

Appendix A
Model Comparative Chart

Plan Investment Options Disclosure – September 30, 2015

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 Kentucky Trust Company at 859-239-9000, 218 W. Main Street, Danville, KY 40422. A free paper copy of the information available on the Web site[s] can be obtained by contacting Kentucky Trust Company at 859-239-9000.

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 the fees and expenses you will pay if you invest in an option. Part III includes information regarding the turnover ratio % and investment objective and principal strategies of each plan investment option.

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].

Table 1—Variable Return Investments								
Name/ Type of Option	Average Annual Total Return as of 9/30/15				Benchmark as of 9/30/15			
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
Stock Funds								
Index www.ktcsolutions.net/links.html	-0.64%	13.30%	6.79%	NA	-0.61%	13.34%	6.80%	NA
						S&P 500		
Equity – Large Cap www.ktcsolutions.net/links.html	1.11%	12.73%	7.73%	NA	-0.61%	13.34%	6.80%	NA
						S&P 500		
Equity – Small/Mid Cap www.ktcsolutions.net/links.html	-2.77%	10.87%	7.13%	NA	0.38%	12.69%	7.40%	NA
						Russell 2500		
International www.ktcsolutions.net/links.html	-11.31%	2.44%	3.89%	NA	-10.92%	1.05%	0.16%	NA
						MSCI EAFE		
Bond Funds								
Fixed Income www.ktcsolutions.net/links.html	1.45%	3.30%	4.83%	NA	2.94%	3.10%	4.64%	NA
						Barclay US Aggr. Bd.		
Other								
Stable Value www.ktcsolutions.net/links.html	0.93%	1.46%	2.76%	NA	0.02%	0.06%	1.27%	NA
						US 91 Day T Bill		
Balanced www.ktcsolutions.net/links.html	-1.67%	8.69%	6.74%	NA	-2.52%	7.33%	5.08%	NA
						Morningstar Moderate Allocation		

Part II. Fee and Expense Information

Table 2 shows fee and expense information for the investment options listed in Table 1. 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.

Table 2—Fees and Expenses			
Name / Type of Option	Total Annual Operating Expenses		Shareholder-Type Fees
	As a %	Per \$1000	
Stock Funds			
Index www.ktcsolutions.net/links.html	0.05%	\$0.50	NA
Equity – Large Cap www.ktcsolutions.net/links.html	0.64%	\$6.40	NA
Equity – Small/Mid Cap www.ktcsolutions.net/links.html	0.76%	\$7.60	Short term redemption fee up to 2.00% for funds held less than 180 days.
International www.ktcsolutions.net/links.html	0.93%	\$9.30	Short term redemption fee up to 2.00% for funds held less than 90 days.
Bond Funds			
Fixed Income www.ktcsolutions.net/links.html	0.26%	\$2.60	NA
Other			
Stable Value www.ktcsolutions.net/links.html (The fee and expense data for this fund is available at www.FederatedInvestors.com . After you create a profile on this website, you may access such information at the “products” section of the website’s home page by selecting “Collective Investment Funds”, agreeing to the “Qualified Investors Certification”, clicking on “All”, selecting the Fund name, “Federated Capital Preservation Fund”, and Pricing Option, clicking on the “Literature” page, and clicking on the designated link titled “Plan Level Expense Disclosure Document”.)	0.45%	\$4.50	NA
Balanced www.ktcsolutions.net/links.html	0.50%	\$5.00	NA

*The total annual operating expenses and shareholder-type fees have been calculated as an average of the underlying funds in each investment category.

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.

Part III. Investment Objective and Principal Strategies

Table 3 shows the Turnover Ratio % for the investment options listed in Table 1. This ratio is an indication of how frequently a manager trades the portfolio. The inverse of a fund's turnover ratio is the average holding period for a security in the fund. As turnover increases, a fund's brokerage costs typically rise as well. Table 3 also shows the Investment Objective and Principal Strategies for the investment options listed in Table 1.

Table 3—Investment Objective and Principal Strategies		
Name / Type of Option	Turnover Ratio %	Investment Objective and Principal Strategies
Stock Funds		
Index www.ktcsolutions.net/links.html	3.0%	Objective – To provide a return that matches the S&P 500 Index. Strategy – This investment category consists of an index fund that buys and holds every stock in the S&P 500 market index.
Equity – Large Cap www.ktcsolutions.net/links.html	41.6%	Objective – Long-term growth with lower volatility and risk. Strategy – This investment category consist of mutual funds that invest in stocks of large to medium sized companies. The majority of which tend to be well established with a history of consistent earnings and growth.
Equity – Small/Mid Cap www.ktcsolutions.net/links.html	20.8%	Objective – Long-term growth with higher volatility and risk. Strategy – This investment category consists of mutual funds that invest in stocks of medium to small sized companies. Many of these companies are involved in developing new products and new technologies to provide the potential rapidly increasing returns.
International www.ktcsolutions.net/links.html	24.8%	Objective – Long-term growth with higher volatility and risk. Strategy – This investment category consists of mutual funds that invest in companies of an international nature. They include both U.S. companies with international operations, as well as foreign based companies.
Bond Funds		
Fixed Income www.ktcsolutions.net/links.html	49.5%	Objective – Safety and Income Strategy – This investment category consists of mutual funds that invest in fixed income securities (bonds) issued by private corporations and U.S. government agencies.
Other		
Stable Value www.ktcsolutions.net/links.html	25.0%	Objective – Capital Preservation Strategy – This investment category seeks to maintain a stable market value while earning interest at rates above those offered by money market funds. This fund invests in Guaranteed Investment Contracts (GIC's) issued by major U.S. and Canadian life insurance companies and other stable value products.
Balanced www.ktcsolutions.net/links.html	44.5%	Objective – Growth and Income Strategy – This investment category consists of mutual funds that invest in both stocks and bonds. The manager of each fund determines the allocation between stocks and bonds.

*The turnover ratio has been calculated as an average of the underlying funds in each investment option.

** The plan investment policy may not include all investment options listed above.

Please visit http://www.ici.org/pdf/pub_401k_glossary.pdf for a glossary of investment terms relevant to the investment options under this plan. This glossary is intended to help you better understand your options.