

Alliance Coal, LLC and Affiliates Profit Sharing and Savings

August 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
 - Call 866-412-9026 to request this information
- A Glossary of Terms is available at 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.

Ad-Hoc: \$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 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/arlq, 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/arlq, select "Investor" and then select "Glossary of Terms" at the bottom right of your screen.

Alliance Coal, LLC and Affiliates Profit Sharing and Savings

As Of 06/30/2020

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				
					Total Annual		Net Expense		Redemption Type Fees
					As a %	Per \$1,000	As a %	Per \$1,000	
Plan Investment (Morningstar Category)	Average Annual Total Return as of 06/30/2020								
	1yr.	5yr.	10yr.	Inception					
American Century Inflation-Adjs Bond (Morningstar US Treasury Inflation-Protec) http://www.tcrfund.com/fund/INT150/025081597	7.09	N/A	N/A	4.29					
	7.91	3.61	3.43	(since 07/28/2017)	0.22%	\$2.20	0.22%	\$2.20	
Metropolitan West Total Return Bond (Morningstar US Core Bond TR Hedged USD) http://www.tcrfund.com/fund/INT150/592905764	9.18	4.41	N/A	4.58					
	8.70	4.25	3.76	(since 07/29/2011)	0.38%	\$3.80	0.38%	\$3.80	
Vanguard Total Bond Market (Morningstar US Core Bond TR Hedged USD) http://www.tcrfund.com/fund/INT150/921937504	8.98	4.33	3.79	N/A					
	8.70	4.25	3.76		0.04%	\$0.40	0.035%	\$0.35	
Morley Stable Value (Morningstar Cash TR USD) http://www.tcrfund.com/fund/INT150/852320381	2.19	1.82	1.68	N/A					
	1.39	1.12	0.58		0.20%	\$2.00	0.2%	\$2.00	
American Beacon Small Cap Value (Morningstar US Small Value TR USD) http://www.tcrfund.com/fund/INT150/02368A638	-18.65	-0.06	7.98	N/A					
	-21.77	-1.14	7.41		0.83%	\$8.30	0.83%	\$8.30	
Dodge & Cox Stock (Morningstar US Large Value TR USD) http://www.tcrfund.com/fund/INT150/256219106	-6.21	5.93	11.71	N/A					
	-6.92	6.20	10.37		0.52%	\$5.20	0.52%	\$5.20	
Oakmark International Fund (Morningstar Global Markets ex-US GR USD) http://www.tcrfund.com/fund/INT150/413838723	-15.06	N/A	N/A	-0.33					
	-4.08	3.44	6.03	(since 11/30/2016)	0.86%	\$8.60	0.81%	\$8.10	
Oppenheimer Developing Markets (Morningstar Emerging Markets GR USD) http://www.tcrfund.com/fund/INT150/00143W859	-1.69	4.78	N/A	5.63					
	-3.14	3.28	4.01	(since 12/29/2011)	0.83%	\$8.30	0.83%	\$8.30	
PRIMECAP Odyssey Growth (Morningstar US Large Growth TR USD) http://www.tcrfund.com/fund/INT150/74160Q103	3.16	10.18	14.06	N/A					
	23.28	16.00	17.71		0.65%	\$6.50	0.65%	\$6.50	

