

## On-Line Systems, Inc. 401(k) Plan

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 Plan Administrator, ON-LINE SYSTEMS, INC. at 860-678-1300 or 790 Farmington Avenue, Farmington, CT 06032.

### Plan Information

The Plan is intended to be an ERISA Section 404(c) plan. This simply means that you "exercise control" over some or all of the investments in your Plan account. The fiduciaries of the Plan may be relieved of liability, or responsibility, for any losses that you may experience as a direct result of your investment decisions.

As a Plan participant, you may request certain information from Plan Administrator's Representative Alerus Retirement Solutions, Suite 400, Two Pine Tree Drive, Arden Hills, MN 55112, Phone: 800-433-1685. This information includes: annual operating expenses of the Plan investments; copies of prospectuses, financial statements, reports, or other materials relating to Plan investments provided to the Plan; a list of assets contained in each Plan investment portfolio; the value of those assets and fund units or shares; and the past and current performance of each Plan investment.

You may direct the investment of your account by logging in to your account at [www.alerusretirementsolutions.com](http://www.alerusretirementsolutions.com) or using the plan's Voice Response Unit by calling 1-800-795-2697. You must have a user identification number and password to access these systems. Generally, investment directions submitted by 3:00 p.m. Central Time on days when the major stock exchanges are open for business will be reflected in your account based upon the value of the investment as of market close. Generally, investment directions submitted after 3:00 p.m. Central Time, on weekends or holidays will be reflected based upon the next business day's value.

### Other Plan Information

Alerus shall execute and deliver to the Plan Sponsor, any vote or proxy relating to securities held by the Plan's trust. Alerus shall vote such securities only to the extent and as directed by the Plan Sponsor or, if applicable by an appointed investment manager.

### Other Plan-related Expenses

Retirement plans have different types of expenses.

**Administration expenses** – These are charges for services such as legal, accounting and recordkeeping expenses.

In our Plan, these expenses are paid partly by the Plan and partly by participants. A participant's share of these expenses is allocated on a pro rata basis. Your share of these expenses is based on the value of your account balance over the total assets in the Plan.

Your account is charged a pro rata share (your account value/total plan value) of the following general plan expenses: Annual Administration Fee: \$1600; Annual Participant Recordkeeping Fee: 1 to 100 \$60; 101 to 300 \$50; 301 to 500 \$45; 501 or more \$40. Annual Administration and Participant Fee Minimum: \$5,000. Small Account Balance Fee: Terminated participants with balances smaller than the current distribution fee may be charged a small account balance fee equal to the current distribution fee listed in this disclosure.

**Individual expenses** – These are expenses you may incur if you take advantage of certain Plan features.

*Qualified Domestic Relations Order (QDRO)* – The following QDRO-related expenses will be charged to your account:

- A \$250 processing fee for each domestic relations order

*Distributions* – The following distribution-related expenses will be charged to your account:

- A \$75 processing fee for each type of distribution requested

*Investment Help (Guidance/Advice)* – Our Plan offers to help you make decisions with respect to your Plan investments. There is no charge for this service.

*Other Expenses* – You may incur certain charges for:

- Additional overnight charge: \$35
- Wire transfer fee: \$20

**On-Line Systems, Inc. 401(k) Plan**  
Investment Options - 01/31/2016

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 your Plan Administrator. A free paper copy of the information available on the Web site[s] can be obtained by contacting Plan Administrator, ON-LINE SYSTEMS, INC. at 860-678-1300 or 790 Farmington Avenue, Farmington, CT 06032.

**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 on the Web site[s].

Each investment in the table also has a "benchmark". The benchmark allows you to compare an investment's performance to the performance of a widely used collection of investments. While you cannot invest in a benchmark, the performance of the benchmark will give you an idea of how well the investment did in the same time period.

