Molecular Epidemiology, Inc. 401(k) Profit Sharing Plan

Disclosure & Comparative Chart for Retirement Plan Participants

All individuals who have the right to direct investments in an employer-sponsored retirement plan are being provided with the attached detailed disclosure of fees, expenses and services provided in connection with such plan. This document is specific to your plan. You will see additional disclosures and an itemization of fees which may be assessed to your individual account on your next quarterly statement (and all future statements).

Why am I receiving this disclosure?

Because you have the right to direct investments under a retirement plan or because you are considered to be one of the following:

- An employee eligible to join your employer's retirement plan
- An active participant in the plan
- A former employee with a vested balance in the plan
- A retiree with a vested balance in the plan
- An active beneficiary of a former employee's plan account
- An alternate payee under a QDRO (qualified domestic relations order), typically as the result of a divorce

What do I need to do?

There is no action you need to take as a result of receiving this disclosure; however, you should consider reviewing the following pages carefully to learn more about the fees you pay and the services you receive related to your retirement plan.

This document describes investment information, services, fees and expenses contractually established and agreed upon by the sponsor of this employer-sponsored retirement plan and Transamerica. Any changes to the contractually established information set forth in this document that are not completed, or agreed upon in writing, by an authorized representative of Transamerica, either in part or in total, shall invalidate this disclosure and Transamerica will bear no responsibility for any liability whatsoever that may result, either directly or indirectly, as the result of such change, nor for any ensuing misperceptions on the part of disclosure recipients as a result of such changes.

DISCLOSURE & COMPARATIVE CHART
Molecular Epidemiology, Inc. 401(k) Profit Sharing Plan (Plan)
IMPORTANT INFORMATION REGARDING YOUR PLAN
October 12, 2021

A retirement plan offers a convenient way to save for retirement and often provides unique features and benefits not available elsewhere. Individuals have the opportunity to make the plan work harder for them by committing to consistent savings early, taking full advantage of the tools and services available, maintaining a long-term investment strategy, and understanding how the plan works, including plan investment choices and fees. This document was prepared to aid you in that understanding.

General Plan Information	
Investment Vehicle	A mutual fund investment platform with registered mutual funds, that are distributed by Transamerica Investors Securities Corporation and general account investments (Investment Choices). The general account Investment Choice offered is underwritten by Transamerica Life Insurance Company, 4333 Edgewood Road NE, Cedar Rapids, Iowa 52499, an Iowa insurance company (Transamerica).
How to Direct Your Investments and Make Allocation Changes	Direction of investments: You may direct the investment of your Plan account. Timing for making investment allocation changes: On any business day. To change your investment allocation, you may go to: **transamerica.com/portal/home** or call 1-800-401-8726. For a complete description of investment direction rights, limitations, or restrictions under your Plan, refer to your Plan's Summary Plan Description (SPD), or similar document provided.
Transfer Restrictions	Some Investment Choices may have transfer restrictions (See Table 1 for details, if applicable).
Voting, Tender and Similar Rights and Restrictions	The Plan Sponsor shall have the right to exercise voting and tender rights attributable to mutual funds offered under the Plan.
List of Investment Choices	For the listing of the Investment Choices active under your Plan, please see the section titled "Comparative Chart" under Table 1 and Table 2.

Potential General Administrative Fees	
Plan Fees	Plan Fees which may be paid directly by your employer or deducted from individual participant accounts include, but are not limited to:

Potential General Administrative Fees

- PSFs are used to offset Plan and participant related recordkeeping, administration, and other retirement plan services of up to 0.43 % annually of assets held in each Investment Choice
- Fees charged by Transamerica for: 1) education materials and workshops; 2) base and per participant recordkeeping; 3) the processing of outside assets, when applicable. Additionally, when applicable, Transamerica charges hourly fees for administrative consulting, compliance consulting, and plan termination processing.
- Fees charged for the services provided by the Third Party Administrator (TPA), Hunnex and Shoemaker, Inc., selected by the plan sponsor/Plan Administrator. A TPA is an independent company that may be engaged by the plan sponsor to perform such tasks as plan administration, plan consulting, document services and nondiscrimination testing.
- Fees directed by the plan sponsor to be allocated to participants, including auditor fees, and legal fees, when applicable, and as permitted to be charged to the plan.

