



# Keeping U in the Know

## Alliance Coal, LLC and Affiliates Profit Sharing and Savings

### Annual Participant Fee Disclosure Statement - August 2018

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, the Target Retirement Date model 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**

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.

The employer pays this fee. This fee is not deducted from your account balance.

- Revenue sharing paid by mutual fund companies to the Plan may be used to pay or reduce this fee.
- This fee is generally paid from forfeitures if forfeitures are available.

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. Your Plan is charged a fee for this service.

### **Participant Recordkeeping Service Fee**

The employer pays this fee. This fee is not deducted from your account balance.

- Revenue sharing paid by mutual fund companies to the Plan may be used to pay or reduce this fee.
- This fee is generally paid from forfeitures if forfeitures are available.

### **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.

#### **Distribution Fee**

If you request a distribution from the Plan, your Plan account will be charged a distribution fee as indicated below.

In-Service: \$25.00

#### **Loan Origination Fee**

There is a loan origination fee of \$50.00 for each participant loan you make from your Plan account. This fee is taken from your loan proceeds and not deducted from your Plan account unless the loan is cancelled prior to negotiation of the loan check, and in that case, the loan origination fee will be charged to 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 quarterly fee charged by INTRUST for Participant Investment Advice is 10 basis points of the fair market value of your account balance at the end of each quarter.

### **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 918-556-8014 or by email at [Christi.henson@alccm.com](mailto: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.**

**Alliance Coal, LLC**  
**Alliance Coal, LLC and Affiliates Profit Sharing and Savings**  
**Investment Comparative Chart As Of 06/30/2018**

**Investment Information**

The following table shows the Plan's investment options, including:

- General investment information;
- Historical fund performance and an appropriate benchmark for the same period of time; and
- Fee information, including asset based fees (often called the expense ratio), plus other shareholder-type fees or investment restrictions. Total Annual Operating Expenses are referred to as the Gross Expense Ratio and represent the cost of running a fund as compared to the profit earned by the fund. Fees shown in the Redemption Type Fees are in addition to Total Annual Operating Expenses. Net Operating Expenses are referred to as the Net Expense Ratio and represent the gross expense ratio minus any fee waivers or expense reimbursements made to investors by the fund. **The Net Expense Ratio reflects the amount of money each fund investor actually pays for fund operating costs.**

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).

GENERAL INFORMATION	HISTORICAL PERFORMANCE				FEE INFORMATION				
	Average Annual Total Return as of 06/30/2018				Total Annual Operating		Net Expense Ratio		Redemption Type Fees
	1yr.	5yr.	10yr.	Inception	As a %	Per \$1,000	As a %	Per \$1,000	
Plan Investment (Morningstar Category)									
American Century Inflat-Adj Bond <a href="http://www.tcrfund.com/fund/INT150/025081795">http://www.tcrfund.com/fund/INT150/025081795</a> (Morningstar US TIPS TR USD)	1.72	1.42	2.85	N/A	0.27%	\$2.70	0.27%	\$2.70	
Metropolitan West Total Return Bond <a href="http://www.tcrfund.com/fund/INT150/592905103">http://www.tcrfund.com/fund/INT150/592905103</a> (Morningstar US Core Bond TR USD)	-0.44	2.27	5.30	N/A	0.67%	\$6.70	0.67%	\$6.70	
Vanguard Total Bond Market <a href="http://www.tcrfund.com/fund/INT150/921937504">http://www.tcrfund.com/fund/INT150/921937504</a> (Morningstar US Core Bond TR USD)	-0.52	2.21	3.68	N/A	0.04%	\$0.40	0.04%	\$0.40	
Morley Stable Value <a href="http://www.tcrfund.com/fund/INT150/852320381">http://www.tcrfund.com/fund/INT150/852320381</a> (Morningstar Cash TR USD)	1.75	1.38	1.82	N/A	0.20%	\$2.00			
	1.32	0.40	0.29						

**Alliance Coal, LLC**  
**Alliance Coal, LLC and Affiliates Profit Sharing and Savings**  
**Investment Comparative Chart As Of 06/30/2018**

