

Qualified Notice of Default Investment(s) **Retirement Plan/403(b)**

GENERAL INFORMATION

You have the right to select how the assets in your retirement plan account will be invested. You may need to make investment elections upon initial enrollment under the plan, upon a change of investment options under the plan, or upon receipt of a rollover or transfer contribution into your account. If you do not follow the plan's procedures for making investment elections timely, any contributions made to your account will be invested in the plan's default investment described below.

The investment of your account will continue in this manner unless and until you advise the plan administrator to the contrary. Your plan administrator will provide you with information on the plan's procedure(s) for making investment elections, including other investment alternatives available under the plan.

Should you have questions regarding the default investment(s) please contact the plan administrator listed below and in your Summary Plan Description. You can also review the default investment prospectus(es) and participant fee disclosure notice (e.g., Information Regarding Your Retirement Account) delivered to you for information on the default investment(s) objectives, risk/return characteristics, fees and expenses, and transfer restrictions.

INVESTMENT INFORMATION

Default Investment(s)

All amounts contributed to the plan for which you have provided no investment instructions will be invested in the following plan investment(s).

You will be defaulted into the appropriate investment based on your birth year as shown below.

Name of Investment	Start Year End Year
Vanguard Instl Target Retirement Income	1947 or earlier
Vanguard Instl Target Retirement 2015	1948 to 1952
Vanguard Instl Target Retirement 2020	1953 to 1957
Vanguard Instl Target Retirement 2025	1958 to 1962
Vanguard Instl Target Retirement 2030	1963 to 1967
Vanguard Instl Target Retirement 2035	1968 to 1972
Vanguard Instl Target Retirement 2040	1973 to 1977
Vanguard Instl Target Retirement 2045	1978 to 1982
Vanguard Instl Target Retirement 2050	1983 to 1987
Vanguard Instl Target Retirement 2055	1988 to 1992
Vanguard Instl Target Retirement 2060	1993 to 1997
Vanguard Instl Target Retirement 2065	1998 or later

* If your birth year is not on record, you will be automatically placed into the Vanguard Instl Target Retirement Income (100%).

Description of investment objectives and risk and return characteristics of the default investment(s):

Vanguard Target Retirement Funds seek to provide capital appreciation and current income consistent with each funds asset allocation. The Funds invest in other Vanguard mutual funds according to an asset allocation strategy designed for investors approaching retirement (2065 Fund to 2020 fund) or those in retirement (2015 Fund and the Income Fund).

Target Retirement Funds are designed to have an asset allocation that becomes more conservative over time by gradually decreasing the allocation to stocks and increasing the allocation to fixed income investments. Approximately seven years after retirement the allocation between stocks and bonds will become similar to that of the Vanguard Target Retirement Income Fund. These Funds are subject to the risks associated with the stock and bond markets, any of which could cause an investor to lose money.

Description of fees and expenses associated with the default investment(s) and any transfer from the default investment(s):

You may transfer the assets invested in the default investment(s) to any other investment alternative available under the plan. If you transfer to another investment alternative within 90 days beginning on the date your first contribution is invested in the plan or when you first had the opportunity to direct the investment of your assets, you will not incur any transfer fees or expenses. After this 90-day period, any applicable fees and expenses associated with the transfer from the default investment(s) will apply. In addition, the operating fees and expenses described below will always apply to this default investment(s).

Name of Investment	NET annual operating expense*	
	As a %	Per \$1000
Vanguard Instl Target Retirement Income	0.09%	\$0.90
Vanguard Instl Target Retirement 2015	0.09%	\$0.90
Vanguard Instl Target Retirement 2020	0.09%	\$0.90
Vanguard Instl Target Retirement 2025	0.09%	\$0.90
Vanguard Instl Target Retirement 2030	0.09%	\$0.90
Vanguard Instl Target Retirement 2035	0.09%	\$0.90
Vanguard Instl Target Retirement 2040	0.09%	\$0.90
Vanguard Instl Target Retirement 2045	0.09%	\$0.90
Vanguard Instl Target Retirement 2050	0.09%	\$0.90

Vanguard Instl Target Retirement 2055	0.09%	\$0.90
Vanguard Instl Target Retirement 2060	0.09%	\$0.90
Vanguard Instl Target Retirement 2065	0.09%	\$0.90

Name of Investment	NET annual operating expense*		Fund % in Portfolio
	As a %	Per \$1000	
Vanguard Instl Target Retirement Income	0.09%	\$0.90	100%

*Redemption fees and contingent deferred sales charges (CDSC) do not apply/exist for these funds. Data as of 9/30/2018.

Transfer Rights

You have the right to transfer the assets invested in the default investment(s) to any other investment alternative available under the plan.

Description of the frequency with which investment transfers are permitted:

You can redirect your future contributions and change the way your plan account balance is invested anytime, subject to each fund's trading restrictions and any purchase fees (if applicable).

For more information, you can access the investment fund fact sheets or investment prospectus located on your participant website, which will include further information about the investment objectives, risk/return characteristics, fees and transfer rights.

Please contact the Plan Administrator if:

- You have any questions about how the plan works or your rights and obligations under the plan.
- You would like a copy of the plan's Summary Plan Description or other plan documents.
- You would like additional information about your investment alternatives.

Name of Plan Administrator	Martha's Vineyard Community Services
Address	111 Edgartown Road
City, State, Zip	Vineyard Haven, MA, 02568
Phone	(508) 693-7900

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