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Although many participants assume there are no costs or fees associated with your plan, there are in fact costs associated with your participation in the plan. This document will outline those costs.

Participants pay for the cost of the plan's administration. There are also other costs that Plan participants pay. Those expenses have an impact on the size of your account balance at retirement.

The information that follows is intended to provide you with a better understanding of expenses associated with your participation in the Plan. You'll learn:

- How administration expenses are handled.
- What costs are associated with elective Plan features (e.g., taking out a loan).
- What fees are associated with our Plan's investment options.

In addition, you'll learn about rights you may have with respect to the Plan's operation, how the Plan's investments' performance compares to broad-based benchmarks, and where to go for additional information concerning the Plan's investments.

The fees and expenses associated with our Plan are not unusual. Almost all 401(k) plans have such costs. Fees and expenses associated with our Plan are reviewed regularly to make sure that they are competitive and reasonable. The objective of this communication is simply to provide you with additional information for making investment and other plan-related decisions.

Remember, too, that investment-related fees should be placed in context. A somewhat higher fee may be perfectly appropriate if an investment better suits your needs and goals.

If you have any questions concerning the information that follows, contact Debra Kolbeck, Plan Administrator, at 620-227-8803.

Arrowhead West, Inc 403(b) Plan

This document contains important information concerning our retirement Plan. The first section provides you with information about the Plan in general, including any expenses you might incur through participation in the Plan or through taking advantage of different Plan features. The second section provides information about the Plan's investment alternatives, including any fees or expenses associated with those investments.

If you have questions concerning any of this information, contact Debra Kolbeck, Plan Administrator, at 620-227-8803.

Plan 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 Debra Kolbeck, Plan Administrator, 1100 East Wyatt Earp Blvd, Dodge City, KS 67801, Phone: 620-227-8803. 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.

You give investment directions for your Plan account, selecting from investment choices provided under the Plan, as determined by Arrowhead West, Inc.

You may change your investment choices anytime.

Other Plan Information

There are certain limitations on investment instructions. An investment change that includes an investment with a vendor that is not eligible to receive contributions under the plan is not permitted. Rollover distributions from another eligible retirement plan shall be made in the form of cash only. Eligible rollover distributions do not include any installment payment for a period of 10 years or more; any distribution made as a result of an unforeseeable emergency or other distribution which is made upon hardship of the participant; and any other distribution, the portion, if any, of the distribution that is a required minimum distribution. Subject to the provisions of the applicable individual agreements between the participant and the provider of the custodial account, a participant may at any time revise his or her participation elections, including a change of the amount of his or her elective deferrals of the investment of his or her account among the vendors identified in the plan provisions section.

Voting Rights: Our plan's provider of the custodial account shall deliver or cause to be delivered to the participant all notices, prospectuses, financial statements, proxies and proxy solicitation materials relating to shares held in the participant's account. The custodian shall not vote any shares held hereunder except in accordance with the written instructions of the participant; provided, however, that the custodian may, in the absence of instructions, vote "present" for the sole purpose of allowing such shares to be counted for establishment of a quorum at a shareholder's meeting.

Other Plan-Related Expenses

Retirement plans have different types of expenses.

Administration expenses – These are charges for services such as legal, accounting and recordkeeping expenses.

In our Plan, these expenses are not allocated to Plan participants.

Arrowhead West, Inc 403(b) Plan

Investment Options - 12/31/2021

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 website address shown below or you can contact Debra Kolbeck, Plan Administrator, at 620-227-8803. A free paper copy of the information available on the website[s] can be obtained by contacting Debra Kolbeck, Plan Administrator, at 620-227-8803.

Document Summary

This section has two 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 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 website[s].

Each investment in the table also has a "benchmark". The benchmark allows you to compare an investment's performance to the performance of a widely used collection of investments. While you cannot invest in a benchmark, the performance of the benchmark will give you an idea of how well the investment did in the same time period.