Compensation to the Plan's financial advisor for services rendered to the Plan, as follows:

Annual Amount	Based On	Frequency
0.22%	All Assets	Monthly
$0.00	Annual Flat Fee	Monthly

The fees described above may be paid by your employer, or from: an expense account established for the plan; a deduction from each participant account on a pro-rata or per capita basis, or expenses collected from each investment choice selected for the plan. For those fees deducted from each participant account, the actual amount deducted, as well as a description of the services to which the fee relates, will be reported on the quarterly participant statement.

Refer to Exhibit A to see details regarding any base and per participant fees applicable to your Plan.

Transaction Fees

Transaction fees which may be charged against individual participant accounts include:

- Transaction Fees may be charged by Transamerica for providing services related to the establishment and maintenance of loans, distributions and withdrawals. The Loan Maintenance Fees shown in Exhibit A are effective November 1, 2021. All amounts deducted from participant accounts, as well as a description of the services to which the fees relate, if any, are reported on your quarterly participant statement. In the event you request a Qualified Birth/Adoption Distribution the amount shown in Exhibit A will be identified as a Birth/Adoption Distribution Processing Fee.

- Transaction Fees may be charged for the services provided by a TPA selected by the plan sponsor/Plan Administrator. All amounts deducted from participant accounts, as well as a description of the services to which the fees relate, if any, are reported on your quarterly participant statement. In the event you request a Qualified Birth/Adoption Distribution the amount shown in Exhibit A will be identified as a Birth/Adoption Distribution Processing Fee.

Refer to Exhibit A to see a list of the Transaction Fees applicable to your Plan.

Potential General Administrative Fees	
Asset-Based Fees	Plan Service Fees. A Plan Service Fee (PSF) may apply to assets allocated to each Investment Choice in the Plan. This PSF represents a charge or debit and will vary depending on the demographics of your Plan. A negative PSF represents a credit to the assets under the Program for the applicable Investment Choice. Other asset-based fees may be expressed as a percentage of the assets held in each Investment Choice on a pro-rata basis, or as a specified dollar amount charged to the Plan. These charges are used to subsidize costs for plan-related recordkeeping, administration, payment to financial advisors, and other retirement plan services that would otherwise be charged separately. Actual dollar amounts are reported on your quarterly participant statement. **Refer to Exhibit A to see a description of the Asset-Based Fees applicable to your Plan.**

Investment Information
The information below is provided to help you compare the Investment Choices under your Plan. If you want additional information about your Investment Choices, including principal risks, current investment performance and a glossary of terms, you may go to: **transamerica.com/portal/home** or call 1-800-401-8726. **Table 1** below focuses on Investment Choices that do not have a fixed or stated rate of return, and shows fee and expense information, as well as investment performance for each choice and an appropriate benchmark performance (shown in *italics*). Past performance does not guarantee how the Investment Choice will perform in the future. Your investment in these choices could lose money. Total Annual Operating Expenses reduce the rate of return of each Investment Choice. Fund specific operating expense details are available at **transamerica.com/portal/home**. The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website 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. You may also want to think about whether investing in a particular Investment Choice will help you achieve your financial goals.

