



Monitoring Report

Prepared on: 2/23/2016 | Investment data as of 12/31/2015

Prepared For:

**Sample ABC Company, Inc. 401(k)
Plan**

Prepared By:

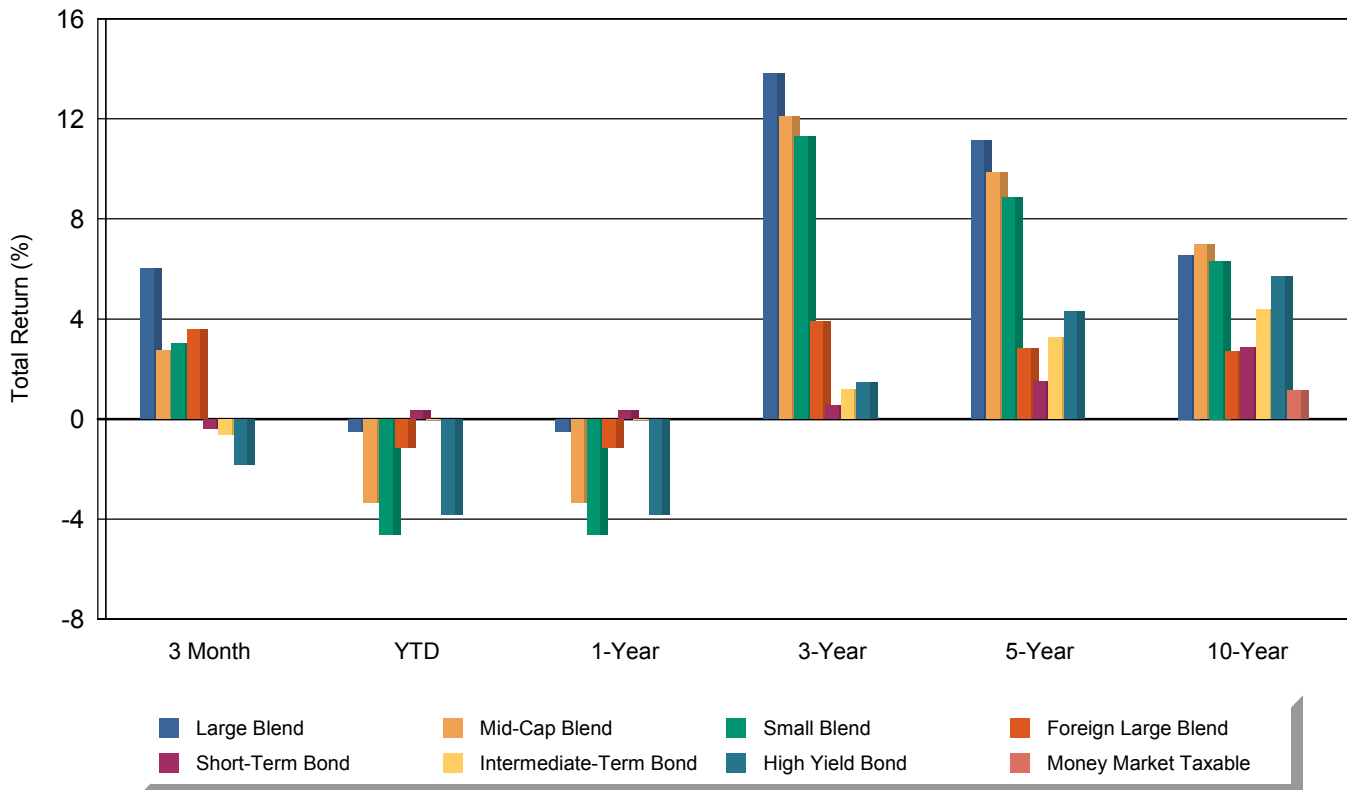
Retirement Plan Solutions

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Performance Summary - Broad Market

(Total Returns)