GENERAL INFORMATION		HISTORICAL PERFORMANCE				FEE INFORMATION			
Plan Investment (Morningstar Category)	Average Annual Total Return as of 06/30/2020				Total Annual		Net Expense		Redemption Type Fees
	1yr.	5yr.	10yr.	Inception	As a %	Per \$1,000	As a %	Per \$1,000	
AB Small Cap Growth (Morningstar US Small Growth TR USD) http://www.tcrfund.com/fund/INT150/01878H802	15.69 8.79	14.22 9.51	N/A 14.09	14.22 (since 06/30/2015)	0.83%	\$8.30	0.83%	\$8.30	
American Funds EuroPacific Growth (Morningstar Global Markets ex-US GR USD) http://www.tcrfund.com/fund/INT150/298706821	3.17 -4.08	4.90 3.44	7.48 6.03	N/A	0.46%	\$4.60	0.46%	\$4.60	
Vanguard Institutional Index (Morningstar US Large Cap TR USD) http://www.tcrfund.com/fund/INT150/922040100	7.49 10.82	10.70 11.62	13.96 14.44	N/A	0.04%	\$0.40	0.035%	\$0.35	
Vanguard Mid-Cap Index (Morningstar US Mid Cap TR USD) http://www.tcrfund.com/fund/INT150/922908835	-0.18 -1.03	7.00 7.61	12.49 12.93	N/A	0.04%	\$0.40	0.04%	\$0.40	
Vanguard Mid Cap Growth (Morningstar US Mid Core TR USD) http://www.tcrfund.com/fund/INT150/921937728	11.51 -3.37	10.12 6.00	N/A 12.75	13.56 (since 09/27/2011)	0.07%	\$0.70	0.07%	\$0.70	
Vanguard Mid Cap Value Index (Morningstar US Mid Value TR USD) http://www.tcrfund.com/fund/INT150/921937694	-11.82 -16.89	3.61 3.26	N/A 10.16	10.54 (since 09/27/2011)	0.07%	\$0.70	0.07%	\$0.70	
Vanguard Small Cap Index (Morningstar US Small Cap TR USD) http://www.tcrfund.com/fund/INT150/922908876	-5.59 -8.42	5.41 3.83	11.61 10.50	N/A	0.04%	\$0.40	0.04%	\$0.40	
Vanguard Total International Stock Index (Morningstar Global Markets ex-US GR USD) http://www.tcrfund.com/fund/INT150/921909784	-4.07 -4.08	2.45 3.44	N/A 6.03	3.74 (since 11/29/2010)	0.08%	\$0.80	0.08%	\$0.80	
JPMCB SmartRetirement Passive Blend Inc (Morningstar Lifetime Allocation Moderate) http://www.tcrfund.com/fund/INT150/20260H600	3.52 4.35	4.75 4.54	N/A 5.74	5.27 (since 12/31/2010)	0.26%	\$2.60	0.26%	\$2.60	
JPMCB SmartRetirement Passive Blend 2020 (Morningstar Lifetime Allocation Moderate) http://www.tcrfund.com/fund/INT150/202919361	3.71 5.44	5.44 5.90	N/A 8.04	6.54 (since 12/31/2010)	0.25%	\$2.50	0.25%	\$2.50	
JPMCB SmartRetirement Passive Blend 2025 (Morningstar Lifetime Allocation Moderate) http://www.tcrfund.com/fund/INT150/202919320	3.11 4.87	5.77 6.17	N/A 8.73	6.99 (since 12/31/2010)	0.25%	\$2.50	0.25%	\$2.50	
JPMCB SmartRetirement Passive Blend 2030 (Morningstar Lifetime Allocation Moderate) http://www.tcrfund.com/fund/INT150/202919270	2.37 3.66	6.05 6.32	N/A 9.28	7.34 (since 12/31/2010)	0.25%	\$2.50	0.25%	\$2.50	
JPMCB SmartRetirement Passive Blend 2035 (Morningstar Lifetime Allocation Moderate) http://www.tcrfund.com/fund/INT150/202919239	1.22 1.91	6.08 6.28	N/A 9.56	7.53 (since 12/31/2010)	0.25%	\$2.50	0.25%	\$2.50	
JPMCB SmartRetirement Passive Blend 2040 (Morningstar Lifetime Allocation Moderate) http://www.tcrfund.com/fund/INT150/202919189	0.60 0.32	6.22 6.12	N/A 9.57	7.69 (since 12/31/2010)	0.25%	\$2.50	0.25%	\$2.50	

GENERAL INFORMATION	HISTORICAL PERFORMANCE				FEE INFORMATION					
	Plan Investment (Morningstar Category)	Average Annual Total Return as of 06/30/2020				Total Annual		Net Expense		Redemption Type Fees
		1yr.	5yr.	10yr.	Inception	As a %	Per \$1,000	As a %	Per \$1,000	
JPMCB SmartRetirement Passive Blend 2045 (Morningstar Lifetime Allocation Moderate) http://www.tcrfund.com/fund/INT150/202919148	-0.03 -0.69	6.12 5.94	N/A 9.45	7.64 (since 12/31/2010)	0.25%	\$2.50	0.25%	\$2.50		
JPMCB SmartRetirement Passive Blend 2050 (Morningstar Lifetime Allocation Moderate) http://www.tcrfund.com/fund/INT150/20260H204	-0.03 -1.13	6.15 5.81	N/A 9.32	7.68 (since 12/31/2010)	0.25%	\$2.50	0.25%	\$2.50		
JPMCB SmartRetirement Passive Blend 2055 (Morningstar Lifetime Allocation Moderate) http://www.tcrfund.com/fund/INT150/20260H493	0.04 -1.32	6.13 5.72	N/A 9.20	7.56 (since 02/08/2013)	0.26%	\$2.60	0.26%	\$2.60		
JPMCB SmartRetirement Passive Blend 2060 (Morningstar Lifetime Allocation Moderate) http://www.tcrfund.com/fund/INT150/48128E857	0.05 -1.46	N/A 5.63	N/A 9.06	7.43 (since 11/30/2016)	0.27%	\$2.70	0.27%	\$2.70		
Williams Company Stock* http://www.benefitwebaccess.net/myneestegg/performance/wmb	-26.25 N/A	-14.49 N/A	7.76 N/A	N/A N/A						
WPX Energy Inc* http://www.benefitwebaccess.net/myneestegg/performance/wpx	-44.57 N/A	-12.26 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.

Excessive Trading Restrictions

AB Small Cap Growth

Excessive trading violation will result in a trading restriction period of 90 days. Maximum of 1 round trip allowed per 60 days period.

American Beacon Small Cap Value

Maximum of 1 round trip allowed per 90 days period.

American Century Inflation-Adjs Bond

A round trip is defined as a buy and sell that occur within 7 days. 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.