

Alliance Coal, LLC and Affiliates Profit Sharing and Savings

November 2020

The Alliance Coal, LLC and Affiliates Profit Sharing and Savings ("Plan") is a participant directed plan and certain Plan related information must be disclosed to you each year. This document advises you of information regarding fees associated with your participation in the Plan.

This document contains:

- Charges for Administrative Expenses
- Individual Expenses
- General Plan Information

Included with this Disclosure Statement is an Investment Comparative Chart ("Comparative Chart") which tells you about the investment options offered to you as designated investment alternatives in the Plan.

If you do not have an account balance in the Plan, no fees or expenses will be charged to you as a participant.

**About Your Plan**

- You may direct the investment of your account balance
- If you make no investment election, the Plan has a Qualified Default Investment Alternative, which is the JPMCB SmartRetirement Passive Blend Fund that most closely represents your Normal Retirement Age.
- There are fees associated with your Plan. Some fees may be paid by you, others may be paid by the Plan Sponsor
- There are no upfront charges (loads) when you invest in any of the Plan's options
- Any fees charged against your balance will be on your participant statement, accounted for in the investment activity section
- View or Change your Account / View this or other Plan Notices
  - [www.nesteggu.com/arlq](http://www.nesteggu.com/arlq)
  - Call 866-412-9026 to request this information
- A Glossary of Terms is available at [www.nesteggu.com/arlq](http://www.nesteggu.com/arlq) in the Investor section



## Administrative Expenses

### Trustee Fees

Your Plan is charged an annual fee. This fee is prorated and assessed each quarter based on the average daily market value of Plan assets

10 basis points on the first \$200,000,000 of Plan Assets

9 basis points on the next \$200,000,000 of Plan Assets

7 basis points on the remaining value of Plan Assets

The Plan charges these expenses pro rata against each participant's account balance.

- This fee is generally paid from forfeitures if forfeitures are available.
- Your share of this fee is calculated based on a ratio, the numerator of which is the market value of your account balance, and the denominator is the total market value of assets held in the Plan. For example, if the fee is \$1,000, the total market value of Plan assets is \$1,000,000 and your account balance is \$10,000, your share of the fee would be \$10.

### Participant Recordkeeping Service Fee

The Plan allows each participant in the Plan to direct how their account balance in the Plan is invested. NestEgg U at INTRUST Bank, N.A. maintains records for each individual participant's Plan account. These participant recordkeeping services are charged according to the following fee schedule:

#### Annual Fees

Per Participant Fee: \$25.00

#### Other Fees

Additional Services: \$100.00 per hour

The Plan charges these expenses pro rata against each participant's account balance.

- This fee is generally paid from forfeitures if forfeitures are available.
- Your share of this fee is calculated based on a ratio, the numerator of which is the market value of your account balance, and the denominator is the total market value of assets held in the Plan. For example, if the fee is \$1,000, the total market value of Plan assets is \$1,000,000 and your account balance is \$10,000, your share of the fee would be \$10.

### Individual Expenses

The Plan imposes certain charges against individual participant's account balances rather than against the Plan as a whole when individual participants incur the charges. These charges are listed below.

#### Redemption Fee

Buying or selling some investments may result in a redemption fee. The Comparative Chart provides information regarding any redemption fee that may be incurred.

#### Loan Origination Fee

There is a loan origination fee of \$50.00 for each participant loan you make from your Plan account.

#### Participant Investment Advice

The Plan offers Participant Investment Advice. INTRUST Bank, N. A. ("INTRUST") is the Plan's Fiduciary Adviser. To participate in Participant Investment Advice you should contact INTRUST by calling 800-242-7111 Extension 4015 or 316-383-4015. An INTRUST representative will talk with you about Participant Investment Advice and help you with the paperwork necessary to participate in this program.

If you participate in Participant Investment Advice, the monthly fee charged by INTRUST for Participant Investment Advice is 3 basis points of the fair market value of your account balance at the end of each month.

### General Plan Information

You make your initial investment elections during the on-line enrollment process. Investment elections instruct the Plan trustee on how you want your account invested. On-line enrollment instructions may be obtained from the Plan Administrator. You may contact the Plan Administrator at 918-295-7525 or by email at Christi.henson@alccm.com.

### Voting and Other Rights

Voting or other rights associated with ownership of your investments held in your Plan account will be your responsibility.

You may view this Annual Participant Fee Disclosure Statement and the accompanying Investment Comparative Chart on-line by going to [www.nesteggu.com/arlip](http://www.nesteggu.com/arlip), selecting "My Account," entering your User ID and Password, selecting "Reports & Forms" and then selecting "Plan Information." There is also a Glossary of Terms available to help you understand investment terms used in the Investment Comparative Chart. To view the Glossary of Terms, go to [www.nesteggu.com/arlip](http://www.nesteggu.com/arlip), select "Investor" and then select "Glossary of Terms" at the bottom right of your screen.