

**ERISA Section 404(a)(5)**  
**Participant Fee Disclosure Notice**  
**Staffing Companies Inc401(k) P/S Plan ("Plan")**

Investment Options / Plan Expenses 1/31/2016

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 the Plan Administrator. A free paper copy of the information available on the Web site[s] can be obtained by contacting the Plan Administrator, Bee Vang at (612) 353-4032.

**Document Summary**

This document has 3 parts. Part I consists of performance information for plan investment options. This part shows you how well the investments have performed in the past. Part II shows you the fees and expenses you will pay if you invest in an option. Part III contains information about the plan expenses under your retirement plan.

**Part I. Performance Information**

**Table 1** focuses on the performance of investment options that do not have a fixed or stated rate of return. Table 1 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. Information about an option's principal risks is available on the Web site[s].

<b>Table 1 - Variable Return Investments</b>									
Name/Type of Option	Average Annual Total Return as of Latest Prospectus					Benchmark			
	1 yr	5 yr	10 yr	Since Inception	Inception Date	1 yr	5 yr	10 yr	Since Inception
American Beacon Small Cap Value Fund - Institutional Class Shares (AVFIX) www.americanbeaconfunds.com	4.72%	15.66%	8.03%	N/A	12/31/1998	4.22%	14.26%	6.89%	N/A
						<b>Russell 2000 Value Index</b>			
BlackRock FFI Institutional	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
BlackRock Inflation Protected Bond Portfolio - Institutional Class Shares (BPRIX) www.blackrock.com	-2.10%	2.01%	3.97%	N/A	6/28/2004	-1.44%	2.55%	3.93%	N/A
						<b>Barclays U.S. Treasury Inflation Protected Securities Index</b>			
BlackRock S&P 500 Index Fund - Institutional Class Shares (BSPIX) www.blackrock.com	13.53%	15.23%	7.49%	N/A	4/10/2013	13.69%	15.45%	7.67%	N/A
						<b>Standard &amp; Poor's 500 Index</b>			
ClearBridge Small Cap Growth Fund - Class I (SBPYX) www.leggmason.com	3.62%	18.02%	9.78%	N/A	11/1/2004	5.60%	16.80%	8.54%	N/A
						<b>Russell 2000 Growth Index</b>			
Columbia Mid Cap Index Fund - Class R5 (CPXRX) www.columbiathreadneedle.com	9.51%	16.33%	9.58%	N/A	N/A	9.77%	16.54%	9.71%	N/A
						<b>Standard &amp; Poor's MidCap 400 Index</b>			
EuroPacific Growth Fund - Class R-5 (RERFX) www.americanfunds.com	-2.35%	6.00%	7.01%	8.04%	5/15/2002	-3.87%	4.43%	5.13%	N/A
						<b>Morgan Stanley Capital International All Country World ex USA Index</b>			
Janus Flexible Bond Fund - Class I (JFLEX) www.janus.com	4.93%	5.40%	N/A	N/A	7/6/2009	5.97%	4.45%	N/A	N/A
						<b>Barclays U.S. Aggregate Bond Index</b>			
Metropolitan West Total Return Bond Fund - Class I (MWTIX) www.mwamlc.com	5.99%	6.96%	6.70%	6.95%	3/31/2000	5.95%	4.45%	4.71%	N/A
						<b>Barclays Capital U.S. Aggregate Bond Index</b>			
Oakmark International Fund - Class I (OAKIX) www.oakmark.com	-3.83%	5.49%	6.16%	N/A	9/30/1992	-3.04%	2.79%	2.92%	N/A
						<b>Morgan Stanley Capital International World ex U.S. Index</b>			
PIMCO All Asset Fund - Institutional Class Shares (PAAIX) www.pimco.com	0.80%	6.43%	5.63%	N/A	7/2/2002	0.91%	2.78%	3.75%	N/A
						<b>Barclays U.S. Treasury Inflation Protected Securities: 1-10 Year Index</b>			
PIMCO Commodity Real Return Strategy Fund - Institutional Class Shares (PCRIX) www.pimco.com	-18.06%	-3.35%	-0.33%	N/A	6/28/2002	-17.01%	-5.53%	-1.86%	N/A
						<b>Bloomberg Commodity Index Total Return</b>			
Prudential Jennison Growth Fund - Class Z (PJFZX) www.prudentialfunds.com	9.96%	14.45%	8.56%	N/A	4/15/1996	13.05%	15.81%	8.49%	N/A
						<b>Russell 1000 Growth Index</b>			
The Hartford Dividend and Growth Fund - Class R5 (HDGTX) www.hartfordfunds.com	12.63%	13.91%	8.36%	N/A	12/22/2006	13.69%	15.45%	7.67%	N/A
						<b>Standard &amp; Poor's 500 Index</b>			
Virtus Emerging Markets Opportunities Fund - Class I (HIEMX) www.virtus.com	5.54%	8.08%	10.72%	N/A	10/21/1997	-2.19%	1.78%	8.43%	N/A
						<b>Morgan Stanley Capital International Emerging Markets Index (net)</b>			
Voya Global Real Estate Fund - Class I (IGLIX) www.voyainvestments.com	13.95%	10.17%	N/A	7.10%	6/3/2005	15.02%	11.25%	N/A	6.42%
						<b>Financial Times Stock Exchange EPRA/National Association of Real Estate Investment Trust Developed Index</b>			

