

MOXIE SOZO 401(K) PROFIT SHARING

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 MOXIE SOZO at 720-599-3715.

Plan Information

Participant investment instructions

You may direct all contributions held in your plan account into the investment options available through your Plan, subject to the terms of your Plan and any restrictions described below. To change how your contributions and existing balance are invested, you may go to either www.axa.com; your telephone response unit or call a customer service representative at 800-528-0204. You may also request a change in writing by completing and forwarding a Change of Investment Allocation form to AXA's processing office. This form is available from the Plan Sponsor. The written request will be processed on the date received, if received in good order at AXA's processing office and before 4:00PM eastern time on any day the NY Stock Exchange is open.

Limitations on investment instructions

You may change how contributions to your account are invested on any day the New York Stock Exchange is open for business. You may transfer your existing balances in the same way you change how your contributions are invested. A fund manager may impose limits on making changes to your investment. Any limits or restrictions made by a fund manager are described in the prospectus for the fund. They include restrictions intended to prevent "market timing" (i.e., rapid trading in and out of a fund).

Administration Expenses

The Plan pays certain service providers for Plan services including recordkeeping and administrative services. The cost of these services will be deducted from participant accounts unless paid from other plan assets or by the Plan Sponsor from its general assets. If any of these costs are paid from participant accounts, the actual payment will be shown on your quarterly statement as well as the service provided. The cost of these expenses may vary from year to year and is based on a variety of factors.

The Plan benefits from revenue sharing, and these payments offset some of the administrative expenses. In the absence of revenue sharing, a participant's share of these expenses might be higher.

| <i>Fee Description</i> | <i>Fee Amount/ Percent</i> | <i>Fee Assessment</i> | <i>Fee Allocation</i> | <i>Fee Charge Frequency</i> |
|------------------------|--------------------------------|-----------------------------|-----------------------|---------------------------------|
| ANNUAL ASSET CHARGE | 1.1000% | Daily Asset Based | Pro-rata | Quarterly |
| QUARTERLY ADMIN FEE | \$10.00 | Flat Dollar Per Participant | Not Applicable | Quarterly |

Individual Expenses

The Plan imposes a charge for features you elect. These charges will be assessed if you use a feature under the Plan like a participant loan or taking a distribution. A fee may also be charged based on the application of the applicable law such as processing a domestic relations order in the case of a divorce.

Withdrawal fees

Withdrawal fees are listed below and deducted from withdrawal amount. The checkwriting fee includes the preparation and delivery of Form 1099. The overnight fee is assessed if you request the check be sent to you via overnight delivery.

Loan fees

If the Plan permits a participant loan, loan fees listed below will be charged against your account. Refer to your Summary Plan Description (SPD) to see if your plan permits participant loans. Your Plan Administrator can provide you with a copy at no

charge.

Qualified Domestic Relation Order fees

If a Domestic Relations Order is received on your account, the Plan may deduct a fee to process the DRO which includes the cost for determining whether the DRO is deemed to be a Qualified Domestic Relations Order and whether it complies with the terms of the Plan. If the Plan charges a fee, the QDRO fee is listed below.

Other fees

We have identified the following additional fees that may be deducted from your account.

| <i>Fee Description</i> | <i>Fee Type</i> | <i>Fee Amount/ Percent</i> | <i>Fee Assessment</i> | <i>Fee Charge Frequency</i> |
|------------------------|-----------------|--------------------------------|--------------------------------|---------------------------------|
| LOAN SET-UP FEE | Loan | \$125.00 | Flat Dollar per Transaction | On-Request |
| CHECKWRITING FEE | Withdrawal | \$25.00 | Flat Dollar per Transaction | On-Request |

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Investment Options

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 Web site address shown below or you can contact MOXIE SOZO at 720-599-3715. A free paper copy of the information available on the Web site[s] can be obtained by contacting the number referenced above.

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 at www.axa.com.