GENERAL INFORMATION	HISTORICAL PERFORMANCE				FEE INFORMATION				
	Average Annual Total Return as of 06/30/2018				Total Annual Operating		Net Expense Ratio		Redemption Type Fees
	1yr.	5yr.	10yr.	Inception	As a %	Per \$1,000	As a %	Per \$1,000	
Plan Investment (Morningstar Category)									
American Beacon Small Cap Value <a href="http://www.tcrfund.com/fund/INT150/02368A638">http://www.tcrfund.com/fund/INT150/02368A638</a> (Morningstar US Small Value TR USD)	12.70 10.40	11.43 10.76	10.78 11.94	N/A	0.84% 0.84%	\$8.40 \$8.40	0.84% 0.84%	\$8.40 \$8.40	
Dodge & Cox Stock <a href="http://www.tcrfund.com/fund/INT150/256219106">http://www.tcrfund.com/fund/INT150/256219106</a> (Morningstar US Large Value TR USD)	11.85 8.76	12.81 10.04	9.70 7.64	N/A	0.52% 0.52%	\$5.20 \$5.20	0.52% 0.52%	\$5.20 \$5.20	
Franklin Intl Small Cap Growth <a href="http://www.tcrfund.com/fund/INT150/353533888">http://www.tcrfund.com/fund/INT150/353533888</a> (Morningstar Global Markets ex-US GR USD)	6.09 8.18	8.42 7.41	8.61 3.88	N/A	1.14% 1.14%	\$11.40 \$11.40	1.14% 1.14%	\$11.40 \$11.40	
Carillon Eagle Small Cap Growth <a href="http://www.tcrfund.com/fund/INT150/14214L452">http://www.tcrfund.com/fund/INT150/14214L452</a> (Morningstar US Small Growth TR USD)	18.50 23.70	13.09 13.66	N/A 11.35 (since 08/15/2011)	13.65 (since 08/15/2011)	0.67% 0.67%	\$6.70 \$6.70	0.67% 0.67%	\$6.70 \$6.70	
Oakmark International Fund <a href="http://www.tcrfund.com/fund/INT150/413838723">http://www.tcrfund.com/fund/INT150/413838723</a> (Morningstar Global Markets ex-US GR USD)	3.34 8.18	N/A 7.41	N/A 3.88 (since 11/30/2016)	14.72 (since 11/30/2016)	0.86% 0.86%	\$8.60 \$8.60	0.81% 0.81%	\$8.10 \$8.10	
Oppenheimer Developing Markets <a href="http://www.tcrfund.com/fund/INT150/683974505">http://www.tcrfund.com/fund/INT150/683974505</a> (Morningstar Emerging Markets GR USD)	12.46 7.83	5.86 5.48	5.67 3.31	N/A	1.07% 1.07%	\$10.70 \$10.70	1.07% 1.07%	\$10.70 \$10.70	

**Alliance Coal, LLC**  
**Alliance Coal, LLC and Affiliates Profit Sharing and Savings**  
**Investment Comparative Chart As Of 06/30/2018**

GENERAL INFORMATION	HISTORICAL PERFORMANCE				FEE INFORMATION				
	Average Annual Total Return as of 06/30/2018				Total Annual Operating		Net Expense Ratio		Redemption Type Fees
	1yr.	5yr.	10yr.	Inception	As a %	Per \$1,000	As a %	Per \$1,000	
Plan Investment (Morningstar Category)									
PRIMECAP Odyssey Growth <a href="http://www.tcrfund.com/fund/INT150/74160Q103">http://www.tcrfund.com/fund/INT150/74160Q103</a> (Morningstar US Large Growth TR USD)	23.87 27.24	16.47 17.72	13.14 11.64	N/A	0.66%	\$6.60	0.66%	\$6.60	
Vanguard Institutional Index <a href="http://www.tcrfund.com/fund/INT150/922040100">http://www.tcrfund.com/fund/INT150/922040100</a> (Morningstar US Large Cap TR USD)	14.33 14.87	13.39 13.52	10.17 10.05	N/A	0.04%	\$0.40	0.04%	\$0.40	
Vanguard Mid-Cap Index <a href="http://www.tcrfund.com/fund/INT150/922908835">http://www.tcrfund.com/fund/INT150/922908835</a> (Morningstar US Mid Cap TR USD)	12.10 13.83	12.31 12.92	10.11 10.67	N/A	0.05%	\$0.50	0.05%	\$0.50	
Vanguard Mid Cap Growth <a href="http://www.tcrfund.com/fund/INT150/921937728">http://www.tcrfund.com/fund/INT150/921937728</a> (Morningstar US Mid Core TR USD)	15.05 10.47	12.36 12.41	N/A 10.80 (since 09/27/2011)	14.10 (since 09/27/2011)	0.07%	\$0.70	0.07%	\$0.70	
Vanguard Mid Cap Value Index <a href="http://www.tcrfund.com/fund/INT150/921937694">http://www.tcrfund.com/fund/INT150/921937694</a> (Morningstar US Mid Value TR USD)	9.46 10.23	12.20 12.85	N/A 11.80 (since 09/27/2011)	15.42 (since 09/27/2011)	0.07%	\$0.70	0.07%	\$0.70	
Vanguard Small Cap Index <a href="http://www.tcrfund.com/fund/INT150/922908876">http://www.tcrfund.com/fund/INT150/922908876</a> (Morningstar US Small Cap TR USD)	16.51 15.52	12.41 12.11	11.29 11.26	N/A	0.04%	\$0.40	0.04%	\$0.40	