Comparative Chart - Table 1 - Variable Choices									
Name of Investment Choice/Inception (Mo/Yr)/ *Benchmark*	**Asset Class**	**Sub-Asset Class**	**Total Annual Investment Choice Operating Expenses**		**Average Annual Total Return 06-30-2021**			**PSF/ Credit**	**Shareholder-Type Fees / Comments**
			As %	Per $1,000*	1 Yr.	5 Yr.	10 Yr. or Since Inception		
Fidelity US Bond Index *Bloomberg Barclays US Aggregate Bond*	Interm./Long-Term Bond	Intermediate-Term Bonds	0.03%	$0.25	-0.53% *-0.33%*	2.97% *3.03%*	3.37% 3.39%	0.43%	See Type B note below for transfer restrictions
PGIM Total Return Bond R6 *Bloomberg Barclays US Aggregate Bond*	Interm./Long-Term Bond	Intermediate-Term Bonds	0.39%	$3.90	2.70% *-0.33%*	4.31% *3.03%*	4.76% 3.39%	0.43%	N/A
PIMCO Real Return Instl *Bloomberg Barclays US Treasury US TIPS*	Interm./Long-Term Bond	Government Bonds	0.53%	$5.30	7.49% *6.51%*	4.56% *4.17%*	3.45% 3.40%	0.43%	N/A
PGIM High Yield R6 *ICE BofA US High Yield*	Aggressive Bonds	High Yield Bonds	0.41%	$4.10	16.38% *15.62%*	7.90% *7.30%*	6.91% 6.50%	0.43%	N/A
AB Global Bond Z *Bloomberg Barclays Global Aggregate*	Aggressive Bonds	World/Foreign Bonds	0.50%	$5.00	2.12% *0.08%*	2.96% *2.98%*	3.58% 3.87%	0.43%	N/A
American Funds Washington Mutual R6 *S&P 500*	Large-Cap Stocks	Large-Cap Blend Stocks	0.27%	$2.70	36.43% *40.79%*	14.75% *17.65%*	13.25% 14.84%	0.43%	N/A
Fidelity 500 Index *S&P 500*	Large-Cap Stocks	Large-Cap Blend Stocks	0.02%	$0.15	40.79% *40.79%*	17.63% *17.65%*	14.83% 14.84%	0.43%	See Type B note below for transfer restrictions
Fidelity Total Market Index *DJ US Total Market Stock*	Large-Cap Stocks	Large-Cap Blend Stocks	0.02%	$0.15	44.28% *44.29%*	17.88% *17.86%*	14.67% 14.66%	0.43%	See Type B note below for transfer restrictions
JPMorgan US Equity R6 *S&P 500*	Large-Cap Stocks	Large-Cap Blend Stocks	0.44%	$4.40	41.98% *40.79%*	19.27% *17.65%*	15.43% 14.84%	0.43%	See Type C note below for transfer restrictions
Alger Capital Appreciation Instl Y *Russell 1000 Growth*	Large-Cap Stocks	Large-Cap Growth Stocks	0.75%	$7.50	40.14% *42.50%*	23.71% *23.66%*	17.38% 17.87%	0.43%	N/A

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Comparative Chart - Table 1 - Variable Choices									
Name of Investment Choice/Inception (Mo/Yr)/ *Benchmark*	**Asset Class**	**Sub-Asset Class**	**Total Annual Investment Choice Operating Expenses**		**Average Annual Total Return 06-30-2021**			**PSF/ Credit**	**Shareholder-Type Fees / Comments**
			As %	Per $1,000*	1 Yr.	5 Yr.	10 Yr. or Since Inception		
Fidelity Advisor Growth Opps I *Russell 1000 Growth*	Large-Cap Stocks	Large-Cap Growth Stocks	0.81%	$8.10	57.35% *42.50%*	34.50% *23.66%*	22.21% 17.87%	0.18%	See Type B note below for transfer restrictions
American Century Mid Cap Value R6 *Russell Mid Cap Value*	Small/Mid-Cap Stocks	Mid-Cap Value Stocks	0.63%	$6.30	41.02% *53.06%*	10.68% *11.79%*	11.90% 11.75%	0.43%	N/A
Fidelity Mid Cap Index (09/2011) *Russell Mid Cap*	Small/Mid-Cap Stocks	Mid-Cap Blend Stocks	0.03%	$0.25	49.79% *49.80%*	15.61% *15.62%*	15.08% 15.11%	0.43%	See Type B note below for transfer restrictions
Janus Henderson Enterprise N *Russell Mid Cap Growth*	Small/Mid-Cap Stocks	Mid-Cap Growth Stocks	0.66%	$6.60	41.34% *43.77%*	19.04% *20.52%*	15.36% 15.13%	0.43%	N/A
Vanguard Small-Cap Value Index Fund *Russell 2000 Value*	Small/Mid-Cap Stocks	Small-Cap Value Stocks	0.07%	$0.70	65.67% *73.28%*	12.80% *13.62%*	11.84% 10.85%	0.43%	See Type C note below for transfer restrictions
Fidelity Small Cap Index (09/2011) *Russell 2000*	Small/Mid-Cap Stocks	Small-Cap Blend Stocks	0.03%	$0.25	61.98% *62.03%*	16.59% *16.47%*	14.73% 14.59%	0.43%	See Type B note below for transfer restrictions
JPMorgan Small Cap Growth R6 *Russell 2000 Growth*	Small/Mid-Cap Stocks	Small-Cap Growth Stocks	0.75%	$7.50	49.25% *51.36%*	27.70% *18.76%*	16.99% 13.52%	0.43%	See Type C note below for transfer restrictions
Fidelity Real Estate Index (09/2011) *S&P United States REIT*	Small/Mid-Cap Stocks	Real Estate	0.07%	$0.70	38.19% *37.82%*	4.89% *6.13%*	9.20% 10.08%	0.43%	See Type B note below for transfer restrictions
American Funds New Perspective R6 *MSCI ACWI*	International Stocks	World/Foreign Stocks	0.42%	$4.20	46.25% *39.26%*	19.64% *14.61%*	13.70% 9.90%	0.43%	N/A
BNY Mellon International Stock I *MSCI EAFE*	International Stocks	World/Foreign Stocks	0.91%	$9.10	27.43% *32.35%*	13.87% *10.28%*	7.97% 5.89%	0.34%	N/A
Fidelity International Index *MSCI EAFE*	International Stocks	World/Foreign Stocks	0.04%	$0.35	32.21% *32.35%*	10.30% *10.28%*	6.01% 5.89%	0.43%	See Type B note below for transfer restrictions
Invesco Developing Markets R6 *MSCI EM*	International Stocks	Emerging Market Stocks	0.82%	$8.20	37.35% *40.90%*	14.01% *13.03%*	6.14% 4.28%	0.43%	See Type C note below for transfer restrictions