Table 1 – Variable Return Investments							
Name	Average Annual Total Return as of 12/31/2021				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
STOCK							
AC Alternatives Mkt Neutral Value Fund (Inv)	-1.55%	-1.72%	0.70%	10/31/2011	18.54%	14.40%	11.85%
					MSCI All Country World NR Index 18.54% 14.40% 11.85%		
	Additional information may be found www.dolfeedisclosure.com?c=amcen&f=X8952 at:						
Am. Century Focused Dynamic Fund (Inv)	7.00%	28.59%	19.41%	05/31/2006	Growth	32.01%	24.11%
						28.71%	19.23%
							S&P 500 Growth Index
							18.47% 16.55% S&P 500 Index
	Additional information may be found at: www.dolfeedisclosure.com?c=amcen&f=31919						
American Century Disciplined Gro. Fund (Inv)	23.81%	20.58%	16.99%	09/30/2005		32.01%	24.11%
						28.71%	19.23%
							S&P 500 Growth Index
							18.47% 16.55% S&P 500 Index
	Additional information may be found at: www.dolfeedisclosure.com?c=amcen&f=31368						
American Century Disciplnd Cor Fund (Inv)	23.70%	14.03%	13.70%	12/17/1990	Val	24.90%	11.90%
						28.71%	13.29%
							S&P 500 Value Index
							18.47% 16.55% S&P 500 Index
	Additional information may be found at: www.dolfeedisclosure.com?c=amcen&f=32630						
American Century Emerging Markets Fund (Inv)	-6.04%	11.06%	7.47%	09/30/1997		-2.54%	9.87%
							5.49%
							MSCI Emerging Markets NR Index

Additional information may be found MSCI Emerging Markets NR Index at:

-2.54% 9.87% 5.49%
www.dolfeedisclosure.com?c=amcen&f=08121

Table 1 – Variable Return Investments

Name	Average Annual Total Return as of 12/31/2021				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
American Century Equity Growth Fund (Inv)	26.52%	16.25%	14.64%	05/09/1991	28.71%	18.47%	16.55% S&P 500 Index
Additional information may be found at:	www.dolfeedisclosure.com?c=amcen&f=32620				28.71%	18.47%	16.55% S&P 500 Index
American Century Equity Income Fund (Inv)	16.78%	9.68%	11.08%	08/01/1994	24.90%	11.90%	13.29% S&P 500 Value Index
Additional information may be found at:	www.dolfeedisclosure.com?c=amcen&f=11978				28.71%	18.47%	16.55% S&P 500 Index
American Century Foc Lg Cap Val Fund (Inv)	17.97%	9.56%	11.70%	07/30/1999	24.90%	11.90%	13.29% S&P 500 Value Index
Additional information may be found at:	www.dolfeedisclosure.com?c=amcen&f=14926				28.71%	18.47%	16.55% S&P 500 Index
American Century Focused Global Gr Fund (Inv)	13.51%	18.71%	14.09%	12/01/1998	18.54%	14.40%	11.85% MSCI All Country World NR Index
Additional information may be found at:	www.dolfeedisclosure.com?c=amcen&f=25804				7.82%	9.61%	7.28%
American Century Gl. Real Estate Fund (Inv)	32.81%	12.88%	11.07%	04/29/2011	18.54%	14.40%	11.85% MSCI All Country World NR Index
Additional information may be found at:	www.dolfeedisclosure.com?c=amcen&f=X7696				18.54%	14.40%	11.85% MSCI All Country World NR Index
American Century Global Gold Fund (Inv)	-8.86%	8.88%	-3.30%	08/17/1988	14.33%	14.55%	2.82% MSCI World Metals & Mining NR Index
Additional information may be found at:	www.dolfeedisclosure.com?c=amcen&f=20170				18.54%	14.40%	11.85% MSCI All Country World NR Index
American Century Growth Fund (Inv)	27.49%	24.46%	18.22%	06/30/1971	32.01%	24.11%	19.23% S&P 500 Growth Index
Additional information may be found at:	www.dolfeedisclosure.com?c=amcen&f=08161				28.71%	18.47%	16.55% S&P 500 Index

American Century Heritage Fund (Inv)	11.10%	19.91%	15.67%	11/10/1987	18.90%	14.66%	14.54%
						S&P MidCap 400 Growth Index	
						24.76%	13.09% 14.20%
							S&P MidCap 400 Index
Additional information may be found www.dolfeedisclosure.com?c=amcen&f=12050 at:							
American Century Intl. Growth Fund (Inv)	8.41%	14.11%	10.03%	05/09/1991	7.82%	9.61%	7.28%
						MSCI All Country World ex-US NR Index	
						7.82%	9.61% 7.28%
							MSCI All Country World ex-US NR Index
Additional information may be found www.dolfeedisclosure.com?c=amcen&f=32680 at:							
American Century Intl. Opportun. Fund (Inv)	5.40%	14.84%	12.18%	06/01/2001	9.52%	10.21%	9.22%
						MSCI World ex-US SMID NR Index	
						7.82%	9.61% 7.28%
							MSCI All Country World ex-US NR Index
Additional information may be found www.dolfeedisclosure.com?c=amcen&f=19674 at:							

