

**Compass Group Retirement Plan
Qualified Default Investment Alternative
Annual Notice**

The Compass Group Retirement Plan (“Plan”) contains a default investment fund, which is also known as a qualified default investment alternative. As a participant in the Plan, you are receiving this Annual Notice to inform you of how your account balance will be invested if you do not provide investment instructions to the Plan. This Notice explains the following provisions under the Plan:

- when Plan accounts will be invested in the default investment fund;
- a description of the default investment fund;
- the right to direct funds held in the default investment fund to the other investment fund options;
- the right to direct Plan account investments; and
- where to obtain information concerning the other investment fund options.

Qualified Default Investment Alternative

If you have not made an election to designate how your Account is to be invested, all future contributions, including your matching contributions (if any), will be invested in the Plan’s default investment fund until you make an investment fund election. The Plan’s default investment fund is the Targeted Retirement Investment Model (TRIM) which is a group of six pre-set portfolios containing a mix of several of the Plan’s core funds. Each portfolio is designed for investors in a specific age range with a more aggressive mix of funds for younger investors, and a more conservative mix for older investors. If you fail to make an investment election, a TRIM option will automatically be selected for you based upon the year in which you were born.

It is intended that the Plan’s default investment fund constitute a “qualified default investment alternative” under Section 404(c)(5) of the Employee Retirement Income Security Act of 1974. A brief description of each of the TRIM portfolios, including each fund’s prospectus, investment objectives, risk and return characteristics, expenses, and fees is available at www.wellsfargo.com, or may be obtained by calling the Retirement Service Center at (800)-728-3123. A fact sheet outlining many of these details is also on the reverse side of this notice for your reference.

You have the right to change your investment election for future contributions to any other investment fund alternative under the Plan at any time. You also have the right to transfer any balance in your Account invested in a default investment fund to any other investment fund alternative under the Plan, without additional restrictions, transaction fees or expenses.

You can obtain investment information about the Plan’s other investment fund options at any time, and you can obtain investment information, change your investment election, or transfer your Account balances by going to the Wells Fargo Institutional Retirement and Trust website at www.wellsfargo.com, or by calling the Retirement Service Center at (800)-728-3123.

Target Retirement Investment Models-a pre-assembled mix of investments to make your investment decisions much easier.

TRIM are pre-set portfolios containing a mix of several of the Plan's core funds. Each portfolio is designed for investors in a specific age range and tolerance for risk, with a more aggressive mix of funds for younger investors, and a more conservative mix for older investors. The TRIM design allows you to select the option that best reflects your age and risk tolerance based on the anticipated retirement date of your choice. The design follows the general rule that younger investors have more time to recover from market losses, while older investors may be nearing the time that they will need to start using their funds and can less easily recover from market losses.

The Target Retirement Investment Models (TRIM) Options are as follows:

TRIM Option	Expense Ratio	2050	2040	2030	2020	2010	Income
Consider if your birth year was:		1980 or later	1970 – 1979	1960 – 1969	1950 – 1959	1940 – 1949	1939 or earlier
Core Investment							
Dodge & Cox Stock Fund	0.52%	8%	7%	6%	4%	3%	3%
BlackRock MSCI ACWI Ex-Us Index Class F	0.09%	33%	31%	26%	19%	13%	13%
Vanguard Institutional Index Fund (Class I)	0.04%	24%	23%	20%	14%	9%	9%
American Beacon Small Cap Value Fund (Class I)	0.82%	2%	3%	2%	2%	1%	1%
Morgan Stanley Small Co. Growth Fund (Class I)	1.00%	3%	2%	2%	2%	1%	1%
American Funds EuroPacific Growth Fund R5	0.54%	7%	7%	5%	4%	3%	3%
Delaware Large Cap Growth CIT	0.66%	8%	7%	6%	4%	3%	3%
PIMCO Total Return Fund (Inst.)	0.46%	7%	12%	22%	26%	36%	36%
PIMCO All Asset	0.88%	8%	8%	11%	13%	11%	11%
Wells Fargo Stable Return Fund	0.42%	0%	0%	0%	12%	20%	20%