Name/Type of Option	Average Annual Total Return as of Latest Prospectus					Benchmark			
	1 yr	5 yr	10 yr	Since Inception	Inception Date	1 yr	5 yr	10 yr	Since Inception
Wells Fargo Short Term Bond Fund - Institutional Class Shares (SSHIX) www.wellsfargofunds.com	1.23%	2.44%	3.36%	N/A	8/31/1999	0.77%	1.41%	2.85%	N/A
						Barclays U.S. 1-3 Year Government/Credit Index			

## Part II. Fee and Expense Information

**Table 2** shows fee and expense information for the investment options listed in Table 1 and Table 2. Table 2 shows the Total Annual Operating Expenses of the options in Table 1. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option. Table 2 also shows Shareholder-Type Fees. These fees are in addition to Total Annual Operating Expenses.

Name/Type of Option	Gross Annual Operating Expenses		Shareholder-Type Fees
	As a %	Per \$1000	
American Beacon Small Cap Value Fund - Institutional Class Shares (AVFIX)	0.81%	\$8.10	N/A
BlackRock FFI Institutional	N/A	N/A	N/A
BlackRock Inflation Protected Bond Portfolio - Institutional Class Shares (BPRIX)	0.53%	\$5.30	N/A
BlackRock S&P 500 Index Fund - Institutional Class Shares (BSPIX)	0.11%	\$1.10	N/A
ClearBridge Small Cap Growth Fund - Class I (SBPYX)	0.91%	\$9.10	N/A
Columbia Mid Cap Index Fund - Class R5 (CPXRX)	0.26%	\$2.60	N/A
EuroPacific Growth Fund - Class R-5 (RERFX)	0.53%	\$5.30	N/A
Janus Flexible Bond Fund - Class I (JFLEX)	0.57%	\$5.70	N/A
Metropolitan West Total Return Bond Fund - Class I (MWTIX)	0.44%	\$4.40	N/A
Oakmark International Fund - Class I (OAKIX)	0.95%	\$9.50	N/A
PIMCO All Asset Fund - Institutional Class Shares (PAAIX)	1.03%	\$10.30	N/A
PIMCO Commodity Real Return Strategy Fund - Institutional Class Shares (PCRIX)	0.94%	\$9.40	N/A
Prudential Jennison Growth Fund - Class Z (PJFZX)	0.75%	\$7.50	N/A
The Hartford Dividend and Growth Fund - Class R5 (HDGTX)	0.74%	\$7.40	N/A
Virtus Emerging Markets Opportunities Fund - Class I (HIEMX)	1.31%	\$13.10	N/A
Voya Global Real Estate Fund - Class I (IGLIX)	0.98%	\$9.80	N/A
Wells Fargo Short Term Bond Fund - Institutional Class Shares (SSHIX)	0.48%	\$4.80	N/A

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](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.