<b>Table 1 – Variable Return Investments</b>							
Name	Average Annual Total Return as of 01/31/2016				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
<b>STOCK</b>							
Baron Partners Fund/Mid-Cap Growth	-15.45%	7.84%	5.65%	01/31/1992	-4.47%	9.48%	7.62%
						S&P 400 Growth Index	
					-6.70%	8.95%	6.93%
						S&P MidCap 400 Index	
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=alorus&amp;f=28457">www.dolfeedisclosure.com?c=alorus&amp;f=28457</a>							
FMI International Fund/Foreign Large Blend	-0.63%	9.10%	8.93%	12/31/2010	-11.95%	-0.55%	-0.35%
						MSCI All Country World ex-US NR Index	
					-11.95%	-0.55%	-0.35%
						MSCI All Country World ex-US NR Index	
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=alorus&amp;f=X6769">www.dolfeedisclosure.com?c=alorus&amp;f=X6769</a>							
Janus Venture Fund (T)/Small Growth	-6.35%	10.71%	7.73%	04/30/1985	-2.08%	11.01%	7.31%
						S&P 600 Growth Index	
					-4.69%	10.03%	6.46%
						S&P SmallCap 600 Index	
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=alorus&amp;f=05840">www.dolfeedisclosure.com?c=alorus&amp;f=05840</a>							
Jensen Quality Growth Fund (J)/Large Growth	3.10%	10.52%	7.54%	08/03/1992	1.91%	12.54%	7.89%
						S&P 500 Growth Index	
					-0.67%	10.91%	6.48%
						S&P 500 Index	
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=alorus&amp;f=00838">www.dolfeedisclosure.com?c=alorus&amp;f=00838</a>							
Marsico 21st Century Fund/Large Growth	-7.75%	6.30%	4.18%	02/01/2000	1.91%	12.54%	7.89%
						S&P 500 Growth Index	
					-0.67%	10.91%	6.48%
						S&P 500 Index	
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=alorus&amp;f=16529">www.dolfeedisclosure.com?c=alorus&amp;f=16529</a>							

**Table 1 – Variable Return Investments**

Name	Average Annual Total Return as of 01/31/2016				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
Oakmark Global Fund (I)/World Stock	-10.30%	4.47%	4.87%	08/04/1999	-6.80%	4.45%	3.61%
					MSCI All Country World NR Index		
					-6.80%	4.45%	3.61%
					MSCI All Country World NR Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=alerus&amp;f=14887">www.dolfeedisclosure.com?c=alerus&amp;f=14887</a>							
Perkins Mid Cap Value Fund (T)/Mid-Cap Value	-6.41%	5.63%	5.72%	08/12/1998	-9.10%	8.38%	6.15%
					S&P 400 Value Index		
					-6.70%	8.95%	6.93%
					S&P MidCap 400 Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=alerus&amp;f=14079">www.dolfeedisclosure.com?c=alerus&amp;f=14079</a>							
Vanguard 500 Index Fund (Adm)/Large Blend	-0.69%	10.87%	6.47%	08/31/1976	-0.67%	10.91%	6.48%
					S&P 500 Index		
					-0.67%	10.91%	6.48%
					S&P 500 Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=alerus&amp;f=05004">www.dolfeedisclosure.com?c=alerus&amp;f=05004</a>							
Vanguard Dividend Growth Fund (Inv)/Large Blend	2.44%	11.65%	8.35%	05/15/1992	-0.67%	10.91%	6.48%
					S&P 500 Index		
					-0.67%	10.91%	6.48%
					S&P 500 Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=alerus&amp;f=00786">www.dolfeedisclosure.com?c=alerus&amp;f=00786</a>							
Vanguard Small-Cap Value Index Fund (Adm)/Small Value	-7.76%	8.80%	5.78%	05/21/1998	-7.31%	9.05%	5.58%
					S&P 600 Value Index		
					-4.69%	10.03%	6.46%
					S&P SmallCap 600 Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=alerus&amp;f=X8440">www.dolfeedisclosure.com?c=alerus&amp;f=X8440</a>							
<b>Note on Performance:</b> Performance for this investment for the period prior to 09/27/2011 is based on a different share class for the investment.							
<b>BOND</b>							
Loomis Sayles Bond Fund (I)/Multisector Bond	-8.26%	3.53%	5.65%	05/16/1991	-0.16%	3.51%	4.66%
					Barclays U.S. Aggregate Bond Index		
					-0.16%	3.51%	4.66%
					Barclays U.S. Aggregate Bond Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=alerus&amp;f=35230">www.dolfeedisclosure.com?c=alerus&amp;f=35230</a>							
<b>BLENDED</b>							
Oakmark Equity & Income Fund (I)/Moderate Allocation	-6.77%	5.55%	6.01%	11/01/1995	-2.71%	4.38%	3.89%
					S&P Target Risk Moderate Index		
					-6.80%	4.45%	3.61%
					MSCI All Country World NR Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=alerus&amp;f=02699">www.dolfeedisclosure.com?c=alerus&amp;f=02699</a>							
Vanguard Target Retirement 2015 Fund (Inv)/Target Date 2011-2015	-2.49%	5.66%	4.96%	10/27/2003	-2.13%	5.35%	4.82%
					S&P Target Date 2015 GR Index		
					-6.80%	4.45%	3.61%
					MSCI All Country World NR Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=alerus&amp;f=26203">www.dolfeedisclosure.com?c=alerus&amp;f=26203</a>							
Vanguard Target Retirement 2020 Fund (Inv)/Target Date 2016-2020	-3.04%	6.02%	5.39%	06/07/2006	-2.43%	5.74%	5.13%
					S&P Target Date 2020 GR Index		
					-6.80%	4.45%	3.64%
					MSCI All Country World NR Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=alerus&amp;f=32648">www.dolfeedisclosure.com?c=alerus&amp;f=32648</a>							