Mutual Fund/ETF Peer Group	3-Month	YTD	1-Year	3-Year	5-Year	10-Year
Large Blend	6.02%	-0.51%	-0.51%	13.81%	11.13%	6.56%
Mid-Cap Blend	2.74%	-3.34%	-3.34%	12.09%	9.85%	6.99%
Small Blend	3.02%	-4.60%	-4.60%	11.29%	8.85%	6.32%
Foreign Large Blend	3.57%	-1.15%	-1.15%	3.89%	2.84%	2.69%
Short-Term Bond	-0.39%	0.34%	0.34%	0.54%	1.49%	2.87%
Intermediate-Term Bond	-0.63%	-0.01%	-0.01%	1.19%	3.26%	4.38%
High Yield Bond	-1.81%	-3.81%	-3.81%	1.45%	4.30%	5.70%
Money Market Taxable	0.00%	0.00%	0.00%	0.00%	0.00%	1.15%



Returns are based on the median mutual fund/ETF manager for each respective peer group.

Investors should consider the investment objectives, risks, and charges and expenses of a fund carefully before investing. Prospectuses containing this and other information about the fund are available by contacting your financial consultant. Please read the prospectus carefully before investing to make sure that the fund is appropriate for your goals and risk tolerance. The performance information shown represents past performance and is not a guarantee of future results. The investment return and principal value of an investment will fluctuate so that the shares, when redeemed, may be worth more or less than their original cost. The performance information shown reflects performance without adjusting for sales charges. If adjusted for sales charges, the load would reduce the performance quoted. Current performance may be lower or higher than the performance information shown.

Style Analysis

Morningstar Style Box™ Overview

The Morningstar Style Box™ is a nine-square grid that provides a graphical representation of the investment style of mutual funds, exchange traded funds, group retirement plan annuities, variable annuity sub-accounts and separately managed accounts.

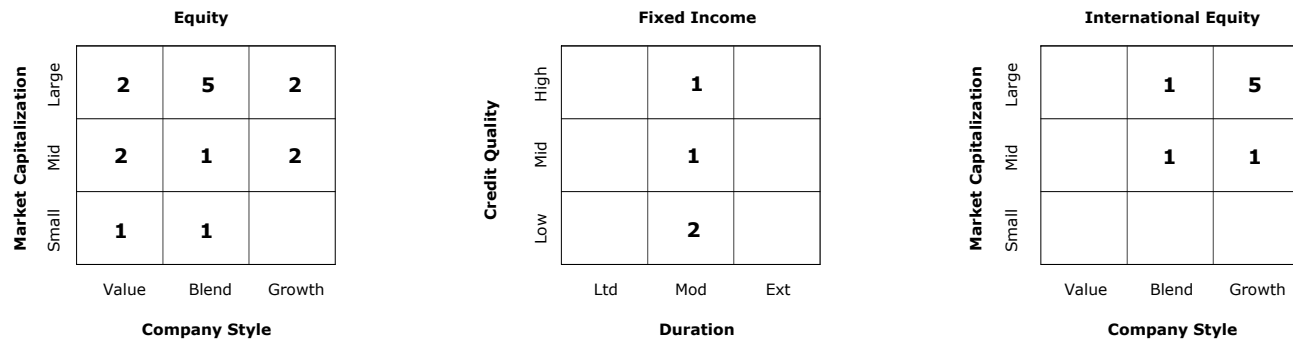
- US and Intl. equities are classified according to market capitalization (the vertical axis) and growth and value factors (the horizontal axis).
- Fixed income funds are classified according to credit quality of the long bonds owned (the vertical axis) and interest rate sensitivity as measured by a bond's effective duration (the horizontal axis)

Please note:

- (1) A Morningstar Style Box™ is only displayed if the investment has > 20% allocation in the corresponding asset class (ex. > 20% in US Stocks);
- (2) Some investments do not fit into a Morningstar Style Box™ and will be identified at the end of the section;
- (3) Investments that receive BOTH an equity and fixed income Morningstar Style Box™ using the methodology above will be excluded from the charts and identified at the end of the section.