## Part III. Plan Related Information

The Plan is intended to be an ERISA Section 404(c) plan. This simply means that you "exercise control" over some or all of the investments in your Plan account. The fiduciaries of the Plan may be relieved of liability, or responsibility, for any losses that you may experience as a direct result of your investment decisions. As a plan participant, you may request certain information from the Plan Administrator, Bee Vang at (612) 353-4032. This information includes: annual operating expenses of the Plan investments; copies of prospectuses, financial statements, reports, or other materials relating to Plan investments provided to the Plan; a list of assets contained in each Plan investment portfolio; the value of those assets and fund units or shares; and the past and current performance of each Plan investment. Current information about the Plan's investment options, including fees, expenses and performance updates are available at your Plan's Web site.

Your Plan lets you direct the investments of your account in the investment options listed in Table 1. You may make changes to your investment options via the <https://401k.merrilledge.com/> or by calling (866) 890-4177. Limits on making changes to your investment choices may be imposed by the Plan Administrator or by a fund manager of an investment option. Any limits or restrictions made by a fund manager are described in the prospectus for the fund.

They include restrictions intended to prevent excessive trading or timing restrictions.

## **Plan Expenses**

Retirement plans have different types of Expenses.

**Account Servicing Expenses:** Certain recordkeeping services are provided to Plan accounts in connection with investment services. This includes custodial and reporting services, accounting for all trading, clearing and settlement activity and the holding of all Plan securities in an SEC-approved control location. The cost for these services is 25 basis points (0.25% annually, .0208% monthly) and will be charged to the participant's account.

**Investment Fiduciary Expenses:** Investment Fiduciary Services are provided by Morningstar and are not included in the Gross Expense Ratio of the plan assets. The cost for these services is 7 basis points (0.07% annually, .0058% monthly) and will be charged to the participant's account.

**Administration Expenses:** These are charges for providing administration services for the Plan. The Plan's administration expenses average approximately \$70.00 monthly. In your Plan these expenses may be paid by the Plan Sponsor or paid by participants out of Plan assets as elected by the Plan Sponsor. If paid from Plan assets, a participant's share of these expenses are allocated on a pro-rata basis across all account balances of the Plan. This means the expense would be deducted from a participant's account based on the ratio of the account balance to the total account balance of the Plan. For example, if the annual administration expense is \$1,500.00 and your account balance is \$10,000.00 and the total plan assets are \$500,000.00 you would pay 2% (\$10,000/\$500,000) of the \$1,500.00 expense equaling \$30.00. If paid from plan assets, the dollar amount actually charged to your account for such administrative expenses will be reported to you on your quarterly statement.

**Recordkeeping Expenses:** These are charges for Plan recordkeeping services. These services include access to certain mutual funds, maintenance of individual account balances and reconciliation of trust and administrative records. The cost for these services is \$3.00 per month and will be charged to the participant's account.

**Participant Servicing Expenses:** These are charges for participant services. This includes customer service support, online educational and resources to help participants with their retirement program. The cost for these services is 20 basis points (.20% annually, .0167% monthly) and will be charged to the participant's account.

A basis point equals 1/100th of a percent (0.01%). For example, a charge of 25 basis points on an account balance of \$10,000 is \$25.00 (0.25% x 10,000 = 25.00).

**Individual Expenses:** These are expenses you may incur if you take advantage of certain Plan features. Your account balance will be charged the expense for the service or feature that you request.

<b>Participant-Level Investment Services</b>	<b>Rate</b>
Distribution and withdrawals	\$75
Loan issuance	\$75/per loan
Loan maintenance	\$75/per loan annually
Transfer in kind (if Plan Document allows)	\$75
Overnight mailing fee	\$35
Required minimum distribution	\$100/event
Reissue of a check	\$25
Stop payment of a check	\$35

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**Definition of Terms**

**Administration/Recordkeeping Fee:** Fee for providing recordkeeping and other plan participant administrative type services. For start-up or takeover plans, these fees typically include charges for contacting and processing information from the prior service provider and “matching up” or mapping participant information. Use of this term is not meant to identify any ERISA Section 3(16)(A) obligations.

**Annual Audit:** Federal law requires that all ERISA covered plans with more than 100 participants be audited by an independent auditor.

**Back-End Load:** Sales charges due upon the sale or transfer of mutual funds, insurance/annuity products or other investments, which may be reduced and/or eliminated over time.

