

B	I	N	G	O
TPA	Annual Valuation	ERISA	Profitability	Ownership Culture
Distribution	Shareholder Meeting	Participant Statements	Beneficiary	Plan Amendment
SPD	Trust	FREE	Communications Committee	Eligibility
Hours of Service	Retirement	NCEO	ESOP Contributions	Participant
ESOP	DOL	Plan Administrator	Vesting	Diversification

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Trust	Beneficiary	Profitability	Distribution	Participant Statements
ERISA	Vesting	Ownership Culture	DOL	Plan Amendment
Hours of Service	Communications Committee	FREE	Eligibility	Annual Valuation
ESOP Contributions	Plan Administrator	TPA	Diversification	Retirement
NCEO	Participant	SPD	Shareholder Meeting	ESOP

B	I	N	G	O
DOL	Plan Administrator	Beneficiary	Participant	Communications Committee
TPA	Hours of Service	NCEO	Shareholder Meeting	Ownership Culture
SPD	Diversification	FREE	Retirement	ESOP Contributions
Trust	Plan Amendment	Profitability	Vesting	ERISA
Eligibility	Annual Valuation	Participant Statements	Distribution	ESOP