Table 1 – Variable Return Investments

Name	Average Annual Total Return as of 12/31/2021				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
American Century Intl. Value Fund (Inv)	8.65%	6.03%	5.82%	03/31/1997	7.82%	9.61%	7.28%
						MSCI All Country World ex-US NR Index	
						7.82%	9.61% 7.28%
							MSCI All Country World ex-US NR Index
Additional information may be found www.dolfeedisclosure.com?c=amcen&f=31763 at:							
American Century Mid Cap Value Fund (Inv)	23.14%	9.38%	12.79%	03/31/2004	30.65%	11.08%	13.55%
						S&P MidCap 400 Value Index	
						24.76%	13.09% 14.20%
							S&P MidCap 400 Index
Additional information may be found www.dolfeedisclosure.com?c=amcen&f=22092 at:							
American Century Real Estate Fund (Inv)	41.32%	11.09%	11.01%	09/21/1995	42.34%	12.82%	12.39%
						S&P 1500 REIT Industry Index	
						18.54%	14.40% 11.85%
							MSCI All Country World NR Index
Additional information may be found www.dolfeedisclosure.com?c=amcen&f=04871 at:							
American Century Select Fund (Inv)	25.18%	23.22%	18.21%	06/30/1971	32.01%	24.11%	19.23%
						S&P 500 Growth Index	
						28.71%	18.47% 16.55%
							S&P 500 Index
Additional information may be found www.dolfeedisclosure.com?c=amcen&f=08162 at:							
American Century Small Cap Growth Fund (Inv)	7.10%	21.47%	16.95%	06/01/2001	22.62%	14.37%	15.35%
						S&P SmallCap 600 Growth Index	
						26.82%	12.42% 14.50%
							S&P SmallCap 600 Index
Additional information may be found www.dolfeedisclosure.com?c=amcen&f=15028 at:							

American Century Small Cap Value Fund (Inv)	36.91%	12.73%	13.89%	07/31/1998	30.95%	10.25%	13.52%	S&P SmallCap 600 Value Index
					26.82%	12.42%	14.50%	S&P SmallCap 600 Index
Additional information may be found www.dolfeedisclosure.com?c=amcen&f=25805 at:								
American Century Small Company Fund (Inv)	20.97%	9.80%	11.92%	07/31/1998	26.82%	12.42%	14.50%	S&P SmallCap 600 Index
					26.82%	12.42%	14.50%	S&P SmallCap 600 Index
Additional information may be found www.dolfeedisclosure.com?c=amcen&f=27562 at:								
American Century Sustainable Eq Fund (Inv)	28.60%	19.53%	16.29%	11/30/2004	28.71%	18.47%	16.55%	S&P 500 Index
					28.71%	18.47%	16.55%	S&P 500 Index
Additional information may be found at: www.dolfeedisclosure.com?c=amcen&f=23907								
American Century Ultra Fund (Inv)	23.21%	26.95%	20.17%	11/02/1981	32.01%	24.11%	19.23%	S&P 500 Growth Index
					28.71%	18.47%	16.55%	S&P 500 Index
Additional information may be found at: www.dolfeedisclosure.com?c=amcen&f=33650								
American Century Utilities Fund (Inv)	13.74%	6.21%	8.74%	03/01/1993	17.95%	11.38%	11.14%	S&P 1500 Utilities Index
					18.54%	14.40%	11.85%	MSCI All Country World NR Index
Additional information may be found www.dolfeedisclosure.com?c=amcen&f=02776 at:								