| Table 1 - Variable Return Investments | | | | |
|--|-----------------------------|--------------|---------------|------------------------|
| As of 2017-11-30 | | | | |
| | Average Annual Total Return | | | |
| | <i>1 yr.</i> | <i>5 yr.</i> | <i>10 yr.</i> | <i>Since Inception</i> |
| ASSET ALLOCATION | | | | |
| T. ROWE PRICE RETIREMENT 2005 R | 10.42% | 5.68% | 4.46% | 5.36% |
| Benchmark: Morningstar Lifetime Mod 2010 TR USD | 10.34% | 5.67% | 5.04% | 6.91% |
| Inception Date: 2007-06-01 | | | | |
| T. ROWE PRICE RETIREMENT 2010 R | 11.48% | 6.45% | 4.58% | 7.19% |
| Benchmark: Morningstar Lifetime Mod 2010 TR USD | 10.34% | 5.67% | 5.04% | 6.91% |
| Inception Date: 2003-11-26 | | | | |
| T. ROWE PRICE RETIREMENT 2015 R | 13.29% | 7.59% | 5.01% | 6.14% |
| Benchmark: Morningstar Lifetime Mod 2015 TR USD | 11.56% | 6.39% | 5.19% | 7.56% |
| Inception Date: 2007-06-01 | | | | |
| T. ROWE PRICE RETIREMENT 2020 R | 15.74% | 8.74% | 5.37% | 8.31% |
| Benchmark: Morningstar Lifetime Mod 2020 TR USD | 13.01% | 7.29% | 5.32% | 8.33% |
| Inception Date: 2003-11-26 | | | | |
| T. ROWE PRICE RETIREMENT 2025 R | 17.74% | 9.76% | 5.66% | 6.89% |
| Benchmark: Morningstar Lifetime Mod 2025 TR USD | 14.88% | 8.43% | 5.51% | 9.22% |
| Inception Date: 2007-06-01 | | | | |
| T. ROWE PRICE RETIREMENT 2030 R | 19.59% | 10.64% | 5.93% | 9.14% |
| Benchmark: Morningstar Lifetime Mod 2030 TR USD | 17.08% | 9.60% | 5.77% | 10.08% |
| Inception Date: 2003-11-26 | | | | |
| T. ROWE PRICE RETIREMENT 2035 R | 21.11% | 11.28% | 6.14% | 7.37% |
| Benchmark: Morningstar Lifetime Mod 2035 TR USD | 19.14% | 10.48% | 6.02% | 10.68% |
| Inception Date: 2007-06-01 | | | | |
| T. ROWE PRICE RETIREMENT 2040 R | 22.31% | 11.72% | 6.35% | 9.45% |
| Benchmark: Morningstar Lifetime Mod 2040 TR USD | 20.55% | 10.92% | 6.15% | 10.96% |
| Inception Date: 2003-11-26 | | | | |

Table 1 - Variable Return Investments

As of 2017-11-30

| | Average Annual Total Return | | | |
|--|-----------------------------|--------|--------|-----------------|
| | 1 yr. | 5 yr. | 10 yr. | Since Inception |
| T. ROWE PRICE RETIREMENT 2045 R | 22.71% | 11.82% | 6.41% | 7.68% |
| Benchmark: Morningstar Lifetime Mod 2045 TR USD | 21.22% | 11.00% | 6.15% | 10.97% |
| Inception Date: 2007-06-01 | | | | |
| T. ROWE PRICE RETIREMENT 2050 R | 22.66% | 11.81% | 6.40% | 6.53% |
| Benchmark: Morningstar Lifetime Mod 2050 TR USD | 21.45% | 10.93% | 6.08% | 10.88% |
| Inception Date: 2007-01-05 | | | | |
| T. ROWE PRICE RETIREMENT 2055 R | 22.67% | 11.81% | 6.39% | 6.52% |
| Benchmark: Morningstar Lifetime Mod 2055 TR USD | 21.60% | 10.82% | 6.00% | 10.76% |
| Inception Date: 2007-06-01 | | | | |
| T. ROWE PRICE RETIREMENT 2060 R | 22.67% | 0.00% | 0.00% | 7.76% |
| Benchmark: Morningstar Lifetime Mod 2060 TR USD | 21.67% | 10.69% | 6.00% | 16.09% |
| Inception Date: 2014-06-23 | | | | |
| BONDS | | | | |
| FIDELITY VIP INVESTMENT GRADE BOND PORT | 3.90% | 2.05% | 4.16% | 5.82% |
| Benchmark: BBgBarc US Agg Bond TR USD | 3.21% | 1.97% | 3.98% | 4.17% |
| Inception Date: 2000-01-12 | | | | |
| PIMCO VIT REAL RETURN | 2.69% | -0.50% | 3.47% | 5.77% |
| Benchmark: BBgBarc US Treasury US TIPS TR USD | 1.97% | -0.17% | 3.41% | 2.63% |
| Inception Date: 2006-02-28 | | | | |
| TEMPLETON GLOBAL BOND VIP FUND | 6.41% | 1.38% | 5.70% | 7.07% |
| Benchmark: Citi WGBI NonUSD USD | 9.16% | -0.53% | 2.36% | 0.44% |
| Inception Date: 1999-01-06 | | | | |
| CASH EQUIVALENTS | | | | |
| EQ / MONEY MARKET | 0.34% | 0.06% | 0.27% | 4.18% |
| Benchmark: ICE BofAML USD 3M Dep OR CM TR USD | 1.09% | 0.49% | 0.88% | 1.65% |
| Inception Date: 1981-07-13 | | | | |
| HIGH YIELD BONDS | | | | |
| FRANKLIN HIGH INCOME R | 8.86% | 4.10% | 6.16% | 7.19% |
| Benchmark: ICE BofAML US High Yield TR USD | 9.27% | 6.07% | 7.88% | 8.16% |
| Inception Date: 2002-01-02 | | | | |
| INTERNTL/GLOBAL STOCKS | | | | |
| AMERICAN FUNDS NEW WORLD R2 | 29.63% | 6.08% | 2.20% | 9.12% |
| Benchmark: MSCI EM NR USD | 32.81% | 4.61% | 1.36% | 10.61% |
| Inception Date: 2002-06-07 | | | | |
| MFS INTERNATIONAL GROWTH R1 | 31.06% | 7.09% | 2.78% | 6.81% |
| Benchmark: MSCI ACWI Ex USA Growth NR USD | 31.11% | 8.09% | 2.05% | 6.38% |
| Inception Date: 2008-10-01 | | | | |
| OPPENHEIMER INTERNATIONAL DIVERSIFIED R | 30.74% | 9.39% | 4.06% | 6.86% |
| Benchmark: MSCI ACWI Ex USA Growth NR USD | 31.11% | 8.09% | 2.05% | 5.45% |
| Inception Date: 2005-09-27 | | | | |

