

Qualified Default Investment Alternative

503260-01 Progressive Services, Inc. 401(k) Salary Reduction Plan
empowermyretirement.com

This Qualified Default Investment Alternative (QDIA) notice gives you important investment information related to your account under the Progressive Services, Inc. 401(k) Salary Reduction Plan (the Plan). **You should read this notice very carefully to understand how your Plan account assets will be invested if you do not make an investment election for all or any portion of your account.**

The Plan lets you invest your account in a number of different investment funds.

Unless you choose investment fund(s), your Plan account will be invested in the following investment fund(s):

Investment Fund:	Birth Year
Pensionmark Smart Lifecycle Retirement	1900 to 1942
Pensionmark Smart Lifecycle 2020	1943 to 1957
Pensionmark Smart Lifecycle 2025	1958 to 1962
Pensionmark Smart Lifecycle 2030	1963 to 1967
Pensionmark Smart Lifecycle 2035	1968 to 1972
Pensionmark Smart Lifecycle 2040	1973 to 1977
Pensionmark Smart Lifecycle 2045	1978 to 1982
Pensionmark Smart Lifecycle 2050	1983 to 1987
Pensionmark Smart Lifecycle 2055	1988 to 1992
Pensionmark Smart Lifecycle 2060	1993 or later

Pensionmark Smart Lifecycle 2020	Investment Objective & Strategy
	The SMARTLIFECYCLE(R) funds seek to provide investors an asset allocation that maximizes the opportunity for stable consumption through an investor's lifecycle and targets a level of risk that investors, on average, may be willing to accept given their investment time horizons. Each Fund with a targeted year of retirement in its name has a unique horizon that affects the targeted risk level of the Fund and, in turn, its asset allocation. The SMARTLIFECYCLE(R) Retirement Fund is managed to seek income and moderate-term growth of capital.
Fund Investment Expense as of 10/02/2017	Risk and Return Profile
Gross: 0.29% Net: 0.29%	This investment option may be most appropriate for someone willing to take some risk to achieve higher potential returns. The investor may be approaching retirement, with a short investment horizon, or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.

Pensionmark Smart Lifecycle 2025	<p style="text-align: center;">Investment Objective & Strategy</p> <p>The SMARTLIFECYCLE(R) funds seek to provide investors an asset allocation that maximizes the opportunity for stable consumption through an investor's lifecycle and targets a level of risk that investors, on average, may be willing to accept given their investment time horizons. Each Fund with a targeted year of retirement in its name has a unique horizon that affects the targeted risk level of the Fund and, in turn, its asset allocation. The SMARTLIFECYCLE(R) Retirement Fund is managed to seek income and moderate-term growth of capital.</p>
<p style="text-align: center;">Fund Investment Expense as of 10/02/2017</p> <p>Gross: 0.29% Net: 0.29%</p>	<p style="text-align: center;">Risk and Return Profile</p> <p>This investment option may be most appropriate for someone willing to take some risk to achieve higher potential returns. The investor may be approaching retirement, with a short investment horizon, or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.</p>
Pensionmark Smart Lifecycle 2030	<p style="text-align: center;">Investment Objective & Strategy</p> <p>The SMARTLIFECYCLE(R) funds seek to provide investors an asset allocation that maximizes the opportunity for stable consumption through an investor's lifecycle and targets a level of risk that investors, on average, may be willing to accept given their investment time horizons. Each Fund with a targeted year of retirement in its name has a unique horizon that affects the targeted risk level of the Fund and, in turn, its asset allocation. The SMARTLIFECYCLE(R) Retirement Fund is managed to seek income and moderate-term growth of capital.</p>
<p style="text-align: center;">Fund Investment Expense as of 10/02/2017</p> <p>Gross: 0.29% Net: 0.29%</p>	<p style="text-align: center;">Risk and Return Profile</p> <p>This investment option may be most appropriate for someone willing to balance the risk of principal fluctuation with the potential for greater capital growth over time. The investor may have a medium investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.</p>