**Brokerage Commission:** A fee paid to a broker or other intermediary for executing a trade.

**Brokerage Window:** A plan investment option allowing a participant to establish a self directed brokerage account.

**Bundled Services:** Arrangements whereby plan service providers offer 401(k) plan establishment, investment services and administration for an all inclusive fee. Bundled services by their nature are priced as a package and cannot be priced on a per service basis.

**Contract Administration Charge:** An omnibus charge for costs of administering the insurance/annuity contract, including costs associated with the maintenance of participant accounts and all investment related transactions initiated by participants.

**Contract Termination Charge:** A charge to the plan for “surrendering” or “terminating” its insurance/annuity contract prior to the end of a stated time period. The charge typically decreases over time.

**Conversion:** The process of changing from one service provider to another.

**Distribution Expense:** The costs typically associated with processing paperwork and issuing a check for a distribution of plan assets to a participant. May include the generation of IRS Form 1099R. This fee may apply to hardship and other in service withdrawals as well as to separation from service or retirement distributions.

**Eligible Employee:** Any employee who is eligible to participate in and receive benefits from a plan.

**Expense Ratio:** The cost of investing and administering assets, including management fees, in a mutual fund or other collective fund expressed as a percentage of total assets.

**Front-End Load:** Sales charges incurred when an investment in a mutual fund is made.

**Installation Fee:** One time fee for initiating a new plan or initiating new services.

**Loan Maintenance and Repayment Tracking Fee:** Fee charged to monitor outstanding loans and repayment schedule.

**Loan Processing Fee:** Fee charged to process a plan loan application.

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**Definition of Terms (continued)**

**Management Fee:** Fee charged for the management of pooled investments such as collective investment funds, insurance/annuity products, mutual funds and individually managed accounts.

**Mortality Risk and Administrative Expense (M&E Fee):** Fee charged by an insurance company to cover the cost of the insurance features of an annuity contract, including the guarantee of a lifetime income payment, interest and expense guarantees, and any death benefit provided during the accumulation period.

**Participant:** Person who has an account in the plan.

**Participant Education Materials/Distribution Expenses:** All costs (including travel expenses) associated with providing print, video, software and/or live instruction to educate employees about how the plan works, the plan investment funds, and asset allocation strategies. There may be a One time cost associated with implementing a new plan, as well as ongoing costs for an existing program.

**Plan Document/Determination Letter Fee (Filing Fee):** Fee charged for a written plan document. Fee can also include the costs associated with preparing and filing IRS required documentation, including the request for a determination letter (document issued by the IRS stating whether the plan meets the qualifications for tax advantaged treatment).

**Plan Loan:** The law allows participants to borrow from their accounts up to prescribed limits. This is an optional plan feature.

**Product Termination Fee:** Investment product charges associated with terminating one or all of a service provider's investment products.

**QDRO (Qualified Domestic Relations Order):** A judgment, decree or order that creates or recognizes an alternate payee's (such as former spouse, child, etc.) right to receive all or a portion of a participant's retirement plan benefits.

**Service Provider Termination Charge:** Plan administrative costs associated with terminating a relationship with a service provider, with the permanent termination of a plan, or with the termination of specific plan services. These may be termed "surrender" or "transfer" charges.

**Signature Ready Form 5500:** Fee to prepare Form 5500, a form which all qualified retirement plans (excluding SEPs and SIMPLE IRAs) must file annually with the IRS.

**Start-up/Enrollment Expense:** Costs associated with providing materials to educate employees about the plan, and enrolling employees in the plan. This may be part of, or included in, the education programs. There may be a One time cost associated with implementing a new plan, as well as ongoing enrollment costs.

**Trustee:** A person or entity (e.g., bank, trust company, or other organization) that is responsible for the holding and safekeeping of trust assets. A trustee may also have other duties, such as investment management. A trustee that is a "directed trustee" is responsible for the safekeeping of trust assets but has no discretionary investment management duties or authority over the assets.

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Definition of Terms (continued)**

**VRU:** Voice Response Unit.

**Wrap Fee:** An inclusive fee generally based on the percentage of assets in an investment program, which typically provides asset allocation, execution of transactions and other administrative services.

**12b-1 Fee:** A charge to shareholders to cover a mutual fund's shareholder servicing, distribution and marketing costs.