Table 1 – Variable Return Investments

Name	Average Annual Total Return as of 12/31/2021				Benchmark			
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*	
American Century Value Fund (Inv)	24.21%	9.30%	11.76%	09/01/1993	24.90%	11.90%	13.29%	S&P 500 Value Index
					28.71%	18.47%	16.55%	S&P 500 Index
Additional information may be found at: www.dolfeedisclosure.com?c=amcen&f=05234								
BOND								
Am. Cent. Sh. Dur. Infl. Pro. Bond Fund (Inv)	6.30%	3.36%	1.87%	05/31/2005	5.96%	5.34%	3.09%	Bloom berg U.S. Treasury TIPS Index
					5.96%	5.34%	3.09%	Bloom berg U.S. Treasury TIPS Index
Additional information may be found Bloomberg U.S. Treasury TIPS Index at: www.dolfeedisclosure.com?c=amcen&f=23998								
Am. Century Inflation-Adj. Bond Fund (Inv)	6.37%	4.92%	2.63%	02/10/1997	5.96%	5.34%	3.09%	Bloom berg U.S. Treasury TIPS Index
					5.96%	5.34%	3.09%	Bloom berg U.S. Treasury TIPS Index
Additional information may be found www.dolfeedisclosure.com?c=amcen&f=07961 at:								

American Century High-Yield Fund (Inv)	4.44%	5.10%	5.50%	09/30/1997	5.28%	6.30%	6.83%	Bloomberg U.S. Corporate High Yield Index
					-1.54%	3.57%	2.90%	Bloomberg U.S. Aggregate Bond Index
Additional information may be found www.dolfeedisclosure.com?c=amcen&f=08122 at:								
American Century Intl. Bond Fund (Inv)	-7.11%	2.61%	0.16%	01/07/1992	-4.90%	3.32%	1.75%	Bloomberg Global Aggregate Index
					-4.90%	3.32%	1.75%	Bloomberg Global Aggregate Index
Additional information may be found www.dolfeedisclosure.com?c=amcen&f=38130 at:								
American Century Sh Dur Strat Inc Fund (Inv)	2.03%	3.14%	2.55%	07/28/2014	-0.47%	1.85%	1.55%	Bloomberg U.S. Government/Credit 1-3 Year Index
					-1.75%	3.99%	3.40%	Bloomberg U.S. Government/Credit Index
Additional information may be found www.dolfeedisclosure.com?c=amcen&f=XH628 at:								
American Century Short Duration Fund (Inv)	1.02%	2.34%	1.73%	11/30/2006	-0.47%	1.85%	1.39%	Bloomberg U.S. Government/Credit 1-3 Year Index
					-1.75%	3.99%	3.13%	Bloomberg U.S. Government/Credit Index
Additional information may be found www.dolfeedisclosure.com?c=amcen&f=33411 at:								
American Century Short-Term Govt. Fund (Inv)	-0.09%	1.49%	0.82%	12/15/1982	-0.60%	1.62%	1.10%	Bloomberg U.S. Government 1-3 Year Index
					-2.28%	3.07%	2.14%	Bloomberg U.S. Government Index
Additional information may be found www.dolfeedisclosure.com?c=amcen&f=35650 at:								
American Century Strategic Income Fund (Inv)	2.54%	5.08%	4.23%	07/28/2014	-1.54%	3.57%	3.13%	Bloomberg U.S. Aggregate Bond Index
					-1.54%	3.57%	3.13%	Bloomberg U.S. Aggregate Bond Index
Additional information may be found www.dolfeedisclosure.com?c=amcen&f=XH635 at:								
American Century Zero Coupon 2025 Fund (Inv)	0.53%	4.95%	3.63%	02/15/1996	-1.69%	2.32%	1.68%	Bloomberg U.S. Government Intermediate Index
					-2.28%	3.07%	2.14%	Bloomberg U.S. Government Index
Additional information may be found www.dolfeedisclosure.com?c=amcen&f=X0026 at:								
BLENDED								
Am. Century OC Portfolio: Aggressive (Inv)	13.88%	12.79%	11.15%	09/30/2004	15.62%	12.24%	11.04%	S&P Target Risk Aggressive Index
Country World NR Index					18.54%	14.40%	11.85%	MSCI All
Additional information may be found www.dolfeedisclosure.com?c=amcen&f=28985 at:								

Am. Century OC Portfolio: Conservative (Inv)	9.03%	8.57%	7.36%	09/30/2004	7.12%	8.08%	6.81%
	S&P Target Risk Moderate Index 18.54% 14.40% 11.85% MSCI All						
Country World NR Index Additional information may be found www.dolfeedisclosure.com?c=amcen&f=28986 at:							