**Alliance Coal, LLC**  
**Alliance Coal, LLC and Affiliates Profit Sharing and Savings**  
**Investment Comparative Chart As Of 06/30/2018**

GENERAL INFORMATION	HISTORICAL PERFORMANCE				FEE INFORMATION				
	Average Annual Total Return as of 06/30/2018				Total Annual Operating		Net Expense Ratio		Redemption Type Fees
	1yr.	5yr.	10yr.	Inception	As a %	Per \$1,000	As a %	Per \$1,000	
<b>Plan Investment</b> <b>(Morningstar Category)</b> Vanguard Total International Stock Index <a href="http://www.tcrfund.com/fund/INT150/921909784">http://www.tcrfund.com/fund/INT150/921909784</a> (Morningstar Global Markets ex-US GR USD)	7.12	6.44	N/A	5.25 (since 11/29/2010)	0.09%	\$0.90	0.09%	\$0.90	
Williams Company Stock* <a href="http://www.benefitwebaccess.net/mynestegg/performance/wmb.p">http://www.benefitwebaccess.net/mynestegg/performance/wmb.p</a>	8.18	7.41	3.88 (since 11/29/2010)	N/A					
WPX Energy Inc* <a href="http://www.benefitwebaccess.net/mynestegg/performance/wpx.pd">http://www.benefitwebaccess.net/mynestegg/performance/wpx.pd</a>	-6.28	1.82	2.27	N/A					
	N/A	N/A	N/A	N/A					
	86.65	-0.98	N/A	N/A					
	N/A	N/A	N/A	N/A					

Fees and expenses are only one of several factors that you should consider when making investment decisions. The cumulative effect of fees and expenses can substantially reduce the growth of your retirement account. You may visit the Employer Benefit Security Administration Web Site for an example demonstrating the long term effect of fees and expenses.

\*There is a risk to holding substantial portions of your assets in the securities of any one company. To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

**Alliance Coal, LLC**  
**Alliance Coal, LLC and Affiliates Profit Sharing and Savings**  
**Investment Comparative Chart As Of 06/30/2018**

**Excessive Trading Restrictions**

---

American Beacon Small Cap Value

Maximum of 1 round trip allowed per 90 days period.

American Century Inflat-Adj Bond

Maximum of 1 round trip allowed per 1 year period.

Metropolitan West Total Return Bond

Maximum of 2 round trips allowed per 30 days period.

Oppenheimer Developing Markets

Excessive trading violation will result in a trading restriction period of 30 days. If a direct shareholder exchanges shares of another Oppenheimer fund account for shares of the Fund, his or her Fund account will be "blocked" from exchanges into any other fund for a period of 30 calendar days from the date of the exchange, subject to certain exceptions.

Vanguard Institutional Index

A round trip is defined as a buy and sell that occur within 30 days.

Vanguard Mid Cap Growth

A round trip is defined as a buy and sell that occur within 30 days.

Vanguard Mid Cap Value Index

Excessive trading violation will result in a trading restriction period of 60 days. Maximum of 1 round trip allowed per 60 days. Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 60 calendar days after the investor has redeemed or exchanged out of that fund. ETF Shares are not subject to these frequent-trading limits.

A round trip is defined as a buy and sell that occur within 30 days.

Vanguard Mid-Cap Index

A round trip is defined as a buy and sell that occur within 30 days.

Vanguard Small Cap Index

A round trip is defined as a buy and sell that occur within 30 days.

Vanguard Total Bond Market

A round trip is defined as a buy and sell that occur within 30 days.

Vanguard Total International Stock Index

A round trip is defined as a buy and sell that occur within 30 days.



