

MARINER WEALTH ADVISORS,LLC 401(K)PLAN
Qualified Default Investment Alternative Notice

New Qualified Default Investment Alternative effective 6/14/2019:

This notice covers how your account in the MARINER WEALTH ADVISORS,LLC 401(K)PLAN (the Plan) will be invested if you do not make your own investment elections.

1. How will my Plan account be invested?

The Plan lets you allocate your account in a number of different options. Unless you choose differently, your Plan account may be automatically allocated as outlined below:

An option will be selected for you based upon your birth date in the chart below, as determined by the Plan. Each option is designed to provide different degrees of long-term appreciation and income through a mix of stock, bond and capital preservation alternatives based on the target retirement date. The models range from more aggressive, for a participant with a longer investment horizon, to more conservative, for those near and in retirement. The more aggressive models will likely have a greater chance of having a short term loss versus the more conservative models. There is no guarantee a fund will accomplish its objective and the investments can lose money. The underlying options have expenses for investment management and administration of the options. This is shown below as Operating Expense. For more detailed information about the investment objectives, risks, expenses, fees or other restrictions, please see the fact sheet available on workplace.schwab.com or refer to the information previously sent to you in your Plan Enrollment guide.

Date of Birth	Default Position	Election Percent	Operating Expense
1993 & after	American Century Retirement Date 2060 I	100%	0.38%
1988 - 1992	American Century Retirement Date 2055 Trust I	100%	0.38%
1983 - 1987	American Century Retirement Date 2050 Trust I	100%	0.38%
1978 - 1982	American Century Retirement Date 2045 Trust I	100%	0.38%
1973 - 1977	American Century Retirement Date 2040 Trust I	100%	0.38%
1968 - 1972	American Century Retirement Date 2035 Trust I	100%	0.38%
1963 - 1967	American Century Retirement Date 2030 Trust I	100%	0.38%
1958 - 1962	American Century Retirement Date 2025 Trust I	100%	0.38%
1953 - 1957	American Century Retirement Date 2020 Trust I	100%	0.38%
1952 and Prior	American Century In Retirement Trust I	100%	0.38%
Undetermined*	American Century In Retirement Trust I	100%	0.38%

* Undetermined is used if SRPS does not know your date of birth when contributions are made.

Data provided by Morningstar, Inc. at www.morningstar.com or by your plan administrator.

American Century In Retirement Trust I. Fund seeks the highest total return consistent with its asset mix. Fund invests in assets mix that is consistent with target retirement year. Each Retirement Date Trust Fund seeks the highest total return consistent with its asset mix. Over time, the asset mix and weightings are adjusted to be more conservative. In general, as the target year approaches, the portfolio's allocation becomes more conservative by decreasing the allocation to stocks and increasing the allocation to bonds and money market instruments. The Operating Expense for the fund is 0.38%.

American Century Retirement Date 2020 Trust I. Fund seeks the highest total return consistent with its asset mix. Fund invests in assets mix that is consistent with target retirement year. Each Retirement Date Trust Fund seeks the highest total return consistent with its asset mix. Over time, the asset mix and weightings are adjusted to be more conservative. In general, as the target year approaches, the portfolio's allocation becomes more conservative by decreasing the allocation to stocks and increasing the allocation to bonds and money market instruments. The Operating Expense for the fund is 0.38%.

American Century Retirement Date 2025 Trust I. Fund seeks the highest total return consistent with its asset mix. Fund invests in assets mix that is consistent with target retirement year. Each Retirement Date Trust Fund seeks the highest total return consistent with its asset mix. Over time, the asset mix and weightings are adjusted to be more conservative. In general, as the target year approaches, the portfolio's allocation becomes more conservative by decreasing the allocation to stocks and increasing the allocation to bonds and money market instruments. The Operating Expense for the fund is 0.38%.

American Century Retirement Date 2030 Trust I. Fund seeks the highest total return consistent with its asset mix. Fund invests in assets mix that is consistent with target retirement year. Each Retirement Date Trust Fund seeks the highest total return consistent with its asset mix. Over time, the asset mix and weightings are adjusted to be more conservative. In general, as the target year approaches, the portfolio's allocation becomes more conservative by decreasing the allocation to stocks and increasing the allocation to bonds and money market instruments. The Operating Expense for the fund is 0.38%.

American Century Retirement Date 2035 Trust I. Fund seeks the highest total return consistent with its asset mix. Fund invests in assets mix that is consistent with target retirement year. Each Retirement Date Trust Fund seeks the highest total return consistent with its asset mix. Over time, the asset mix and weightings are adjusted to be more conservative. In general, as the target year approaches, the portfolio's allocation becomes more conservative by decreasing the allocation to stocks and increasing the allocation to bonds and money market instruments. The Operating Expense for the fund is 0.38%.

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American Century Retirement Date 2040 Trust I. Fund seeks the highest total return consistent with its asset mix. Fund invests in assets mix that is consistent with target retirement year. Each Retirement Date Trust Fund seeks the highest total return consistent with its asset mix. Over time, the asset mix and weightings are adjusted to be more conservative. In general, as the target year approaches, the portfolio's allocation becomes more conservative by decreasing the allocation to stocks and increasing the allocation to bonds and money market instruments. The Operating Expense for the fund is 0.38%.

