

## Hutchinson School District 403(b) Retirement 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 Grant Lane, Investment Advisor, at 620-663-5032.

### 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 Grant Lane, Investment Advisor, 1500 E. 11th, Suite 10, Hutchinson, KS 67501, Phone: 620-663-5032. 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 give investment directions for your Plan account, selecting from investment choices provided under the Plan, as determined by Hutchinson School District.

You may change your investment choices anytime.

### 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 by the Plan sponsor and are not allocated to Plan participants. You do not pay any administration expenses.

The Plan benefits from revenue sharing, and these payments offset some of the administration expenses. In the absence of revenue sharing, a participant's share of these expenses might be higher.

Forfeitures will be used towards paying Plan administration expenses.

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

*Loans* – A \$85 processing fee for each new loan and an annual \$85 maintenance fee will be charged to your account. In addition, you will pay interest back to your account at the Prime Rate plus 2.00%.

**Hutchinson School District**  
**Hutchinson School District 403(b) Retirement Plan**  
**Investment Comparative Chart As Of 07/31/2016**

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 the plan administrator. A free paper copy of the information available on the Web site(s) can be obtained by contacting your plan administrator.

**Performance Information**

The table below shows how plan investment alternatives 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).

Plan Investment	Average Annual Total Return as of 07/31/2016				Benchmark Returns			
	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception *
<b>36-Large Blend</b>								
Fidelity Spartan U.S. Equity Idx (FUSEX) <a href="http://www.tcrfund.com/fund/TAY525/315911206">http://www.tcrfund.com/fund/TAY525/315911206</a>	5.51	13.28	7.68		5.04	13.30	7.66	
					Morningstar US Large Cap TR USD			
<b>Asset Allocation</b>								
Fidelity Advisor Freedom 2050 A (FFFLX) <a href="http://www.tcrfund.com/fund/TAY525/315792341">http://www.tcrfund.com/fund/TAY525/315792341</a>	0.17	7.04	4.68		2.19	7.70	6.27	
					Morningstar Lifetime Allocation Moderate			
Fidelity Freedom 2015 (FFVFX) <a href="http://www.tcrfund.com/fund/TAY525/315792671">http://www.tcrfund.com/fund/TAY525/315792671</a>	2.31	5.68	5.05		4.59	6.15	6.06	
					Morningstar Lifetime Allocation Moderate			
Fidelity Freedom 2025 Fund (FTFWX) <a href="http://www.tcrfund.com/fund/TAY525/315792663">http://www.tcrfund.com/fund/TAY525/315792663</a>	1.53	6.65	5.28		4.18	7.29	6.24	
					Morningstar Lifetime Allocation Moderate			
Fidelity Freedom 2035 Fund (FFTHX) <a href="http://www.tcrfund.com/fund/TAY525/315792655">http://www.tcrfund.com/fund/TAY525/315792655</a>	0.38	7.27	5.19		2.94	7.99	6.36	
					Morningstar Lifetime Allocation Moderate			
Fidelity Freedom Funds 2020 (FFFDX) <a href="http://www.tcrfund.com/fund/TAY525/31617R605">http://www.tcrfund.com/fund/TAY525/31617R605</a>	2.08	5.99	5.01		4.53	6.71	6.16	
					Morningstar Lifetime Allocation Moderate			
Fidelity Freedom Funds 2030 (FFFEY) <a href="http://www.tcrfund.com/fund/TAY525/31617R704">http://www.tcrfund.com/fund/TAY525/31617R704</a>	0.84	6.92	5.09		3.58	7.76	6.31	
					Morningstar Lifetime Allocation Moderate			
Fidelity Freedom Funds 2040 (FFFPX) <a href="http://www.tcrfund.com/fund/TAY525/315792101">http://www.tcrfund.com/fund/TAY525/315792101</a>	0.35	7.33	5.13		2.48	8.00	6.37	
					Morningstar Lifetime Allocation Moderate			
<b>Balanced</b>								
Janus Balanced (JBALX) <a href="http://www.tcrfund.com/fund/TAY525/47103C704">http://www.tcrfund.com/fund/TAY525/47103C704</a>	1.46	8.07	N/A	9.82	4.14	6.50		9.28
				(since 07/06/2009)				(since 07/06/2009)
					Morningstar Moderate Target Risk TR USD			
<b>Corporate Bond - General</b>								
Hartford Short Duration Fund (HSDIX) <a href="http://www.tcrfund.com/fund/TAY525/41664M813">http://www.tcrfund.com/fund/TAY525/41664M813</a>	2.39	2.22	N/A	2.59	2.04	1.33		1.68
				(since 02/26/2010)				(since 02/26/2010)
					Morningstar US Short-Term Core Bond TR U			
Ivy Limited-Term Bond Y (WLTYX) <a href="http://www.tcrfund.com/fund/TAY525/466000858">http://www.tcrfund.com/fund/TAY525/466000858</a>	3.00	1.41	3.48		2.04	1.33	3.08	
					Morningstar US Short-Term Core Bond TR U			

