

**404(a)5 PARTICIPANT DISCLOSURES FOR THE OAS 401(m) PLAN
MUTUAL FUND PERFORMANCE, EXPENSES, AND FEES INFORMATION AS OF 12/31/2019**

Mutual Fund Name & Fund Benchmark	Average Annual Total Returns				Total Annual Operating Expenses and Fees			Fund Website Address & Mutual Fund Category
	1 Year	5 Years	10 Years	Since Inception	As a %	Per \$1,000	Short-Term Redemption Fees	
Key Bank EBMagic Fund 50	1.90%	1.47%	1.55%	4.45%	0.75%	\$7.50	None	www.key.com
Ultra Short Term Bond Fund Average	3.08%	1.57%	1.30%	N/A	0.49%	\$4.90	N/A	Stable Value Fund
PIMCO Short Term Bond Fund - I	2.73%	2.12%	1.81%	4.20%	0.50%	\$5.00	None	www.pimco.com
Ultra Short Term Bond Fund Average	3.08%	1.57%	1.30%	N/A	0.49%	\$4.90	N/A	Ultrashort Bond Fund
Vanguard Short-Term Federal Fund-Adm.	4.20%	1.68%	1.71%	3.10%	0.10%	\$1.00	0%(Exchange Sales/Buys Blocked 30 days)	www.vanguard.com
Short Term Government Bond Fund Average	3.25%	1.18%	1.33%	N/A	0.73%	\$7.30	N/A	Short Term Government Fund
Janus Short-Term Bond Fund – I	4.21%	1.70%	2.00%	2.23%	0.54%	\$5.40	None	www.janushenderson.com
Short Term Corporate Bond Fund Average	4.72%	2.00%	2.18%	N/A	0.73%	\$7.30	N/A	Short Term Bond Fund
Federated Select Total Return Bond – I	5.33%	2.51%	2.93%	4.68%	0.35%	\$3.50	None	www.federatedinvestors.com
Medium Term Government Bond Fund Average	5.88%	1.94%	2.69%	N/A	0.80%	\$8.00	N/A	Intermediate Government Fund
TCW Total Return Bond Fund - I	7.27%	2.80%	4.91%	6.25%	0.49%	\$4.90	None	www.tcw.com
Medium Term Corporate Bond Fund Average	8.06%	2.72%	3.55%	N/A	0.67%	\$6.70	N/A	Intermediate-Term Bond Fund
Fidelity Capital & Income Fund	18.94%	6.54%	7.89%	9.70%	0.69%	\$6.90	0%(Exchange Sales/Buys Blocked 45 days)	www.fidelity.com
High Yield Bond Fund Average	12.62%	4.87%	6.42%	N/A	1.02%	\$10.20	N/A	High Yield Bond Fund
Fidelity Nasdaq Composite Index Fund	36.64%	14.72%	15.85%	11.19%	0.30%	\$3.00	0%(Exchange Sales/Buys Blocked 45 days)	www.fidelity.com
Large Company Growth Stock Fund Average	31.90%	12.10%	13.40%	N/A	1.07%	\$10.70	N/A	Large Growth Stock Fund
Davis NY Venture Fund - Y	31.26%	10.25%	11.02%	9.04%	0.64%	\$6.40	None	www.davisfunds.com
Vanguard 500 Index Fund – Adm.	31.46%	11.66%	13.52%	6.73%	0.04%	\$0.40	0%(Exchange Sales/Buys Blocked 30 days)	www.vanguard.com
Large Company Blend Stock Fund Average	28.78%	9.78%	12.03%	N/A	0.94%	\$9.40	N/A	Large Blend Stock Fund
Eaton Vance Large-Cap Value Fund - I	30.11%	8.79%	10.42%	7.72%	0.81%	\$8.10	None	www.eatonvance.com
Large Company Value Stock Fund Average	25.04%	7.99%	10.90%	N/A	0.99%	\$9.90	N/A	Large Value Stock Fund
Columbia Acorn Fund – Z	26.60%	10.33%	11.83%	14.23%	0.86%	\$8.60	0%(Exchange Sales/Buys Blocked 15 days)	www.columbiathreadneedleus.com
Mid-Cap Company Growth Stock Fund Average	32.52%	10.45%	12.79%	N/A	1.17%	\$11.70	N/A	Mid-Cap Growth Stock Fund
Vanguard Ext. Market Index Fund – Adm.	28.03%	9.01%	12.81%	8.22%	0.07%	\$0.70	0%(Exchange Sales/Buys Blocked 30 days)	www.vanguard.com
Mid-Cap Company Blend Stock Fund Average	26.21%	7.15%	11.09%	N/A	1.06%	\$10.60	N/A	Mid-Cap Blend Stock Fund
Vanguard Small Cap Index Fund – Adm.	27.37%	8.88%	12.81%	9.21%	0.05%	\$0.50	0%(Exchange Sales/Buys Blocked 30 days)	www.vanguard.com
Small Company Blend Stock Fund Average	23.75%	7.12%	11.17%	N/A	1.13%	\$11.30	N/A	Small Blend Stock Fund
Oppenheimer International Growth Fund - I	29.16%	6.17%	7.41%	7.22%	0.67%	\$6.70	None	www.oppenheimerfunds.com
Thornburg International Value Fund – R6	29.29%	6.38%	5.48%	6.00%	0.83%	\$8.30	None	www.thornburg.com
Foreign Large Growth Fund Average	27.83%	7.25%	6.90%	N/A	1.13%	\$11.30	N/A	Foreign Large Growth Stock Fund

A benchmark or index does not have Annual Operating Expenses or Shareholder-Type Fees.