Morningstar Style Box™ Breakdown

The number of investments in each style is indicated in the charts below.



Morningstar Style Box™ Detail

Investment Name	Peer Group	Displayed Type	% Above	% Stocks	% Bonds	US Equity	Fixed Income	Intl Equity
Large-Cap Equity								
MFS Value R4	Large Value	MF	Yes	99.03	0.00	■		
Vanguard Equity-Income Inv	Large Value	MF	Yes	97.41	0.00	■		
Franklin Growth Adv	Large Growth	MF	Yes	87.69	0.00			■
Franklin Growth Opportunities Adv	Large Growth	MF	Yes	97.18	0.00			■
Mid-Cap Equity								
Victory Sycamore Established Value I	Mid-Cap Value	MF	Yes	97.43	0.00	■		
Prudential Jennison Mid Cap Growth Z	Mid-Cap Growth	MF	Yes	95.56	0.00			■
Goldman Sachs Mid Cap Value IR	Mid-Cap Value	MF	Yes	97.59	0.00	■		
Small-Cap Equity								
American Beacon Small Cp Val Inv	Small Value	MF	Yes	94.73	0.00	■		
Fidelity Small Cap Discovery	Small Blend	MF	Yes	98.51	0.00			■
T. Rowe Price New Horizons	Small Growth	MF	Yes	91.08	0.05			■
Developed International Equity								
MFS Aggressive Growth Allocation R4	World Stock	MF	Yes	92.84	2.79			■
American Funds Europacific Growth R6	Foreign Large Growth	MF	Yes	88.09	0.27			■
MFS International Value R4	Foreign Large Blend	MF	Yes	95.99	0.00			■

Style Analysis (Cont.)

Investment Name	Peer Group	Type	Displayed Above	% Stocks	% Bonds	US Equity	Fixed Income	Intl Equity
Developed International Equity								
Thornburg International Value R5	Foreign Large Growth	MF	Yes	92.88	0.00			
MFS International New Discovery R4	Foreign Small/Mid Growth	MF	Yes	97.11	0.00			
Thornburg International Growth R5	Foreign Small/Mid Growth	MF	Yes	86.70	0.00			
Janus Overseas I	Foreign Large Blend	MF	Yes	99.55	0.00			
Emerging Market Equity								
Oppenheimer Developing Markets Y	Diversified Emerging Mkts	MF	Yes	94.12	0.00			
Real Estate								
Prudential Global Real Estate Z	Global Real Estate	MF	Yes	97.93	0.00			
Intermediate Fixed Income								
Loomis Sayles Strategic Income Y <i>- Reason: A Style Box was reported for 2 asset classes with >= 20% allocation.</i>	Multisector Bond	MF	No	23.36	57.76			
Vanguard Interm-Term Treasury Inv	Intermediate Government	MF	Yes	0.00	99.37			
PIMCO Real Return P <i>- Reason: No Style Box reported.</i>	Inflation-Protected Bond	MF	No	0.00	111.34			
PIMCO Total Return P <i>- Reason: No Style Box reported.</i>	Intermediate-Term Bond	MF	No	0.00	132.81			
Loomis Sayles Investment Grade Bond Y	Intermediate-Term Bond	MF	Yes	4.53	75.50			
International Fixed Income								
Oppenheimer International Bond Y	World Bond	MF	Yes	-0.12	96.18			
High Yield Fixed Income								
Franklin High Income Adv	High Yield Bond	MF	Yes	0.00	92.96			
Commodities								
PIMCO Commodity Real Return Strat P <i>- Reason: No Style Box reported.</i>	Commodities Broad Basket	MF	No	0.00	96.62			
Allocation								
BlackRock Global Allocation Instl	World Allocation	MF	Yes	52.37	18.51			
MFS Conservative Allocation R4 <i>- Reason: A Style Box was reported for 2 asset classes with >= 20% allocation.</i>	Conservative Allocation	MF	No	36.56	55.28			
Vanguard Target Retirement 2015 Inv <i>- Reason: A Style Box was reported for 2 asset classes with >= 20% allocation.</i>	Target Date 2011-2015	MF	No	48.22	47.83			
Vanguard Target Retirement 2020 Inv <i>- Reason: A Style Box was reported for 2 asset classes with >= 20% allocation.</i>	Target Date 2016-2020	MF	No	58.71	38.95			
Vanguard Target Retirement 2025 Inv <i>- Reason: A Style Box was reported for 2 asset classes with >= 20% allocation.</i>	Target Date 2021-2025	MF	No	66.53	31.58			
Vanguard Target Retirement 2030 Inv <i>- Reason: A Style Box was reported for 2 asset classes with >= 20% allocation.</i>	Target Date 2026-2030	MF	No	73.80	24.63			
Vanguard Target Retirement 2035 Inv	Target Date 2031-2035	MF	Yes	81.35	17.40			
Vanguard Target Retirement 2040 Inv	Target Date 2036-2040	MF	Yes	88.75	10.30			
Vanguard Target Retirement 2045 Inv	Target Date 2041-2045	MF	Yes	89.50	9.58			
Vanguard Target Retirement 2050 Inv	Target Date 2046-2050	MF	Yes	89.46	9.58			
MFS Growth Allocation R4 <i>- Reason: A Style Box was reported for 2 asset classes with >= 20% allocation.</i>	Aggressive Allocation	MF	No	73.68	20.95			
MFS Moderate Allocation R4 <i>- Reason: A Style Box was reported for 2 asset classes with >= 20% allocation.</i>	Moderate Allocation	MF	No	55.37	38.65			
Stable Value / Money Market								
Vanguard Prime Money Market Investor <i>- Reason: No Style Box is available for money market investments.</i>	Money Market Taxable	MF	No	0.00	5.89			