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Plan Investment	Average Annual Total Return as of 07/31/2016				Benchmark Returns			
	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception *
PIMCO Total Return Fund (PMBIX) <a href="http://www.tcrfund.com/fund/TAY525/693390551">http://www.tcrfund.com/fund/TAY525/693390551</a>	5.07	3.29	5.78		6.15	3.80	5.29	
<b>Corporate Bond - High Yield</b>								
American Funds High Inc Trust R4 (RITEX) <a href="http://www.tcrfund.com/fund/TAY525/026547844">http://www.tcrfund.com/fund/TAY525/026547844</a>	1.83	4.01	5.59		6.15	3.80	5.29	
<b>Equity-Income</b>								
American Funds Capital Income Builder (RIREX) <a href="http://www.tcrfund.com/fund/TAY525/140193848">http://www.tcrfund.com/fund/TAY525/140193848</a>	4.17	7.36	5.38		4.14	6.50	6.00	
Franklin Rising Dividends (FRDRX) <a href="http://www.tcrfund.com/fund/TAY525/353825706">http://www.tcrfund.com/fund/TAY525/353825706</a>	8.56	11.57	6.93		5.04	13.30	7.66	
<b>Foreign Stock</b>								
FMI International (FMIX) <a href="http://www.tcrfund.com/fund/TAY525/302933304">http://www.tcrfund.com/fund/TAY525/302933304</a>	3.14	10.93	N/A	9.50 (since 12/31/2010)	-1.58	2.76		3.00 (since 12/31/2010)
Hartford International Opportunities Fun (IHOTX) <a href="http://www.tcrfund.com/fund/TAY525/41664L823">http://www.tcrfund.com/fund/TAY525/41664L823</a>	-5.94	4.04	N/A	3.42 (since 12/22/2006)	-1.58	2.76		2.41 (since 12/22/2006)
<b>Growth</b>								
American Century Heritage Fund (TWHIX) <a href="http://www.tcrfund.com/fund/TAY525/025083791">http://www.tcrfund.com/fund/TAY525/025083791</a>	-1.83	9.24	10.07		5.03	13.87	9.74	
American Funds AMCAP R4 (RAFEX) <a href="http://www.tcrfund.com/fund/TAY525/023375843">http://www.tcrfund.com/fund/TAY525/023375843</a>	0.93	12.68	8.29		0.70	13.84	9.13	
Janus Research Fund (JAMRX) <a href="http://www.tcrfund.com/fund/TAY525/471023853">http://www.tcrfund.com/fund/TAY525/471023853</a>	1.38	12.75	9.87		0.70	13.84	9.13	
Lazard Capital Alloc. Opp. Strategies (LCAIX) <a href="http://www.tcrfund.com/fund/TAY525/52106N491">http://www.tcrfund.com/fund/TAY525/52106N491</a>	0.51	4.14	N/A	3.35 (since 03/26/2008)	3.07	7.40		5.56 (since 03/26/2008)
Russell LifePoints Growth Strategy (RALSX) <a href="http://www.tcrfund.com/fund/TAY525/782493126">http://www.tcrfund.com/fund/TAY525/782493126</a>	0.21	5.14	4.08		2.31	8.15	6.20	
T. Rowe Price Overseas Stock Fund (TROSX) <a href="http://www.tcrfund.com/fund/TAY525/77956H757">http://www.tcrfund.com/fund/TAY525/77956H757</a>	-8.70	3.04	N/A	1.03 (since 12/29/2006)	-1.58	2.76		2.29 (since 12/29/2006)
Weitz Hickory (WEHIX) <a href="http://www.tcrfund.com/fund/TAY525/94904P500">http://www.tcrfund.com/fund/TAY525/94904P500</a>	1.17	8.56	6.17		4.05	12.81	8.93	
<b>Growth and Income</b>								
Dodge & Cox Stock (DODGX) <a href="http://www.tcrfund.com/fund/TAY525/256219106">http://www.tcrfund.com/fund/TAY525/256219106</a>	-1.13	12.48	5.62		8.33	11.23	4.74	
Royce Total Return (RYTRX) <a href="http://www.tcrfund.com/fund/TAY525/780905881">http://www.tcrfund.com/fund/TAY525/780905881</a>	6.81	9.24	6.88		2.73	11.25	8.36	

