

/s/ Jay Maloney, Attorney-in-Fact		01/06/2020
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Explanation of Responses:

- * If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) Each share is represented by a Restricted Stock Unit ("RSU"). The RSUs will fully vest on January 1, 2021, subject to the Reporting Person's continued service as of that date.
- (2) Shares held following the reported transaction include 10,927 RSUs, which are subject to forfeiture until they vest.
- (3) The shares are held of record by the Reporting Person and the Reporting Person's spouse as co-trustees of the Risk Family Trust dated June 23, 2006.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure.

Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.