Standardized Performance Disclosure (Mutual Funds and ETFs only)

Standardized Returns for the period ended 12/31/2015. Returns for periods of less than one year are not annualized. Standardized Returns assume reinvestment of dividends and capital gains. It depicts performance without adjusting for the effects of taxation, but are adjusted to reflect sales charges and ongoing fund expenses. If adjusted for taxation, the performance quoted would be significantly reduced. The sales charge used in the calculation was obtained from the fund's most recent prospectus and/or shareholder report available to Morningstar.

Investors should consider the investment objectives, risks, and charges and expenses of a fund carefully before investing. Prospectuses and, if available, the summary prospectuses, containing this and other information about the fund are available by contacting your financial consultant. Please read the prospectus and summary prospectus carefully before investing to make sure that the fund is appropriate for your goals and risk tolerance. The performance information shown represents past performance and is not a guarantee of future results. The investment return and principal value of an investment will fluctuate so that the shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information shown. For performance data current to the most recent month-end, please reference the Investment Company Contact Information section. Text in bold italics indicates Extended performance. Extended performance is an estimate based on the performance of the investments oldest share class, adjusted for fees. FI360 Fiduciary Score data calculated using extended performance are shown with a colored border instead of a background.

Text in bold italics indicates Extended performance. Extended performance is an estimate based on the performance of the investments oldest share class, adjusted for fees. FI360 Fiduciary Score data calculated using extended performance are shown with a colored border instead of a background.

