

**Goodwill Industries of Northwest Ohio, Inc.**  
**Goodwill Industries of Northwest Ohio, Inc. 403(b) Plan**  
**Annual Statement of Disclosures For Plan Year Ending 2018**

**General Plan Information**

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Federal law requires the plan sponsor to provide you with specific information about plan fees and investments to help you manage your retirement plan account.

This notice includes important information to help you compare the investment options in your retirement plan. Additional information about your investment options can be accessed at any time online by logging into the Plan's participant website, located at [www.planlogin.com](http://www.planlogin.com). If you do not know your login credentials, you can contact Employee Fiduciary Participant Services at (877) 401-5100 (option 3), 9 a.m. to 6 p.m. ET, Monday through Friday (excluding market holidays). Once logged in, you can find investment information under PERFORMANCE > INVESTMENT INFORMATION. A free paper copy of the information available on the website can be obtained by contacting the plan sponsor.

This notice also includes information regarding how you may direct investments in your plan account, any restrictions that may apply to that investment direction, designated investment managers, self-directed brokerage accounts, and whether you have voting rights associated with any plan investment.

Fees and expenses that may be deducted from your plan account can be found in the Administrative Expenses and Individual Expenses sections of this notice.

**Comparative Chart**

A separate document is also available that lists each designated investment alternative offered by the plan. This "comparative chart" includes past performance information as well as the fees and expenses you will pay for each investment option. This document can be accessed at any time online by logging into the Plan's participant website, located at [www.planlogin.com](http://www.planlogin.com). Once logged in, you can find this document under FORMS & REPORTS>REPORTS>REPORT GROUP:NONE. A free paper copy can be obtained by contacting the plan sponsor.

**Quarterly Fee Statements**

After the close of each calendar quarter, you receive a Participant quarterly statement that will include the dollar amount of expenses actually charged to your account during the quarter. Once available, these statements can be accessed at any time online by logging into the Plan's participant website, located at [www.planlogin.com](http://www.planlogin.com). Once logged in, you can find statements under FORMS & REPORTS>REPORTS>REPORT GROUP:PARTICIPANT STATEMENTS. A free paper copy can be obtained by contacting the plan sponsor.

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**How to Direct your Plan Investments**

Your plan gives you the right to direct some or all of your plan investments. You can direct your plan investments at any time online by logging into the plan's participant website, located at [www.planlogin.com](http://www.planlogin.com).

Your transaction will be based on the next-determined net asset value (NAV) of the investment's shares. If your transaction request is received by Employee Fiduciary on a business day before the close of regular trading on the New York Stock Exchange (NYSE) (generally 4 p.m., Eastern), you will receive that day's NAV and trade date.

If your transaction request is received while the NYSE is closed, you will receive the next business day's NAV and trade date. If your transaction involves one or more investments with an early cutoff time for processing or another trading restriction, your entire transaction will be subject to that cutoff time when the trade date for your transaction is determined.

You may not cancel any transaction request once processing has begun. Please be careful when placing a transaction request.

**Limitations on your Ability to Direct Investments**

Some plan investments impose market timing restrictions that prevent shareholders from moving in and out of the fund for purposes of timing the market. The market timing restrictions related to each plan investment (if any) can be found by logging into the Plan's participant website, located at [www.planlogin.com](http://www.planlogin.com). Once logged in, this information can be found under PERFORMANCE>INVESTMENT INFORMATION. Further details can be found in the fund's prospectus.

Note that your plan investments reserve the right to revise or terminate the exchange privilege (your ability to move money between investments), limit the amount of any exchange, or reject any exchange at any time, without notice.

**Proxy Voting**

The plan sponsor or other named fiduciary for the plan exercises voting, tender, and similar rights with respect to the mutual funds in the plan.

**Designated Investment Manager**

David Baum of Butler Capital Advisors has been appointed the plan's Designated Investment Manager.

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**Administrative Expenses**

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Plan administrative expenses include recordkeeping, investment management, legal, accounting, trustee, and other administrative fees associated with the maintenance and operation of the plan.

Plan administrative expenses may be reduced by revenue sharing payments that the plan receives from plan investment options. If revenue sharing payments are received, these payments will offset fees otherwise withdrawn from your account

Fees related to services not addressed in this section (e.g., legal, accounting, and other administrative services) will be withdrawn from participant accounts pro rata based on account balance to the extent they are charged to the plan.

Please review your quarterly fee statement for a detailed disclosure of the dollar amounts actually charged to your account and a description of the services to which these fees relate.

**General Administrative Expenses**

Plan expenses related to general administrative services (e.g., recordkeeping, Form 5500 preparation, nondiscrimination testing) are based on two factors, the number of eligible employees covered by the plan ("base fee"); and the value of assets ("asset fee"). An eligible employee is defined as an employee that has met the plan's eligibility requirements or a beneficiary with an account balance. The base fee is \$1,500 plus \$30 for each eligible employee in excess of 30 eligible employees per calendar year. The asset fee is .08% (\$0.80 per \$1,000.00) of the average total plan assets per year.

These fees will be withdrawn from participant accounts pro rata based on account balance to the extent they are charged to the plan.

For example, if you have a \$50,000 average account balance in a plan that averages \$1,000,000 in total assets and 31 eligible employees, your share of general administrative expenses would be \$116.50 ((\$1,530 base fee + \$800 asset fee) \* (\$50,000/\$1,000,000)).

**Investment Advisory Expenses**

Annual plan expenses related to investment advisory services (e.g., fund selection and monitoring) are based on a percentage of total plan assets. More specifically, these fees will be based on the following schedule: 0.50% (\$5.00 per \$1,000.00) of plan assets.

These fees will be withdrawn from participant accounts pro rata based on account balance to the extent they are charged to the plan.

For example, if you have a \$50,000 average account balance in a plan that averages \$1,000,000 in total assets, your share of investment advisory expenses would be \$250 ((\$1,000,000 \* 0.50%) \* (\$50,000/\$1,000,000)).

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**Individual Expenses**

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Your account will be subject to fees if you utilize one of the following plan services. Please review your quarterly fee statement for a detailed disclosure of the dollar amounts actually charged to your account and a description of the services to which these fees relate.

Investments available in your plan may charge additional fees for investment administration and other investment transactions, such as fund administrative charges, commissions, sales loads, sales charges, deferred sales charges, redemption fees, surrender charges, exchange fees, account fees, or purchase fees. Please review the investment fee and performance information contained in the comparative chart to determine whether these fees may be assessed for an investment option.

**Distribution Fee**

A \$50 fee will be deducted from your account each time a distribution is taken from your account. If your account includes Roth contributions, an additional \$50 fee will be deducted to distribute the Roth portion of your account.

**In-Service Withdrawals and Hardship Distributions**

A \$50 fee will be deducted from your account each time an in-service withdrawal or hardship distribution is taken from your account.

**QDRO Fee**

There is a fee of \$150 charged for reviewing and processing of an account separation due to a qualified domestic relations order which is deducted from the participant's account balance.