Table 1 – Variable Return Investments

Name	Average Annual Total Return as of 12/31/2021				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
Am. Century OC Portfolio: Moderate (Inv)	11.83%	10.94%	9.49%	09/30/2004	11.37%	10.19%	8.96%
	S&P Target Risk Growth Index 18.54% 14.40% 11.85% MSCI All						
Country World NR Index Additional information may be found www.dolfeedisclosure.com?c=amcen&f=28987 at:							
Am. Century OC Portfolio: Very Aggress. (Inv)	15.87%	14.64%	12.79%	09/30/2004	15.62%	12.24%	11.04%
	S&P Target Risk Aggressive Index 18.54% 14.40% 11.85% MSCI All						
Country World NR Index Additional information may be found www.dolfeedisclosure.com?c=amcen&f=28988 at:							
Am. Century OC Portfolio: Very Conserv. (Inv)	6.63%	6.28%	5.22%	09/30/2004	4.99%	7.00%	5.60%
	S&P Target Risk Conservative Index 18.54% 14.40% 11.85% MSCI All						
Country World NR Index Additional information may be found www.dolfeedisclosure.com?c=amcen&f=28989 at:							
Am. Century Strat. Allocation Aggress. (Inv)	14.95%	13.18%	11.15%	02/15/1996	15.62%	12.24%	11.04%
	S&P Target Risk Aggressive Index 18.54% 14.40% 11.85% MSCI All						
Country World NR Index Additional information may be found www.dolfeedisclosure.com?c=amcen&f=05591 at:							
Am. Century Strat. Allocation Conserv. (Inv)	9.36%	8.74%	7.26%	02/15/1996	7.12%	8.08%	6.81%
	S&P Target Risk Moderate Index 18.54% 14.40% 11.85% MSCI All						
Country World NR Index Additional information may be found www.dolfeedisclosure.com?c=amcen&f=05593 at:							
Am. Century Strat. Allocation Moderate (Inv)	12.24%	11.15%	9.44%	02/15/1996	11.37%	10.19%	8.96%
	S&P Target Risk Growth Index 18.54% 14.40% 11.85% MSCI All						
Country World NR Index Additional information may be found www.dolfeedisclosure.com?c=amcen&f=05595 at:							

Amer. Cent. One Choice In Retmt. Fund (Inv)	8.89%	8.09%	7.16%	08/31/2004	5.11%	6.52%	5.59%	S&P Target Date Retirement Income Index -1.54% 3.57% 2.90%
Additional information may be found www.dolfeedisclosure.com?c=amcen&f=23333 at:								
American Century Balanced Fund (Inv)	16.03%	11.36%	9.86%	10/20/1988	11.37%	10.19%	8.96%	S&P Target Risk Growth Index 18.54% 14.40% 11.85% MSCI All
Country World NR Index Additional information may be found www.dolfeedisclosure.com?c=amcen&f=20950 at:								
American Century One Choice 2025 Fund (Inv)	9.38%	8.82%	8.11%	08/31/2004	10.67%	9.65%	9.01%	S&P Target Date 2025 Index 18.54% 14.40% 11.85% MSCI All
Country World NR Index Additional information may be found www.dolfeedisclosure.com?c=amcen&f=23329 at:								
American Century One Choice 2030 Fund (Inv)	10.10%	9.53%	8.77%	05/30/2008	12.61%	10.63%	9.83%	S&P Target Date 2030 Index 18.54% 14.40% 11.85% MSCI All
Country World NR Index Additional information may be found www.dolfeedisclosure.com?c=amcen&f=X1443 at:								

Table 1 – Variable Return Investments

Name	Average Annual Total Return as of 12/31/2021				Benchmark			
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*	
American Century One Choice 2035 Fund (Inv)	10.80%	10.28%	9.48%	08/31/2004	14.93%	11.67%	10.63%	S&P Target Date 2035 Index 18.54% 14.40% 11.85%
Additional information may be found www.dolfeedisclosure.com?c=amcen&f=23331 at:								
American Century One Choice 2040 Fund (Inv)	11.45%	11.05%	10.17%	05/30/2008	16.55%	12.40%	11.19%	S&P Target Date 2040 Index 18.54% 14.40% 11.85%
Additional information may be found www.dolfeedisclosure.com?c=amcen&f=X1448 at:								
American Century One Choice 2045 Fund (Inv)	12.30%	11.85%	10.81%	08/31/2004	17.51%	12.81%	11.56%	S&P Target Date 2045 Index 18.54% 14.40% 11.85%
Additional information may be found www.dolfeedisclosure.com?c=amcen&f=23332 at:								