| Table 1 - Variable Return Investments | | | | |
|---|-----------------------------|--------------|---------------|------------------------|
| As of 2017-11-30 | | | | |
| | Average Annual Total Return | | | |
| | <i>1 yr.</i> | <i>5 yr.</i> | <i>10 yr.</i> | <i>Since Inception</i> |
| LARGE CAP BLEND STOCKS | | | | |
| EQ / EQUITY 500 INDEX | 22.07% | 15.00% | 7.65% | 9.09% |
| Benchmark: Russell 1000 TR USD | 22.60% | 15.69% | 8.40% | 8.77% |
| Inception Date: 1994-03-01 | | | | |
| LARGE CAP GROWTH STOCKS | | | | |
| T. ROWE PRICE GROWTH STOCK R | 33.81% | 17.42% | 9.45% | 10.46% |
| Benchmark: Russell 1000 Growth TR USD | 30.80% | 17.13% | 9.87% | 14.60% |
| Inception Date: 2002-09-30 | | | | |
| LARGE CAP VALUE STOCKS | | | | |
| COLUMBIA DIVIDEND INCOME FUND R | 21.50% | 13.98% | 7.84% | 9.99% |
| Benchmark: Russell 1000 Value TR USD | 14.82% | 14.17% | 6.84% | 11.95% |
| Inception Date: 2008-03-28 | | | | |
| MID CAP STOCKS | | | | |
| EQ/MID CAP INDEX | 17.75% | 14.66% | 6.57% | 6.38% |
| Benchmark: Russell Mid Cap TR USD | 18.75% | 15.25% | 8.97% | 9.28% |
| Inception Date: 2000-09-01 | | | | |
| SMALL CAP STOCKS | | | | |
| AXA/AB SMALL CAP GROWTH PORTFOLIO | 22.85% | 14.30% | 8.12% | 8.42% |
| Benchmark: Russell 2000 Growth TR USD | 23.69% | 15.83% | 9.24% | 9.24% |
| Inception Date: 1997-05-01 | | | | |
| EQ / SMALL COMPANY INDEX | 17.64% | 14.48% | 8.19% | 7.45% |
| Benchmark: Russell 2000 TR USD | 18.33% | 15.01% | 8.74% | 8.39% |
| Inception Date: 1998-01-01 | | | | |
| FEDERATED CLOVER SMALL VALUE R | 14.99% | 12.88% | 8.34% | 10.44% |
| Benchmark: Russell 2000 Value TR USD | 13.37% | 14.16% | 8.18% | 11.93% |
| Inception Date: 2010-12-01 | | | | |
| SPECIALTY | | | | |
| INVESCO GLOBAL REAL ESTATE R | 13.47% | 6.03% | 1.76% | 5.52% |
| Benchmark: S&P Global REIT TR USD | 11.74% | 8.45% | 4.72% | 6.85% |
| Inception Date: 2005-04-29 | | | | |
| PIMCO COMMODITY REAL RET STRAT R | 0.68% | -11.13% | -5.81% | -4.60% |
| Benchmark: Morningstar Lng-Only Cmdty TR USD | 2.75% | -10.08% | -4.61% | -3.40% |
| Inception Date: 2010-03-12 | | | | |

Table 2 focuses on the performance of investment options that have a fixed or stated rate of return. Table 2 shows the annual rate of return of each such option, the term or length of time that you will earn this rate of return, and other information relevant to performance.