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Plan Investment	Average Annual Total Return as of 07/31/2016				Benchmark Returns			
	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception *
T. Rowe Price Value Fund (TRVLX) <a href="http://www.tcrfund.com/fund/TAY525/779578103">http://www.tcrfund.com/fund/TAY525/779578103</a>	2.38	13.04	7.46		8.33	11.23	4.74	
Morningstar US Large Value TR USD								
<b>Health</b>								
T Rowe Price Health Sciences (PRHSX) <a href="http://www.tcrfund.com/fund/TAY525/741480107">http://www.tcrfund.com/fund/TAY525/741480107</a>	-12.30	22.34	16.33		-2.39	19.60	11.59	
Morningstar US Healthcare Sector TR USD								
<b>Mid Value</b>								
Vanguard Selected Value Inv. (VASVX) <a href="http://www.tcrfund.com/fund/TAY525/921946109">http://www.tcrfund.com/fund/TAY525/921946109</a>	0.42	11.66	7.97		8.96	14.28	8.26	
Morningstar US Mid Value TR USD								
<b>Money Mkt - Government</b>								
Fidelity Gov't Money Market Daily (FZBXX) <a href="http://www.tcrfund.com/fund/TAY525/31617H607">http://www.tcrfund.com/fund/TAY525/31617H607</a>	0.01	N/A	N/A	0.01 (since 04/06/2015)	0.16			N/A
Morningstar Cash TR USD								
<b>Small Company</b>								
Delaware SC Value Fund (DEVIX) <a href="http://www.tcrfund.com/fund/TAY525/246097208">http://www.tcrfund.com/fund/TAY525/246097208</a>	4.17	9.99	7.23		5.85	11.98	8.43	
Morningstar US Small Value TR USD								
Vanguard SC Growth Index Fund (VSGIX) <a href="http://www.tcrfund.com/fund/TAY525/922908819">http://www.tcrfund.com/fund/TAY525/922908819</a>	-1.76	10.67	9.22		-1.77	10.84	8.61	
Morningstar US Small Growth TR USD								
<b>Specialty - Real Estate</b>								
T. Rowe Price Real Estate Fund (TRREX) <a href="http://www.tcrfund.com/fund/TAY525/779919109">http://www.tcrfund.com/fund/TAY525/779919109</a>	18.88	12.41	6.90		14.46	7.66	1.80	
Morningstar US Real Estate Sector PR USD								
<b>World Stock</b>								
Mutual Global Discovery Fund A (TEDIX) <a href="http://www.tcrfund.com/fund/TAY525/628380859">http://www.tcrfund.com/fund/TAY525/628380859</a>	-4.67	7.09	5.86		0.51	7.36	5.61	
Morningstar Global Markets GR USD								
<b>Worldwide Bond</b>								
Templeton Global Bond (TPINX) (TPINX) <a href="http://www.tcrfund.com/fund/TAY525/880208103">http://www.tcrfund.com/fund/TAY525/880208103</a>	-4.38	0.94	6.35		8.29	5.77	4.67	
Morningstar Global Markets ex-US Governm								

\* Performance data is since inception date of the fund, if fewer than 10 years of performance is available

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**Fee and Expense Information**

The table below shows fee and expense information for plan investment alternatives. Fees shown below are in addition to Total Annual Operating Expenses.