<b>Table 1 – Variable Return Investments</b>									
Name	Average Annual Total Return as of 01/31/2016				Benchmark				
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*		
Vanguard Target Retirement 2025 Fund (Inv)/Target Date 2021-2025	-3.44%	6.24%	4.97%	10/27/2003	-2.69%	6.00%	5.01%	S&P Target Date 2025 GR Index -6.80% 4.45% 3.61% MSCI All Country World NR Index	
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=alorus&amp;f=26205">www.dolfeedisclosure.com?c=alorus&amp;f=26205</a>									
Vanguard Target Retirement 2030 Fund (Inv)/Target Date 2026-2030	-3.92%	6.45%	5.32%	06/07/2006	-2.95%	6.25%	5.19%	S&P Target Date 2030 GR Index -6.80% 4.45% 3.64% MSCI All Country World NR Index	
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=alorus&amp;f=32649">www.dolfeedisclosure.com?c=alorus&amp;f=32649</a>									
Vanguard Target Retirement 2035 Fund (Inv)/Target Date 2031-2035	-4.36%	6.63%	4.97%	10/27/2003	-3.19%	6.47%	5.01%	S&P Target Date 2035 GR Index -6.80% 4.45% 3.61% MSCI All Country World NR Index	
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=alorus&amp;f=26207">www.dolfeedisclosure.com?c=alorus&amp;f=26207</a>									
Vanguard Target Retirement 2040 Fund (Inv)/Target Date 2036-2040	-4.92%	6.71%	5.36%	06/07/2006	-3.39%	6.62%	5.19%	S&P Target Date 2040 GR Index -6.80% 4.45% 3.64% MSCI All Country World NR Index	
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=alorus&amp;f=32651">www.dolfeedisclosure.com?c=alorus&amp;f=32651</a>									
Vanguard Target Retirement 2045 Fund (Inv)/Target Date 2041-2045	-4.96%	6.70%	5.04%	10/27/2003	-3.57%	6.73%	4.97%	S&P Target Date 2045 GR Index -6.80% 4.45% 3.61% MSCI All Country World NR Index	
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=alorus&amp;f=26209">www.dolfeedisclosure.com?c=alorus&amp;f=26209</a>									
Vanguard Target Retirement 2050 Fund (Inv)/Target Date 2046-2050	-5.00%	6.70%	5.40%	06/07/2006	-3.68%	6.85%	5.19%	S&P Target Date 2050 GR Index -6.80% 4.45% 3.64% MSCI All Country World NR Index	
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=alorus&amp;f=32652">www.dolfeedisclosure.com?c=alorus&amp;f=32652</a>									
Vanguard Target Retirement 2060 Fund (Inv)/Target Date 2051+	-5.11%	N/A	8.29%	01/19/2012	-3.83%	7.00%	8.64%	S&P Target Date 2055+ GR Index -6.80% 4.45% 6.53% MSCI All Country World NR Index	
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=alorus&amp;f=X9279">www.dolfeedisclosure.com?c=alorus&amp;f=X9279</a>									
Vanguard Target Retirement Income Fund (Inv)/Retirement Income	-1.66%	4.64%	4.84%	10/27/2003	-1.49%	4.40%	4.28%	S&P Target Date Retirement Income GR Index -0.16% 3.51% 4.66% Barclays U.S. Aggregate Bond Index	
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=alorus&amp;f=26199">www.dolfeedisclosure.com?c=alorus&amp;f=26199</a>									
<b>CASH/STABLE VALUE</b>									
Morley Capital Stable Value Fund (50)/Stable Value	1.05%	1.08%	2.15%	12/02/1993	0.03%	0.05%	1.14%	Barclays U.S. Treasury Bill 1-3 Month Index 0.03% 0.05% 1.14% Barclays U.S. Treasury Bill 1-3 Month Index	
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=alorus&amp;f=F1819">www.dolfeedisclosure.com?c=alorus&amp;f=F1819</a>									

\*Fund and benchmark returns are from the fund's inception for funds less than 10 years old.