**Alliance Coal, LLC**  
**Alliance Coal, LLC and Affiliates Profit Sharing and Savings**  
**Investment Comparative Chart As Of 06/30/2018**

**Investment Information**

The following table shows the Plan's investment options, including:

- General investment information
- Historical fund performance and an appropriate benchmark for the same period of time
- Fee information, including asset based fees (often called the expense ratio), plus other shareholder-type fees or investment restrictions. Total Annual Operating Expenses are referred to as the Gross Expense Ratio and represent the cost of running a fund as compared to the profit earned by the fund. Fees shown in the Redemption Type Fees are in addition to Total Annual Operating Expenses. Net Operating Expenses are referred to as the Net Expense Ratio and represent the gross expense ratio minus any fee waivers or expense reimbursements made to investors by the fund. **The Net Expense Ratio reflects the amount of money each fund investor actually pays for fund operating costs.**

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).

GENERAL INFORMATION	HISTORICAL PERFORMANCE				FEE INFORMATION			
	Average Annual Total Return as of 06/30/2018 (Fund and Benchmark)				Total Annual Operating		Net Expense Ratio	
Model	1yr.	5yr.	10yr.	Inception	As a %	Per \$1,000	As a %	Per \$1,000
Target Retirement Date 2050 <a href="http://nesteggu.com/Alliance-Coal/alliance-coal.aspx">http://nesteggu.com/Alliance-Coal/alliance-coal.aspx</a> Benchmark	9.13	8.06	N/A	8.03 (since 02/01/2013)	0.47%	\$4.70	0.47%	\$4.70
Target Retirement Date 2045 <a href="http://nesteggu.com/Alliance-Coal/alliance-coal.aspx">http://nesteggu.com/Alliance-Coal/alliance-coal.aspx</a> Benchmark	8.28	7.49	N/A	7.45 (since 02/01/2013)	0.47%	\$4.70	0.47%	\$4.70
Target Retirement Date 2040 <a href="http://nesteggu.com/Alliance-Coal/alliance-coal.aspx">http://nesteggu.com/Alliance-Coal/alliance-coal.aspx</a> Benchmark	7.14	6.65	N/A	6.54 (since 02/01/2013)	0.50%	\$5.00	0.50%	\$5.00
Target Retirement Date 2035 <a href="http://nesteggu.com/Alliance-Coal/alliance-coal.aspx">http://nesteggu.com/Alliance-Coal/alliance-coal.aspx</a> Benchmark	5.92	5.79	N/A	5.62 (since 02/01/2013)	0.56%	\$5.60	0.56%	\$5.60
Target Retirement Date 2030 <a href="http://nesteggu.com/Alliance-Coal/alliance-coal.aspx">http://nesteggu.com/Alliance-Coal/alliance-coal.aspx</a> Benchmark	4.82	4.99	N/A	4.75 (since 02/01/2013)	0.61%	\$6.10	0.61%	\$6.10
Target Retirement Date 2025 <a href="http://nesteggu.com/Alliance-Coal/alliance-coal.aspx">http://nesteggu.com/Alliance-Coal/alliance-coal.aspx</a> Benchmark	3.68	4.18	N/A	3.87 (since 02/01/2013)	0.62%	\$6.20	0.62%	\$6.20
	3.74	4.75	N/A	4.38				

**Alliance Coal, LLC**  
**Alliance Coal, LLC and Affiliates Profit Sharing and Savings**  
**Investment Comparative Chart As Of 06/30/2018**

GENERAL INFORMATION	HISTORICAL PERFORMANCE				FEE INFORMATION			
	Average Annual Total Return as of 06/30/2018 (Fund and Benchmark)				Total Annual Operating		Net Expense Ratio	
Model	1yr.	5yr.	10yr.	Inception	As a %	Per \$1,000	As a %	Per \$1,000
Target Retirement Date 2020 <a href="http://nesteggu.com/Alliance-Coal/alliance-coal.aspx">http://nesteggu.com/Alliance-Coal/alliance-coal.aspx</a> Benchmark	3.31	3.67	N/A	3.27 (since 02/01/2013)	0.62%	\$6.20	0.62%	\$6.20
Target Date In Retirement <a href="http://nesteggu.com/Alliance-Coal/alliance-coal.aspx">http://nesteggu.com/Alliance-Coal/alliance-coal.aspx</a> Benchmark	3.31	3.62	N/A	3.19 (since 02/01/2013)	0.62%	\$6.20	0.62%	\$6.20
Target Retirement Date 2055 Benchmark	9.46	N/A	N/A	12.93 (since 07/01/2016)	0.48%	\$4.80	0.48%	\$4.80
	9.32	N/A	N/A	12.38				

Fees and expenses are only one of several factors that you should consider when making investment decisions. The cumulative effect of fees and expenses can substantially reduce the growth of your retirement account. You may visit the Employer Benefit Security Administration Web Site for an example demonstrating the long term effect of fees and expenses.