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Comparative Chart - Table 1 - Variable Choices									
Name of Investment Choice/Inception (Mo/Yr)/ *Benchmark*	**Asset Class**	**Sub-Asset Class**	**Total Annual Investment Choice Operating Expenses**		**Average Annual Total Return 06-30-2021**			**PSF/ Credit**	**Shareholder-Type Fees / Comments**
			As %	Per $1,000*	1 Yr.	5 Yr.	10 Yr. or Since Inception		
BlackRock Health Sciences Opportunities K *Russell 3000 Ind/Health Care*	Multi-Asset/Other	Sector	0.75%	$7.50	24.00% *29.49%*	16.48% *15.48%*	16.92% 16.28%	0.43%	N/A
Franklin Utilities R6 *S&P 500 Sec/Utilities*	Multi-Asset/Other	Sector	0.50%	$5.00	15.53% *15.77%*	7.11% *7.41%*	10.31% 10.56%	0.43%	N/A
Goldman Sachs Technology Opps Inst *Morningstar US Technology Sector*	Multi-Asset/Other	Sector	0.98%	$9.80	40.24% *45.42%*	28.58% *30.74%*	18.91% 20.92%	0.16%	N/A
PGIM Jennison Natural Resources R6 *S&P 500*	Multi-Asset/Other	Sector	0.85%	$8.50	76.36% *40.79%*	6.33% *17.65%*	-1.67% 14.84%	0.43%	N/A
American Funds American Balanced R6 *Bloomberg Barclays US Aggregate Bond*	Multi-Asset/Other	Balanced	0.26%	$2.60	22.98% *-0.33%*	11.28% *3.03%*	10.70% 3.39%	0.43%	N/A
Columbia Balanced I3 *Bloomberg Barclays US Aggregate Bond*	Multi-Asset/Other	Balanced	0.61%	$6.10	28.29% *-0.33%*	12.25% *3.03%*	10.82% 3.39%	0.43%	See Type A note below for transfer restrictions
T. Rowe Price Retirement I 2005 I (09/2015) *S&P Target Date Retirement Income*	Multi-Asset/Other	Target Date Investment Choices	0.37%	$3.70	18.16% *11.12%*	8.25% *6.29%*	8.44% 6.50%	0.43%	See Type C note below for transfer restrictions
T. Rowe Price Retirement I 2010 I (09/2015) *S&P Target Date 2010*	Multi-Asset/Other	Target Date Investment Choices	0.37%	$3.70	19.83% *13.89%*	8.88% *7.24%*	9.09% 7.44%	0.43%	See Type C note below for transfer restrictions
T. Rowe Price Retirement I 2015 I (09/2015) *S&P Target Date 2015*	Multi-Asset/Other	Target Date Investment Choices	0.40%	$4.00	21.88% *16.08%*	9.75% *8.01%*	9.89% 8.22%	0.43%	See Type C note below for transfer restrictions