## Part II. Fee and Expense Information

**Table 2** shows fee and expense information for the investment options listed in Table 1. Table 2 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 2 may also show Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

<b>Table 2 – Fees and Expenses</b>		
Name / Type of Option	Total Annual Gross Operating Expense As a            Per %                \$1000	Shareholder-Type Fees
<b>STOCK</b>		
Baron Partners Fund	1.51%    \$15.10	Redemption fee: 0% Purchase fee: 0% Excessive trading policy: Cannot exceed 1 round trip(s) (redeem shares within 90 days of purchase) in a rolling 90-day period.
FMI International Fund	0.98%    \$9.80	Redemption fee: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Janus Venture Fund (T)	0.92%    \$9.20	Redemption fee: 0% Purchase fee: 0% Excessive trading policy: Cannot exceed 1 round trip(s) (redeem shares within 90 days of purchase) in a rolling 90-day period.
Jensen Quality Growth Fund (J)	0.87%    \$8.70	Redemption fee: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Marsico 21st Century Fund	1.33%    \$13.30	Redemption fee: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Oakmark Global Fund (I)	1.12%    \$11.20	Redemption fee: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Perkins Mid Cap Value Fund (T)	0.69%    \$6.90	Redemption fee: 0% Purchase fee: 0% Excessive trading policy: Cannot exceed 1 round trip(s) (redeem shares within 90 days of purchase) in a rolling 90-day period.
Vanguard 500 Index Fund (Adm)	0.05%    \$0.50	Redemption fee: 0% Purchase fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days.
Vanguard Dividend Growth Fund (Inv)	0.32%    \$3.20	Redemption fee: 0% Purchase fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days.
Vanguard Small-Cap Value Index Fund (Adm)	0.09%    \$0.90	Redemption fee: 0% Purchase fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days.
<b>BOND</b>		
Loomis Sayles Bond Fund (I)	0.64%    \$6.40	Redemption fee: 0% Purchase fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 90 days of purchase) in a rolling 90-day period may result in restricted trading for 90 days.

**Table 2 – Fees and Expenses**

Name / Type of Option	Total Annual Gross Operating Expense As a % Per \$1000	Shareholder-Type Fees
<b>BLENDED</b>		
Oakmark Equity & Income Fund (I)	0.75%      \$7.50	Redemption fee: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Vanguard Target Retirement 2015 Fund (Inv)	0.14%      \$1.40	Redemption fee: 0% Purchase fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days.
Vanguard Target Retirement 2020 Fund (Inv)	0.14%      \$1.40	Redemption fee: 0% Purchase fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days.
Vanguard Target Retirement 2025 Fund (Inv)	0.15%      \$1.50	Redemption fee: 0% Purchase fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days.
Vanguard Target Retirement 2030 Fund (Inv)	0.15%      \$1.50	Redemption fee: 0% Purchase fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days.
Vanguard Target Retirement 2035 Fund (Inv)	0.15%      \$1.50	Redemption fee: 0% Purchase fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days.
Vanguard Target Retirement 2040 Fund (Inv)	0.16%      \$1.60	Redemption fee: 0% Purchase fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days.
Vanguard Target Retirement 2045 Fund (Inv)	0.16%      \$1.60	Redemption fee: 0% Purchase fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days.
Vanguard Target Retirement 2050 Fund (Inv)	0.16%      \$1.60	Redemption fee: 0% Purchase fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days.
Vanguard Target Retirement 2060 Fund (Inv)	0.16%      \$1.60	Redemption fee: 0% Purchase fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days.
Vanguard Target Retirement Income Fund (Inv)	0.14%      \$1.40	Redemption fee: 0% Purchase fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 days of purchase) in a rolling 30-day period may result in restricted trading for 30 days.
<b>CASH/STABLE VALUE</b>		
Morley Capital Stable Value Fund (50)	0.81%      \$8.10	Redemption fee: 0% Purchase fee: 0%

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](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 <http://www.investmentterms.com/> 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.**