Investment Name	Inception Product Share Class	Investment Return % (Load-adjusted)				Load			12b-1 Fee
		1-Year	5-Year	10-Year	Since Inception	Prospectus Gross Exp Ratio %	Max Front	Max Deferred	
Large-Cap Equity									
MFS Value R4 Type: MF (MEIIX)	01/02/1996 04/01/2005	-0.54	11.71	7.51	7.53	0.65	-	-	
Vanguard Equity-Income Inv Type: MF (VEIPX)	03/21/1988 03/21/1988	0.77	12.86	7.96	10.01	0.29	-	-	
Franklin Growth Adv Type: MF (FCGAX)	04/01/1948 12/31/1996	2.20	11.91	8.36	7.74	0.65	-	-	
Franklin Growth Opportunities Adv Type: MF (FRAAX)	06/23/1999 06/23/1999	6.11	11.51	8.98	8.90	0.88	-	-	
Mid-Cap Equity									
Victory Sycamore Established Value I Type: MF (VEVIX)	08/16/1983 03/01/2010	1.00	11.60	9.44	13.15	0.66	-	-	0.00
Prudential Jennison Mid Cap Growth Z Type: MF (PEGZX)	12/31/1996 12/31/1996	-2.40	10.25	8.49	9.99	0.75	-	-	
Goldman Sachs Mid Cap Value IR Type: MF (GCMTX)	08/01/1995 11/30/2007	-9.26	8.68	6.69	6.08	0.90	-	-	
Small-Cap Equity									
American Beacon Small Cp Val Inv Type: MF (AVPAX)	12/31/1998 03/01/1999	-5.35	8.87	6.52	10.57	1.17	-	-	0.00
Fidelity Small Cap Discovery Type: MF (FSCRX)	09/26/2000 09/26/2000	-6.17	11.55	10.27	10.73	1.06	-	-	
T. Rowe Price New Horizons Type: MF (PRNHX)	06/03/1960 06/03/1960	4.50	15.42	10.73	11.35	0.79	-	-	0.00
Developed International Equity									
MFS Aggressive Growth Allocation R4 Type: MF (MAALX)	06/28/2002 04/01/2005	0.16	8.07	5.86	6.47	0.89	-	-	
American Funds Europacific Growth R6 Type: MF (RERGX)	04/16/1984 05/01/2009	-0.48	3.99	4.84	9.40	0.49	-	-	
MFS International Value R4 Type: MF (MINHX)	10/24/1995 10/01/2008	6.73	9.56	7.27	9.15	0.84	-	-	
Thornburg International Value R5 Type: MF (TIVRX)	05/28/1998 02/01/2005	6.59	3.20	5.19	6.53	1.12	-	-	0.00
MFS International New Discovery R4 Type: MF (MIDJX)	10/09/1997 04/01/2005	2.73	6.18	6.63	7.80	1.11	-	-	
Thornburg International Growth R5 Type: MF (TINFX)	02/01/2007 02/01/2008	6.82	8.94	N/Av	6.02	1.18	-	-	0.00
Janus Overseas I Type: MF (JIGFX)	05/02/1994 07/06/2009	-8.44	-7.62	2.46	0.56	0.54	-	-	
Emerging Market Equity									
Oppenheimer Developing Markets Y Type: MF (ODVYX)	11/18/1996 09/07/2005	-13.84	-2.29	6.16	7.71	1.06	-	-	

Standardized Performance Disclosure (Cont.) (Mutual Funds and ETFs only)