American Century One Choice 2050 Fund (Inv)	13.37%	12.57%	11.27%	05/30/2008	17.99%	13.07%	11.83%	S&P Target Date 2050 Index 18.54%
								14.40% 11.85%
								MSCI All Country World NR Index
Additional information may be found www.dolfeedisclosure.com?c=amcen&f=X1451 at:								

American Century One Choice 2055 Fund (Inv)	13.87%	12.85%	11.52%	03/31/2011	18.19%	13.18%	12.00%	S&P Target Date 2055 Index 18.54%
								14.40% 11.85%
								MSCI All Country World NR Index
Additional information may be found www.dolfeedisclosure.com?c=amcen&f=X7528 at:								

American Century One Choice 2060 Fund (Inv)	14.38%	13.08%	12.32%	09/30/2015	18.19%	13.18%	12.88%	S&P Target Date 2055 Index 18.54%
								14.40% 13.61%
								MSCI All Country World NR Index
Additional information may be found www.dolfeedisclosure.com?c=amcen&f=XL295 at:								

CASH/STABLE VALUE

American Century Cap Preservation Fund (Inv)	0.01%	0.76%	0.38%	10/13/1972	0.04%	1.08%	0.58%	Bloomberg U.S. Treasury Bill 1-3 Month Index
								0.04% 1.08% 0.58%
								Bloomberg U.S. Treasury Bill 1-3 Month Index
Additional information may be found www.dolfeedisclosure.com?c=amcen&f=14970 at:								

American Century Prime Money Mkt. Fund (Inv)	0.01%	0.87%	0.45%	11/17/1993	0.04%	1.08%	0.58%	Bloomberg U.S. Treasury Bill 1-3 Month Index
								0.04% 1.08% 0.58%
								Bloomberg U.S. Treasury Bill 1-3 Month Index
Additional information may be found www.dolfeedisclosure.com?c=amcen&f=09244 at:								

Table 1 – Variable Return Investments

Name	Average Annual Total Return as of 12/31/2021				Benchmark			
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*	
American Century US Govt Money Mkt Fund (Inv)	0.01%	0.78%	0.40%	04/01/1993	0.04%	1.08%	0.58%	Bloomberg U.S. Treasury Bill 1-3 Month Index
								0.04% 1.08% 0.58%
								Bloomberg U.S. Treasury Bill 1-3 Month Index
Additional information may be found at: www.dolfeedisclosure.com?c=amcen&f=18022								

*Fund and benchmark returns are from the fund's inception for funds less than 10 years old.

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 may also show Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

Table 2 – Fees and Expenses		
Name / Type of Option	Total Annual Gross Operating Expense As a Per % \$1000	Shareholder-Type Fees
STOCK		
AC Alternatives Mkt Neutral Value Fund (Inv)	3.78% \$37.80	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Am. Century Focused Dynamic Growth Fund (Inv)	0.85% \$8.50	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Disciplined Gro. Fund (Inv)	1.01% \$10.10	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Disciplnd Cor Val Fund (Inv)	0.66% \$6.60	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Emerging Markets Fund (Inv)	1.26% \$12.60	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.

Table 2 – Fees and Expenses		
Name / Type of Option	Total Annual Gross Operating Expense As a Per % \$1000	Shareholder-Type Fees

American Century Equity Growth Fund (Inv)	0.66%	\$6.60	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Equity Income Fund (Inv)	0.92%	\$9.20	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Foc Lg Cap Val Fund (Inv)	0.83%	\$8.30	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Focused Global Gr Fund (Inv)	1.07%	\$10.70	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Gl. Real Estate Fund (Inv)	1.12%	\$11.20	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Global Gold Fund (Inv)	0.67%	\$6.70	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Growth Fund (Inv)	0.97%	\$9.70	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Heritage Fund (Inv)	1.01%	\$10.10	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Intl. Growth Fund (Inv)	1.18%	\$11.80	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Intl. Opportun. Fund (Inv)	1.40%	\$14.00	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.