Plan Investment	Total Annual Operating Expenses		Shareholder Type Fees
	As a %	Per \$1000	
<b>36-Large Blend</b>			
Fidelity Spartan U.S. Equity Idx	0.09%	\$0.90	
<b>Asset Allocation</b>			
Fidelity Advisor Freedom 2050 A	1.02%	\$10.20	
Fidelity Freedom 2015	0.64%	\$6.40	
Fidelity Freedom 2025 Fund	0.69%	\$6.90	
Fidelity Freedom 2035 Fund	0.77%	\$7.70	
Fidelity Freedom Funds 2020	0.67%	\$6.70	
Fidelity Freedom Funds 2030	0.75%	\$7.50	
Fidelity Freedom Funds 2040	0.77%	\$7.70	
<b>Balanced</b>			
Janus Balanced	0.65%	\$6.50	
<b>Corporate Bond - General</b>			
Hartford Short Duration Fund	0.54%	\$5.40	
Ivy Limited-Term Bond Y	0.89%	\$8.90	
PIMCO Total Return Fund	0.56%	\$5.60	
<b>Corporate Bond - High Yield</b>			
American Funds High Inc Trust R4	0.69%	\$6.90	
<b>Equity-Income</b>			
American Funds Capital Income Builc	0.64%	\$6.40	
Franklin Rising Dividends	1.17%	\$11.70	
<b>Foreign Stock</b>			
FMI International	0.98%	\$9.80	
Hartford International Opportunities F	0.85%	\$8.50	
<b>Growth</b>			
American Century Heritage Fund	1.00%	\$10.00	
American Funds AMCAP R4	0.71%	\$7.10	
Janus Research Fund	1.00%	\$10.00	
Lazard Capital Alloc. Opp. Strategies	1.59%	\$15.90	1.00% maximum redemption fee; 1.00% redemption fee if investment is sold between 0 and 30 days; 0.00% redemption fee if investment is sold after 30 days.
Russell LifePoints Growth Strategy	1.25%	\$12.50	
T. Rowe Price Overseas Stock Fund	0.84%	\$8.40	2.00% maximum redemption fee; 2.00% redemption fee if investment is sold between 0 and 90 days; 0.00% redemption fee if investment is sold after 90 days.
Weitz Hickory	1.23%	\$12.30	
<b>Growth and Income</b>			
Dodge & Cox Stock	0.52%	\$5.20	
Royce Total Return	1.22%	\$12.20	1.00% maximum redemption fee; 1.00% redemption fee if investment is sold between 0 and 30 days; 0.00% redemption fee if investment is sold after 30 days.

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Plan Investment	Total Annual Operating Expenses		Shareholder Type Fees
	As a %	Per \$1000	
T. Rowe Price Value Fund	0.81%	\$8.10	
<b>Health</b>			
T Rowe Price Health Sciences	0.76%	\$7.60	
<b>Mid Value</b>			
Vanguard Selected Value Inv.	0.39%	\$3.90	
<b>Money Mkt - Government</b>			
Fidelity Gov't Money Market Daily	0.74%	\$7.40	
<b>Small Company</b>			
Delaware SC Value Fund	0.96%	\$9.60	
Vanguard SC Growth Index Fund	0.07%	\$0.70	
<b>Specialty - Real Estate</b>			
T. Rowe Price Real Estate Fund	0.76%	\$7.60	1.00% maximum redemption fee; 1.00% redemption fee if investment is sold between 0 and 90 days; 0.00% redemption fee if investment is sold after 90 days.
<b>World Stock</b>			
Mutual Global Discovery Fund A	1.24%	\$12.40	
<b>Worldwide Bond</b>			
Templeton Global Bond (TPINX)	0.91%	\$9.10	

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.

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**Investment Restrictions**

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In addition to any restrictions imposed by the plan, the following restrictions are imposed by the plan investment alternative.

American Century Heritage Fund

Maximum of 1 round trip allowed per 7 days period. Maximum of 1 round trip allowed per 30 days period.

Delaware SC Value Fund

A round trip is defined as a buy and sell that occur within 20 days. Maximum of 1 round trip allowed per 90 days period.

Fidelity Advisor Freedom 2050 A

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 85 days. Maximum of 3 round trips allowed per 12 month period. Maximum of 1 round trip allowed per 90 days period.

Fidelity Freedom 2015

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 85 days. Maximum of 3 round trips allowed per 12 month period. Maximum of 1 round trip allowed per 90 days period.

Fidelity Freedom 2025 Fund

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 85 days. Maximum of 3 round trips allowed per 12 month period. Maximum of 1 round trip allowed per 90 days period.

Fidelity Freedom 2035 Fund

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 85 days. Maximum of 3 round trips allowed per 12 month period. Maximum of 1 round trip allowed per 90 days period.

Fidelity Freedom Funds 2020

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 85 days. Maximum of 3 round trips allowed per 12 month period. Maximum of 1 round trip allowed per 90 days period.

Fidelity Freedom Funds 2030

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 85 days. Maximum of 3 round trips allowed per 12 month period. Maximum of 1 round trip allowed per 90 days period.

Fidelity Freedom Funds 2040

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 85 days. Maximum of 3 round trips allowed per 12 month period. Maximum of 1 round trip allowed per 90 days period.

Fidelity Spartan U.S. Equity Idx

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 85 days. Maximum of 3 round trips allowed per 12 month period. Maximum of 1 round trip allowed per 90 days period.