Investment Name	Inception Product Share Class	Investment Return % (Load-adjusted)				Since Inception	Prospectus Gross Exp Ratio %	Load		12b-1 Fee
		1-Year	5-Year	10-Year	Max Front			Max Deferred		
Real Estate										
Prudential Global Real Estate Z Type: MF (PURZX)	05/05/1998 05/05/1998	0.09	7.44	5.38	9.01	0.97	-	-		
Intermediate Fixed Income										
Loomis Sayles Strategic Income Y Type: MF (NEZYX)	05/01/1995 12/01/1999	-7.42	5.15	6.62	8.37	0.69	-	-	0.00	
Vanguard Interm-Term Treasury Inv Type: MF (VFITX)	10/28/1991 10/28/1991	1.50	2.96	4.61	6.04	0.20	-	-		
PIMCO Real Return P Type: MF (PRLPX)	01/29/1997 04/30/2008	-2.85	2.10	3.93	3.27	0.57	-	-		
PIMCO Total Return P Type: MF (PTTPX)	05/11/1987 04/30/2008	0.63	3.42	5.66	5.21	0.56	-	-		
Loomis Sayles Investment Grade Bond Y Type: MF (LSIIX)	12/31/1996 12/31/1996	-5.08	3.60	5.95	7.35	0.59	-	-	0.00	
International Fixed Income										
Oppenheimer International Bond Y Type: MF (OIBYX)	06/15/1995 09/27/2004	-3.32	0.71	4.66	5.57	0.85	-	-		
High Yield Fixed Income										
Franklin High Income Adv Type: MF (FVHIX)	12/31/1969 12/31/1996	-10.06	3.14	5.35	5.61	0.61	-	-		
Commodities										
PIMCO Commodity Real Return Strat P Type: MF (PCRPX)	06/28/2002 04/30/2008	-25.81	-12.89	-5.13	-10.59	1.04	-	-		
Allocation										
BlackRock Global Allocation Instl Type: MF (MALOX)	02/03/1989 02/03/1989	-0.83	4.37	6.06	10.04	0.87	-	-		
MFS Conservative Allocation R4 Type: MF (MACJX)	06/28/2002 04/01/2005	-0.54	5.18	5.60	5.67	0.69	-	-		
Vanguard Target Retirement 2015 Inv Type: MF (VTXVX)	10/27/2003 10/27/2003	-0.46	6.31	5.36	5.96	0.16	-	-		
Vanguard Target Retirement 2020 Inv Type: MF (VTWNX)	06/07/2006 06/07/2006	-0.68	6.85	N/Av	5.73	0.16	-	-		
Vanguard Target Retirement 2025 Inv Type: MF (VTTVX)	10/27/2003 10/27/2003	-0.85	7.22	5.55	6.31	0.17	-	-		
Vanguard Target Retirement 2030 Inv Type: MF (VTHRX)	06/07/2006 06/07/2006	-1.03	7.59	N/Av	5.79	0.17	-	-		
Vanguard Target Retirement 2035 Inv Type: MF (VTTHX)	10/27/2003 10/27/2003	-1.26	7.92	5.75	6.79	0.18	-	-		
Vanguard Target Retirement 2040 Inv Type: MF (VFORX)	06/07/2006 06/07/2006	-1.59	8.11	N/Av	5.95	0.18	-	-		
Vanguard Target Retirement 2045 Inv Type: MF (VTIVX)	10/27/2003 10/27/2003	-1.57	8.13	5.93	7.14	0.18	-	-		
Vanguard Target Retirement 2050 Inv Type: MF (VFIFX)	06/07/2006 06/07/2006	-1.58	8.12	N/Av	6.00	0.18	-	-		
MFS Growth Allocation R4 Type: MF (MAGJX)	06/28/2002 04/01/2005	-0.63	7.15	5.93	6.39	0.82	-	-		
MFS Moderate Allocation R4 Type: MF (MAMJX)	06/28/2002 04/01/2005	-0.72	6.28	5.86	6.11	0.75	-	-		
Stable Value / Money Market										
Vanguard Prime Money Market Investor Type: MF (VMMXX)	06/04/1975 06/04/1975	0.05	0.03	1.34	5.24	0.16	-	-		

Fi360 Fiduciary Score® Scatter Plot

The fi360 Fiduciary Score is a peer percentile ranking of an investment against a set of quantitative due diligence criteria selected to reflect prudent fiduciary management. The criteria include total returns, risk-adjusted returns, expenses, and other portfolio statistics. Investments are ranked according to their ability to meet due diligence criteria every month. The rank becomes the fi360 Fiduciary Score. The fi360 Fiduciary Score Average is a one-, three-, five- or ten-year rolling average of an investment's fi360 Fiduciary Score. The fi360 Fiduciary Score represents a suggested course of action and is not intended, nor should it be used, as the sole source of information for reaching an investment decision. Visit the Glossary or fi360.com/fi360-Fiduciary-Score for more information.