<p>Pensionmark Smart Lifecycle 2035</p>	<p align="center">Investment Objective & Strategy</p> <p>The SMARTLIFECYCLE(R) funds seek to provide investors an asset allocation that maximizes the opportunity for stable consumption through an investor's lifecycle and targets a level of risk that investors, on average, may be willing to accept given their investment time horizons. Each Fund with a targeted year of retirement in its name has a unique horizon that affects the targeted risk level of the Fund and, in turn, its asset allocation. The SMARTLIFECYCLE(R) Retirement Fund is managed to seek income and moderate-term growth of capital.</p>
<p>Fund Investment Expense as of 10/02/2017</p> <p>Gross: 0.29% Net: 0.29%</p>	<p align="center">Risk and Return Profile</p> <p>This investment option may be most appropriate for someone willing to balance the risk of principal fluctuation with the potential for greater capital growth over time. The investor may have a medium investment horizon, or may prefer to take less risk than more aggressive investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.</p>
<p>Pensionmark Smart Lifecycle 2040</p>	<p align="center">Investment Objective & Strategy</p> <p>The SMARTLIFECYCLE(R) funds seek to provide investors an asset allocation that maximizes the opportunity for stable consumption through an investor's lifecycle and targets a level of risk that investors, on average, may be willing to accept given their investment time horizons. Each Fund with a targeted year of retirement in its name has a unique horizon that affects the targeted risk level of the Fund and, in turn, its asset allocation. The SMARTLIFECYCLE(R) Retirement Fund is managed to seek income and moderate-term growth of capital.</p>
<p>Fund Investment Expense as of 10/02/2017</p> <p>Gross: 0.29% Net: 0.29%</p>	<p align="center">Risk and Return Profile</p> <p>This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor may have a medium to long investment horizon, or may prefer to take less risk than more aggressive investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.</p>

<p>Pensionmark Smart Lifecycle 2045</p>	<p style="text-align: center;">Investment Objective & Strategy</p> <p>The SMARTLIFECYCLE(R) funds seek to provide investors an asset allocation that maximizes the opportunity for stable consumption through an investor's lifecycle and targets a level of risk that investors, on average, may be willing to accept given their investment time horizons. Each Fund with a targeted year of retirement in its name has a unique horizon that affects the targeted risk level of the Fund and, in turn, its asset allocation. The SMARTLIFECYCLE(R) Retirement Fund is managed to seek income and moderate-term growth of capital.</p>
<p>Fund Investment Expense as of 10/02/2017</p> <p>Gross: 0.29% Net: 0.29%</p>	<p style="text-align: center;">Risk and Return Profile</p> <p>This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.</p>
<p>Pensionmark Smart Lifecycle 2050</p>	<p style="text-align: center;">Investment Objective & Strategy</p> <p>The SMARTLIFECYCLE(R) funds seek to provide investors an asset allocation that maximizes the opportunity for stable consumption through an investor's lifecycle and targets a level of risk that investors, on average, may be willing to accept given their investment time horizons. Each Fund with a targeted year of retirement in its name has a unique horizon that affects the targeted risk level of the Fund and, in turn, its asset allocation. The SMARTLIFECYCLE(R) Retirement Fund is managed to seek income and moderate-term growth of capital.</p>
<p>Fund Investment Expense as of 10/02/2017</p> <p>Gross: 0.29% Net: 0.29%</p>	<p style="text-align: center;">Risk and Return Profile</p> <p>This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor may have a long investment horizon, or may prefer to take less risk than more aggressive investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.</p>