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Comparative Chart - Table 1 - Variable Choices									
Name of Investment Choice/Inception (Mo/Yr)/ *Benchmark*	**Asset Class**	**Sub-Asset Class**	**Total Annual Investment Choice Operating Expenses**		**Average Annual Total Return 06-30-2021**			**PSF/ Credit**	**Shareholder-Type Fees / Comments**
			As %	Per $1,000*	1 Yr.	5 Yr.	10 Yr. or Since Inception		
T. Rowe Price Retirement I 2020 I (09/2015) *S&P Target Date 2020*	Multi-Asset/Other	Target Date Investment Choices	0.42%	$4.20	24.18% *17.42%*	10.79% *8.63%*	10.85% 8.85%	0.43%	See Type C note below for transfer restrictions
T. Rowe Price Retirement I 2025 I (09/2015) *S&P Target Date 2025*	Multi-Asset/Other	Target Date Investment Choices	0.46%	$4.60	27.63% *21.67%*	11.94% *9.76%*	11.87% 9.91%	0.43%	See Type C note below for transfer restrictions
T. Rowe Price Retirement I 2030 I (09/2015) *S&P Target Date 2030*	Multi-Asset/Other	Target Date Investment Choices	0.49%	$4.90	31.41% *25.71%*	13.06% *10.76%*	12.84% 10.85%	0.43%	See Type C note below for transfer restrictions
T. Rowe Price Retirement I 2035 I (09/2015) *S&P Target Date 2035*	Multi-Asset/Other	Target Date Investment Choices	0.50%	$5.00	34.93% *30.35%*	14.00% *11.82%*	13.65% 11.82%	0.43%	See Type C note below for transfer restrictions
T. Rowe Price Retirement I 2040 I (09/2015) *S&P Target Date 2040*	Multi-Asset/Other	Target Date Investment Choices	0.51%	$5.10	38.04% *33.56%*	14.82% *12.55%*	14.36% 12.50%	0.43%	See Type C note below for transfer restrictions
T. Rowe Price Retirement I 2045 I (09/2015) *S&P Target Date 2045*	Multi-Asset/Other	Target Date Investment Choices	0.51%	$5.10	40.19% *35.51%*	15.21% *12.99%*	14.68% 12.91%	0.43%	See Type C note below for transfer restrictions
T. Rowe Price Retirement I 2050 I (09/2015) *S&P Target Date 2050*	Multi-Asset/Other	Target Date Investment Choices	0.52%	$5.20	40.33% *36.49%*	15.24% *13.30%*	14.71% 13.21%	0.43%	See Type C note below for transfer restrictions
T. Rowe Price Retirement I 2055 I (09/2015) *S&P Target Date 2055*	Multi-Asset/Other	Target Date Investment Choices	0.52%	$5.20	40.29% *37.01%*	15.24% *13.46%*	14.69% 13.36%	0.43%	See Type C note below for transfer restrictions
T. Rowe Price Retirement I 2060 I (09/2015) *Morningstar Lifetime Allocation Moderate 2060*	Multi-Asset/Other	Target Date Investment Choices	0.52%	$5.20	40.21% *38.83%*	15.23% *13.25%*	14.64% 13.19%	0.43%	See Type C note below for transfer restrictions

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Comparative Chart - Table 1 - Variable Choices									
Name of Investment Choice/Inception (Mo/Yr)/ *Benchmark*	**Asset Class**	**Sub-Asset Class**	**Total Annual Investment Choice Operating Expenses**		**Average Annual Total Return 06-30-2021**			**PSF/ Credit**	**Shareholder-Type Fees / Comments**
			As %	Per $1,000*	1 Yr.	5 Yr.	10 Yr. or Since Inception		
T. Rowe Price Retirement I 2065 I (10/2020) *Morningstar Lifetime Allocation Moderate 2060*	Multi-Asset/Other	Target Date Investment Choices	0.52%	$5.20	N/A *N/A*	N/A *N/A*	26.87% 25.34%	0.43%	See Type C note below for transfer restrictions

*This is the cost of each Investment Choice for a 12-month period of time.