Table 2 - Fixed Return Investments

| | Return | Term/Other |
|----------------------------|--------|--|
| GUARANTEED INTEREST OPTION | 1.75% | Interest Guarantee Start Date: 2017-12-01 Interest Guarantee End Date: 2017-12-31 |

Part II. Fee and Expense Information

Table 3 shows fee and expense information for the investment options listed in Table 1. Table 3 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 3 also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

| Table 3 - Fees and Expenses | | | |
|---|--------------------------------|-------------|-----------------------------------|
| Name/Type of Investment Option | Total Annual Operating Expense | | Shareholder-Type Fees Description |
| | As a % | Per \$1,000 | |
| ASSET ALLOCATION | | | |
| T. ROWE PRICE RETIREMENT 2005 R | 1.08% | \$10.80 | |
| T. ROWE PRICE RETIREMENT 2010 R | 1.07% | \$10.70 | |
| T. ROWE PRICE RETIREMENT 2015 R | 1.09% | \$10.90 | |
| T. ROWE PRICE RETIREMENT 2020 R | 1.12% | \$11.30 | |
| T. ROWE PRICE RETIREMENT 2025 R | 1.17% | \$11.70 | |
| T. ROWE PRICE RETIREMENT 2030 R | 1.19% | \$11.90 | |
| T. ROWE PRICE RETIREMENT 2035 R | 1.22% | \$12.20 | |
| T. ROWE PRICE RETIREMENT 2040 R | 1.24% | \$12.40 | |
| T. ROWE PRICE RETIREMENT 2045 R | 1.24% | \$12.40 | |
| T. ROWE PRICE RETIREMENT 2050 R | 1.24% | \$12.40 | |
| T. ROWE PRICE RETIREMENT 2055 R | 1.24% | \$12.40 | |
| T. ROWE PRICE RETIREMENT 2060 R | 1.24% | \$12.40 | |
| BONDS | | | |
| FIDELITY VIP INVESTMENT GRADE BOND PORT | 0.66% | \$6.60 | |
| PIMCO VIT REAL RETURN | 1.01% | \$10.10 | |
| TEMPLETON GLOBAL BOND VIP FUND | 0.80% | \$8.00 | |
| CASH EQUIVALENTS | | | |
| EQ / MONEY MARKET | 0.72% | \$7.20 | |
| HIGH YIELD BONDS | | | |
| FRANKLIN HIGH INCOME R | 1.12% | \$11.30 | |

| Table 3 - Fees and Expenses | | | |
|---|--------------------------------|-------------|-----------------------------------|
| Name/Type of Investment Option | Total Annual Operating Expense | | Shareholder-Type Fees Description |
| | As a % | Per \$1,000 | |
| INTERNTL/GLOBAL STOCKS | | | |
| AMERICAN FUNDS NEW WORLD R2 | 1.79% | \$17.89 | |
| MFS INTERNATIONAL GROWTH R1 | 1.93% | \$19.30 | |
| OPPENHEIMER INTERNATIONAL DIVERSIFIED R | 1.58% | \$15.80 | |
| LARGE CAP BLEND STOCKS | | | |
| EQ / EQUITY 500 INDEX | 0.61% | \$6.10 | |
| LARGE CAP GROWTH STOCKS | | | |
| T. ROWE PRICE GROWTH STOCK R | 1.18% | \$11.80 | |
| LARGE CAP VALUE STOCKS | | | |
| COLUMBIA DIVIDEND INCOME FUND R | 1.23% | \$12.30 | |
| MID CAP STOCKS | | | |
| EQ/MID CAP INDEX | 0.72% | \$7.20 | |
| SMALL CAP STOCKS | | | |
| AXA/AB SMALL CAP GROWTH PORTFOLIO | 0.95% | \$9.50 | |
| EQ / SMALL COMPANY INDEX | 0.63% | \$6.30 | |
| FEDERATED CLOVER SMALL VALUE R | 1.65% | \$16.50 | |
| Round Trip Period: 30 Days | | | |
| SPECIALTY | | | |
| INVESCO GLOBAL REAL ESTATE R | 1.61% | \$16.10 | |
| PIMCO COMMODITY REAL RET STRAT R | 1.77% | \$17.70 | |

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 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 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 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.

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