Pensionmark Smart Lifecycle 2055	<p style="text-align: center;">Investment Objective & Strategy</p> <p>The SMARTLIFECYCLE(R) funds seek to provide investors an asset allocation that maximizes the opportunity for stable consumption through an investor's lifecycle and targets a level of risk that investors, on average, may be willing to accept given their investment time horizons. Each Fund with a targeted year of retirement in its name has a unique horizon that affects the targeted risk level of the Fund and, in turn, its asset allocation. The SMARTLIFECYCLE(R) Retirement Fund is managed to seek income and moderate-term growth of capital.</p>
<p style="text-align: center;">Fund Investment Expense as of 10/02/2017</p> <p>Gross: 0.29% Net: 0.29%</p>	<p style="text-align: center;">Risk and Return Profile</p> <p>This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/ stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.</p>
Pensionmark Smart Lifecycle 2060	<p style="text-align: center;">Investment Objective & Strategy</p> <p>The SMARTLIFECYCLE(R) funds seek to provide investors an asset allocation that maximizes the opportunity for stable consumption through an investor's lifecycle and targets a level of risk that investors, on average, may be willing to accept given their investment time horizons. Each Fund with a targeted year of retirement in its name has a unique horizon that affects the targeted risk level of the Fund and, in turn, its asset allocation. The SMARTLIFECYCLE(R) Retirement Fund is managed to seek income and moderate-term growth of capital.</p>
<p style="text-align: center;">Fund Investment Expense as of 10/02/2017</p> <p>Gross: 0.29% Net: 0.29%</p>	<p style="text-align: center;">Risk and Return Profile</p> <p>This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/ stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.</p>
Pensionmark Smart Lifecycle Retirement	<p style="text-align: center;">Investment Objective & Strategy</p> <p>The SMARTLIFECYCLE(R) funds seek to provide investors an asset allocation that maximizes the opportunity for stable consumption through an investor's lifecycle and targets a level of risk that investors, on average, may be willing to accept given their investment time horizons. Each Fund with a targeted year of retirement in its name has a unique horizon that affects the targeted risk level of the Fund and, in turn, its asset allocation. The SMARTLIFECYCLE(R) Retirement Fund is managed to seek income and moderate-term growth of capital.</p>
<p style="text-align: center;">Fund Investment Expense as of 10/02/2017</p> <p>Gross: 0.29% Net: 0.29%</p>	<p style="text-align: center;">Risk and Return Profile</p> <p>This investment option may be most appropriate for someone whose highest priority is principal security and is willing to accept lower potential return. The investor may be in or approaching retirement or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select and manage their own portfolios.</p>

You are placed in particular QDIA default investment fund(s) as specified by your Plan and Plan Administrator, as well as information received in the Plan records, including, but are not limited to, anticipated retirement date, date of birth initially received at the time of default and/or risk profile, as applicable. Should you have further questions regarding the QDIA investment fund selection process, please contact your Plan Administrator.

More detailed information about the investment funds may be available in the prospectus, if applicable, which you can get by logging onto the Plan web site. In addition, you can find out more about the Plan in other documents, including the Plan's Summary Plan Description (SPD) and any Summary of Material Modifications (SMM).

You can change how your Plan account is invested, among the Plan's offered investment funds, by either:

- logging onto the web site empowermyretirement.com and following the online instructions, or
- by accessing your account using the automated phone system 1-800-338-4015.

To learn more about the Plan's investment funds and procedures for changing how your Plan account is invested you can call 1-800-338-4015 or visit empowermyretirement.com. Also, you can contact your employer's Plan Administrator.

Please consider the investment objectives, risks, fees and expenses carefully before investing. The prospectus contains this and other information about the investment options. Depending on the investment options offered in your plan, your registered representative can provide you with prospectuses for any mutual funds; any applicable annuity contracts and the annuity's underlying funds; and/or disclosure documents for investment options exempt from SEC registration. Please read them carefully before investing.

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Funds may impose redemption fees, and/or transfer restrictions, on certain transfers, redemptions or exchanges if assets are held less than the period stated in the fund's prospectus or other disclosure documents.

Not a Deposit. Not FDIC Insured. Not Bank Guaranteed. Funds May Lose Value. Not Insured by Any Federal Government Agency.

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