Hartford International Opportunities Fun

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Excessive trading violation will result in a trading restriction period of 90 days. Maximum of 2 round trips allowed per 90 days period.

Hartford Short Duration Fund

Excessive trading violation will result in a trading restriction period of 90 days. Maximum of 2 round trips allowed per 90 days period.

Ivy Limited-Term Bond Y

Excessive trading violation will result in a trading restriction period of 60 days. Maximum of 2 round trips allowed per 12 month period. As an additional step, WISC reviews Fund redemption activity in relation to average assets and purchases within the period. If WISC identifies what it believes are market timing activities in an account held directly on the Fund's records that has not previously exceeded WISC's thresholds, WISC will suspend exchange privileges by refusing to accept additional purchases in the account for a pre-determined period of time. If a shareholder exceeds WISC's thresholds a second time within a twelve (12) month period, exchange privileges will be suspended indefinitely for all accounts owned by the shareholder whose account exceeded the pre-determined thresholds.

Janus Balanced

A round trip is defined as a buy and sell that occur within 90 days. Maximum of 1 round trip allowed per 90 days period.

Janus Research Fund

A round trip is defined as a buy and sell that occur within 90 days. Maximum of 1 round trip allowed per 90 days period.

Lazard Capital Alloc. Opp. Strategies

Maximum of 6 round trips allowed per 12 month period. The Portfolio deducts a 1.00% redemption fee on sales of shares owned for 30 days or less (not charged on shares acquired through reinvestment of dividends or distributions), except that no redemption fee will be charged with respect to shares purchased through certain omnibus account and other service arrangements established by certain brokers and other financial intermediaries and approved by the Distributor and under certain other circumstances.

PIMCO Total Return Fund

The Trust and PIMCO each reserves the right to restrict or refuse any purchase or exchange transaction if, in the judgment of the Trust or of PIMCO, the transaction may adversely affect the interests of a Fund or its shareholders. Among other things, the Trust may monitor for any patterns of frequent purchases and sales that appear to be made in response to short-term fluctuations in share price and may also monitor for any attempts to improperly avoid the imposition of a redemption fee.

Royce Total Return

A round trip is defined as a buy and sell that occur within 30 days. The Policy provides that the Funds will monitor shareholder trading activity and will seek to restrict a shareholder's trading privileges in a Fund if that shareholder is found to have engaged in multiple "Round Trip" transactions. A "Round Trip" is defined as a purchase (including exchanges) into a Fund followed by a sale (including exchanges) of the same or a similar number of shares out of the Fund within 30 days of the purchase.

Russell LifePoints Growth Strategy

Excessive trading violation will result in a trading restriction period of 60 days. Maximum of 2 round trips allowed per 60 days period.

T Rowe Price Health Sciences



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In addition to restricting transactions in accordance with the 30-Day Purchase Block, T. Rowe Price may, in its discretion, reject any purchase or exchange into a fund from a person whose trading activity could disrupt the management of the fund or dilute the value of the fund's shares, including trading by persons acting collectively. Such persons may be barred from further purchases of T. Rowe Price funds for a period longer than 30 calendar days or permanently.

**T. Rowe Price Overseas Stock Fund**

In addition to restricting transactions in accordance with the 30-Day Purchase Block, T. Rowe Price may, in its discretion, reject any purchase or exchange into a fund from a person whose trading activity could disrupt the management of the fund or dilute the value of the fund's shares, including trading by persons acting collectively. Such persons may be barred from further purchases of T. Rowe Price funds for a period longer than 30 calendar days or permanently.

**T. Rowe Price Real Estate Fund**

In addition to restricting transactions in accordance with the 30-Day Purchase Block, T. Rowe Price may, in its discretion, reject any purchase or exchange into a fund from a person whose trading activity could disrupt the management of the fund or dilute the value of the fund's shares, including trading by persons acting collectively. Such persons may be barred from further purchases of T. Rowe Price funds for a period longer than 30 calendar days or permanently.

**T. Rowe Price Value Fund**

In addition to restricting transactions in accordance with the 30-Day Purchase Block, T. Rowe Price may, in its discretion, reject any purchase or exchange into a fund from a person whose trading activity could disrupt the management of the fund or dilute the value of the fund's shares, including trading by persons acting collectively. Such persons may be barred from further purchases of T. Rowe Price funds for a period longer than 30 calendar days or permanently.

**Vanguard SC Growth Index Fund**

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 30 days. Maximum of 1 round trip allowed per 30 days period.

**Vanguard Selected Value Inv.**

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 30 days. Maximum of 1 round trip allowed per 30 days period.