Note Type A: Transfers into the investment choice are restricted for a rolling 28-day period once a round trip transfer ("in" and "out") has been made.

Note Type B: Participants who exchange shares out of an investment choice will not be permitted to exchange shares into the same investment choice for 60 calendar days. The policy will not prevent regular employer or participant contributions into an investment choice, nor will it prevent a participant from exchanging out of an investment choice at any time. Reallocation and rebalancing transactions completed systematically or directly by participants will not be exempt from the frequent-trading policy.

Note Type C: Transfers into the investment choice are restricted for a rolling 30-day period once a transfer out has been made.

Table 2 below focuses on Investment Choices that have a fixed or stated rate of return, and shows the annual rate of return, the term or length it is earned, and other information relevant to performance. The table below shows no Annual Operating Expenses, as the interest rate is net of any operating expenses. For additional information on the fixed choice associated with your Plan, go to: **transamerica.com/portal/home**.

Comparative Chart - Table 2 – Fixed Choices					
Name of Investment Choice	**Return/Credited Rate**	**Term**	**Other (Explanation of Term)**	**PSF/ Credit**	**Shareholder-Type Fees/Comments**

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Transamerica Stable Value Core Option	0.75%	Semi-Annual	Interest rates are reset semi-annually and apply to all assets.	0.43%	General account stable value investments may be subject to withdrawal or transfer restrictions at the Plan level under specific circumstances. Fees and charges under the group annuity contract or applicable service agreement may change if the Contractholder/Sponsor directs Transamerica to remove the Stable Value Investment Choice from the available Investment Choices for the Plan. Contact your Transamerica Representative for more information. Hold and withdrawal restrictions do not typically apply to participants.

Exhibit A – Summary of Plan Fees and Transaction Fees

- Generally, transaction fees are paid by participants.
- Plan fees may be paid by your employer or divided up among all participants.
- Under certain circumstances, service fee discounts, recordkeeping fee waivers, or the use of plan forfeitures may cover or reduce the fees stated below.
- TPA Charges are administration fees charged by Hunnex and Shoemaker, Inc. a Third Party Administrator (TPA), an independent company that your employer has selected to provide these services. The TPA's services may include consulting, compliance, document services, or other plan administration activities.

Type of Service, Feature or Benefit	Transamerica Charges (Expressed in $)	TPA Charges *(Expressed in $)*	Basis
Fees *The Loan Maintenance Fee, if applicable, is effective November 1, 2021. Loans that were established prior to that date did not change.*			
▪ Terminations / Lump Sum Distribution**	$25	$75	Per distribution
▪ Death Benefits	$25	$75	Per distribution
▪ Disability Benefits	$25	$75	Per distribution
▪ QDRO Distribution Fee	$25	$250	Per distribution
▪ Installments	$0		Per distribution
▪ Loan Setup Fee	$25	$125	Per Loan
▪ Loan Maintenance Fee	$24	$75	Annually
▪ Hardship Withdrawal	$25	$75	Per distribution
▪ In-Service/Child Birth/Adoption Withdrawal	$25	$75	Per distribution
▪ Manual Processing Fee Participants may be charged a transaction fee for transactions in the amount shown for transactions not completed online or over the phone.	$50		Each occurrence

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Plan Fees			
Participant Charges			
▪ 0 - 999999999	$0		Per Participant
Base Fees			
▪ 0 - 999999999	$0		Per Year
**May include Required Minimum Distributions			

Surrender Charges: Depending on the specific underwriting of the Program, upon total or partial discontinuance of the Program, an asset-based surrender/discontinuance charge may apply for a limited number of deposit years. Please contact the Participant Call Center at 1-800-401-8726 for specific details.