American Century Retirement Date 2045 Trust I. Fund seeks the highest total return consistent with its asset mix. Fund invests in assets mix that is consistent with target retirement year. Each Retirement Date Trust Fund seeks the highest total return consistent with its asset mix. Over time, the asset mix and weightings are adjusted to be more conservative. In general, as the target year approaches, the portfolio's allocation becomes more conservative by decreasing the allocation to stocks and increasing the allocation to bonds and money market instruments. The Operating Expense for the fund is 0.38%.

American Century Retirement Date 2050 Trust I. Fund seeks the highest total return consistent with its asset mix. Fund invests in assets mix that is consistent with target retirement year. Each Retirement Date Trust Fund seeks the highest total return consistent with its asset mix. Over time, the asset mix and weightings are adjusted to be more conservative. In general, as the target year approaches, the portfolio's allocation becomes more conservative by decreasing the allocation to stocks and increasing the allocation to bonds and money market instruments. The Operating Expense for the fund is 0.38%.

American Century Retirement Date 2055 Trust I. Fund seeks the highest total return consistent with its asset mix. Fund invests in assets mix that is consistent with target retirement year. Each Retirement Date Trust Fund seeks the highest total return consistent with its asset mix. Over time, the asset mix and weightings are adjusted to be more conservative. In general, as the target year approaches, the portfolio's allocation becomes more conservative by decreasing the allocation to stocks and increasing the allocation to bonds and money market instruments. The Operating Expense for the fund is 0.38%.

American Century Retirement Date 2060 I. Fund seeks the highest total return consistent with its asset mix. Fund invests in assets mix that is consistent with target retirement year. Each Retirement Date Trust Fund seeks the highest total return consistent with its asset mix. Over time, the asset mix and weightings are adjusted to be more conservative. In general, as the target year approaches, the portfolio's allocation becomes more conservative by decreasing the allocation to stocks and increasing the allocation to bonds and money market instruments. The Operating Expense for the fund is 0.38%.

The Plan may change from time to time which alternative is used for investing your contributions that are deposited before you make your own investment election (the "default fund"). Any previous contributions may remain invested in the Plan's default fund in place at the time contributions were made. Your current balances are illustrated on workplace.schwab.com along with more detailed information which is available for all positions currently held in the Plan, including investment alternatives which may have previously been the Plan's default fund.

If some or all of your account in the Plan is automatically invested, you still have the opportunity to choose the allocation in your account in any combination of the investment options offered by the Plan by requesting a transfer or rebalance (subject to prospectus requirements and trading restrictions placed by your plan sponsor).

To learn more about the Plan's investment alternatives and to change how your Plan account is invested you can visit workplace.schwab.com anytime or call **800-724-7526 (en español 877-905-2553)**. We're here Monday - Friday from 7 a.m. to 11 p.m. Eastern Time.

2. Contact Us

You can contact us or make changes to your account on workplace.schwab.com anytime or by calling **800-724-7526 (en español 877-905-2553)**. We're here Monday - Friday from 7 a.m. to 11 p.m. Eastern Time.

You may contact us if you would like to change your contribution level or opt out, make changes to your elections, have any questions about how the Plan works or your rights and obligations under the Plan, or if you would like a copy of the Plan's SPD or other Plan documents.

Access to Electronic Services may be limited or unavailable during periods of peak demand, market volatility, systems upgrade, maintenance, or for other reasons.

The Schwab Managed Retirement Trust Funds™, Schwab Indexed Retirement Trust Funds®, and Schwab Institutional Trust Funds® are collective trust funds maintained by Charles Schwab Trust Bank, trustee of the collective trust funds. The Funds are not insured by FDIC or any other type of deposit insurance; are not deposits or other obligations of, and are not guaranteed by Charles Schwab Trust Bank or any of its affiliates; and involve investment risks, including possible loss of principal invested. The Funds are not mutual funds, and their units are not registered under the Securities Act of 1933, as amended, or applicable securities laws of any state or other jurisdiction. The Funds are exempt from registration and regulation under the Investment Company Act of 1940, as amended (the "1940 Act"), or other applicable law, and unit holders are not entitled to the protections of the 1940 Act. The decision to invest in the Funds should be carefully considered. The unit values for the Funds will fluctuate, and investors may lose money. The Funds are not sold by prospectus and are not available for investment by the public; prices are not quoted in newspapers.

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This notice is intended to comply with notification requirements applicable to safe harbor, automatic enrollment, and automatic investment programs. The contribution percentage and investments listed do not constitute recommendations by your employer or SRPS. You are responsible for determining an investment strategy to meet the needs of your retirement.

You should consult the Plan Document and Summary Plan Description for further information regarding your rights under the Plan. This notice is not intended to, nor should you construe it as, modifying any aspect of the Plan Document or SPD. Subject to certain conditions, your employer retains the right to amend the Plan, including the right to change or discontinue Safe Harbor contributions. Your employer also has the right to terminate the Plan at any time, which will result in the discontinuance of all contributions to the Plan, including any Safe Harbor contributions accrued after the date of Plan termination.

This information is not intended to be a substitute for specific individualized tax, legal or investment planning advice. Where specific advice is necessary or appropriate, you should consult with a qualified tax advisor, CPA, Financial Planner or Investment Manager.

Schwab Retirement Plan Services, Inc. provides recordkeeping and related services with respect to retirement plans and has provided this communication to you as part of the recordkeeping services it provides to the Plan.

Trust, custody and deposit products and services are available through Charles Schwab Bank.

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