fee (calculated on monthly average balances); or a fee based on an alternative arrangement with the broker/dealer on your account. In the per account fee and base fee arrangements your broker/dealer pays NFS direct.

In the alternative arrangement NFS keeps a portion of the interest paid by the Program Banks (i.e. Program Interest minus the fixed Program administration fee and the brokers/dealers fee). The fee your broker/dealer receives from NFS may be reduced by interest paid to customer accounts.

Both the base fee and alternative arrangement will vary based on factors such as the Targeted Federal Funds Rate ("TFF") and can range from 0.15% to 1.75% but typically will not exceed 100 bps. In instances where the TFF is 3% or greater, the fee can be as high as 50% of the TFF.

The Program Administrator performs certain recordkeeping, compliance and administrative services in support of the bank sweep program. The Program Administrator fee is calculated against average program balances or is a flat, per account fee. The Program Administrator may be paid by your broker/dealer or NFS.

To learn more about your broker/dealer's fee and/or whether your broker/dealer is affiliated with a Program Bank, contact your investment representative or broker/dealer for details. Broker/dealers and Program Banks who are affiliated with each other may receive additional benefits under the Program.

Due to the variability of interest rates, specific fees and revenues fluctuate. You may contact your investment representative or broker/dealer for details on the rates associated with the Bank Deposit Sweep Program and your plan.

Money Market Fund Sweep Program

Your broker/dealer may have contracted with NFS to use the broker/dealer's (or their affiliate's) proprietary money market mutual fund or third party money market fund as the core sweep vehicle. For a broker/dealer's proprietary money market fund, NFS may receive fees that range from 2–10 basis points for integration and administrative support (e.g., maintaining cash sweep systems, sub-accounting services, dividend and interest calculation and posting, accounting, reconciliation, client statement preparation and mailing, etc.). For a third-party money market fund NFS may receive fees that range from 5–42 basis points. A majority of the assets held in third-party money market funds pay NFS either 5 or 12 basis points, a portion of which covers integration and administration support similar to the broker/dealer proprietary money market funds. 12b-1 and certain shareholder services fees as disclosed in the prospectus may be paid to your broker/dealer. For details regarding these fees, please see the money market fund prospectus or contact your broker/dealer for more information.

Annuity Processing and Posting

NFS has contracted with certain insurance companies, their investment advisors or their affiliates to receive compensation in connection with processing annuity purchases and/or the ongoing valuation reporting of annuity contracts purchased through your brokerage account. The additional compensation may be paid by the insurance company, its investment advisor, or one of its affiliates.

NFS receives a one-time fee between \$4.50 to \$25.00 per annuity purchase. In some instances certain insurance companies, their investment advisors or their affiliates will pay an additional 0–4 basis points annually or up to a flat \$8.00 annual fee (i.e., assessed quarterly

at \$2.00) for ongoing support and maintenance of the contract on the NFS platform. In certain instances the fees may fluctuate based on the number of applications; annual sales; or aggregated assets for each individual insurance company. Contact your broker/dealer for more information.

In addition NFS may receive a flat, annual maintenance fee of up to \$25,000 from certain insurance providers in connection with the maintenance and operation of a central platform that lists available annuity products. This fee is not in connection with NFS services to the plan and should not be deemed indirect compensation under 408(b)(2). NFS may receive a flat fee from unaffiliated annuity product providers for maintaining the infrastructure to support the annuity products across all intermediary channels.

Note: Annuity purchases may not be available in Premiere Select Profit Sharing or Money Purchase Pension Plan Managed Account Solutions® (MAS).

Managed Account Solutions® (MAS)

NFS offers MAS through an integrated brokerage platform and servicing relationship with Envestnet, Inc. MAS provides broker/dealers with technology and supporting advisory solutions to support their delivery of wealth management capabilities leveraging Envestnet's various capabilities, including technology and advisory services (including investment portfolios). To the extent that a broker/dealer determines to leverage MAS capabilities, they execute an agreement with Envestnet and agree to negotiated rate(s) for the various Envestnet services (Envestment Platform Fee). The Envestnet Platform Fee may increase or decrease based on the negotiated rates. NFS receives an administrative servicing fee from Envestnet, which may range from 0% to 35% of the Envestnet Platform Fee. For more information about the fees applicable when your broker/dealer makes available and you utilize this managed account solution, refer to your Statement of Investment Services (SIS) or ask your financial representative for more detailed information.

¹ As described in American Funds prospectuses, AFD has discretion as to the amount of the payment, if any; the criteria to determine any payment includes sales, assets, and cash flows as well as qualitative factors.