Table 2 – Fees and Expenses

Name / Type of Option	Total Annual Gross Operating Expense As a Per % \$1000	Shareholder-Type Fees
American Century Intl. Value Fund (Inv)	1.11% \$11.10	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Mid Cap Value Fund (Inv)	0.98% \$9.80	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Real Estate Fund (Inv)	1.16% \$11.60	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Select Fund (Inv)	0.99% \$9.90	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Small Cap Growth Fund (Inv)	1.22% \$12.20	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Small Cap Value Fund (Inv)	1.19% \$11.90	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Small Company Fund (Inv)	0.86% \$8.60	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Sustainable Eq Fund (Inv)	0.79% \$7.90	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.

American Century Ultra Fund (Inv)	0.97%	\$9.70	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Utilities Fund (Inv)	0.66%	\$6.60	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.

Table 2 – Fees and Expenses

Name / Type of Option	Total Annual Gross Operating Expense As a %	Per \$1000	Shareholder-Type Fees
American Century Value Fund (Inv)	1.00%	\$10.00	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
BOND			
Am. Cent. Sh. Dur. Infl. Pro. Bond Fund (Inv)	0.57%	\$5.70	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Am. Century Inflation-Adj. Bond Fund (Inv)	0.47%	\$4.70	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Core Plus Fund (Inv)	0.56%	\$5.60	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Diversified Bond Fund (Inv)	0.60%	\$6.00	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Emg Markets Debt Fund (Inv)	0.98%	\$9.80	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.

American Century Ginnie Mae Fund (Inv)	0.55%	\$5.50	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Global Bond Fund (Inv)	0.85%	\$8.50	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Government Bond Fund (Inv)	0.47%	\$4.70	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century High-Yield Fund (Inv)	0.79%	\$7.90	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.

Table 2 – Fees and Expenses

Name / Type of Option	Total Annual Gross Operating Expense As a %	Per \$1000	Shareholder-Type Fees
American Century Intl. Bond Fund (Inv)	0.81%	\$8.10	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Sh Dur Strat Inc Fund (Inv)	0.53%	\$5.30	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Short Duration Fund (Inv)	0.60%	\$6.00	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Short-Term Govt. Fund (Inv)	0.55%	\$5.50	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.

American Century Strategic Income Fund (Inv)	0.79%	\$7.90	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Zero Coupon 2025 Fund (Inv)	0.55%	\$5.50	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
BLENDED			
Am. Century OC Portfolio: Aggressive (Inv)	0.93%	\$9.30	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Am. Century OC Portfolio: Conservative (Inv)	0.79%	\$7.90	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Am. Century OC Portfolio: Moderate (Inv)	0.87%	\$8.70	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Am. Century OC Portfolio: Very Aggress. (Inv)	1.03%	\$10.30	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.

Table 2 – Fees and Expenses		
Name / Type of Option	Total Annual Gross Operating Expense As a Per % \$1000	Shareholder-Type Fees
Am. Century OC Portfolio: Very Conserv. (Inv)	0.70% \$7.00	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Am. Century Strat. Allocation Aggress. (Inv)	1.33% \$13.30	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.

Am. Century Strat. Allocation Conserv. (Inv)	1.11%	\$11.10	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Am. Century Strat. Allocation Moderate (Inv)	1.25%	\$12.50	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.

Amer. Cent. One Choice In Retmt. Fund (Inv)	0.78%	\$7.80	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Balanced Fund (Inv)	0.91%	\$9.10	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century One Choice 2025 Fund (Inv)	0.79%	\$7.90	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century One Choice 2030 Fund (Inv)	0.82%	\$8.20	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century One Choice 2035 Fund (Inv)	0.85%	\$8.50	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century One Choice 2040 Fund (Inv)	0.87%	\$8.70	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.

Table 2 – Fees and Expenses

Name / Type of Option	Total Annual Gross Expense Operating E Per As a %	Shareholder-Type Fees
	\$1000	

American Century One Choice 2045 Fund (Inv)	0.90%	\$9.00	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century One Choice 2050 Fund (Inv)	0.92%	\$9.20	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century One Choice 2055 Fund (Inv)	0.93%	\$9.30	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century One Choice 2060 Fund (Inv)	0.94%	\$9.40	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
CASH/STABLE VALUE			
American Century Cap Preservation Fund (Inv)	0.48%	\$4.80	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Prime Money Mkt. Fund (Inv)	0.58%	\$5.80	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century US Govt Money Mkt Fund (Inv)	0.45%	\$4.50	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.

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 <https://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-planfees.pdf>. 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.

Please visit <http://www.investmentterms.com/AmericanCentury> 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.