ID	Investment Name (Ticker)	Type	Score	fi360 Fiduciary Score Average					Action
				1 Yr	3 Yr	5 Yr	10 Yr		
Investments Shown in the Scatter Plot									
1	Vanguard Prime Money Market Investor (VMMXX)	MF	0	0	0	-	-	-	
		# of Peers	841	820	750				
2	MFS Conservative Allocation R4 (MACJX)	MF	0	0	2	1	-	-	
		# of Peers	702	592	483	436			
3	MFS Aggressive Growth Allocation R4 (MAALX)	MF	0	0	3	19	-	-	
		# of Peers	949	810	649	534			
4	Prudential Global Real Estate Z (PURZX)	MF	0	4	4	3	9	-	
		# of Peers	190	182	149	114	20		
5	Oppenheimer Developing Markets Y (ODVYX)	MF	0	16	6	4	-	-	
		# of Peers	606	515	342	246			
6	Vanguard Equity-Income Inv (VEIPX)	MF	0	12	10	7	6	-	
		# of Peers	1,204	1,074	948	858	511		
7	American Beacon Small Cp Val Inv (AVPAX)	MF	0	5	12	11	15	-	
		# of Peers	383	355	288	265	131		
8	MFS Value R4 (MEIJX)	MF	0	5	15	20	-	-	
		# of Peers	1,204	1,074	948	858			
9	Vanguard Target Retirement 2050 Inv (VFIFX)	MF	0	5	17	12	-	-	
		# of Peers	185	166	113	67			
10	Vanguard Target Retirement 2015 Inv (VTXVX)	MF	0	3	18	11	-	-	
		# of Peers	131	104	84	47			
10	Vanguard Target Retirement 2020 Inv (VTWNX)	MF	0	3	18	12	-	-	
		# of Peers	195	178	141	105			
10	Vanguard Target Retirement 2025 Inv (VTTVX)	MF	0	2	18	14	-	-	
		# of Peers	173	142	102	63			
10	Vanguard Target Retirement 2035 Inv (VTTHX)	MF	0	2	18	12	-	-	
		# of Peers	172	141	102	63			
10	Vanguard Target Retirement 2045 Inv (VTIVX)	MF	0	3	18	13	-	-	
		# of Peers	172	134	101	62			
15	Vanguard Target Retirement 2030 Inv (VTHRX)	MF	0	2	20	14	-	-	
		# of Peers	195	178	141	105			
15	Vanguard Target Retirement 2040 Inv (VFORX)	MF	0	3	20	12	-	-	
		# of Peers	195	178	141	105			
17	Victory Sycamore Established Value I (VEVIX)	MF	0	8	28	19	-	-	
		# of Peers	409	377	318	284			
18	BlackRock Global Allocation Instl (MALOX)	MF	0	14	30	28	17	-	
		# of Peers	444	377	281	245	121		
19	American Funds Europacific Growth R6 (RERGX)	MF	19	5	18	18	-	-	
		# of Peers	323	290	255	227			
20	MFS International Value R4 (MINHX)	MF	20	15	20	24	-	-	
		# of Peers	700	629	544	460			
21	Fidelity Small Cap Discovery (FSCRX)	MF	21	30	17	13	23	-	
		# of Peers	663	600	522	461	239		
22	Franklin Growth Adv (FCGAX)	MF	30	24	25	21	15	-	
		# of Peers	1,527	1,381	1,179	1,042	622		
23	Franklin Growth Opportunities Adv (FRAAX)	MF	30	17	29	30	24	-	
		# of Peers	1,527	1,381	1,179	1,042	622		
24	Loomis Sayles Strategic Income Y (NEZYX)	MF	31	22	13	20	21	-	
		# of Peers	212	195	152	126	69		

Fi360 Fiduciary Score® Scatter Plot (Cont.)

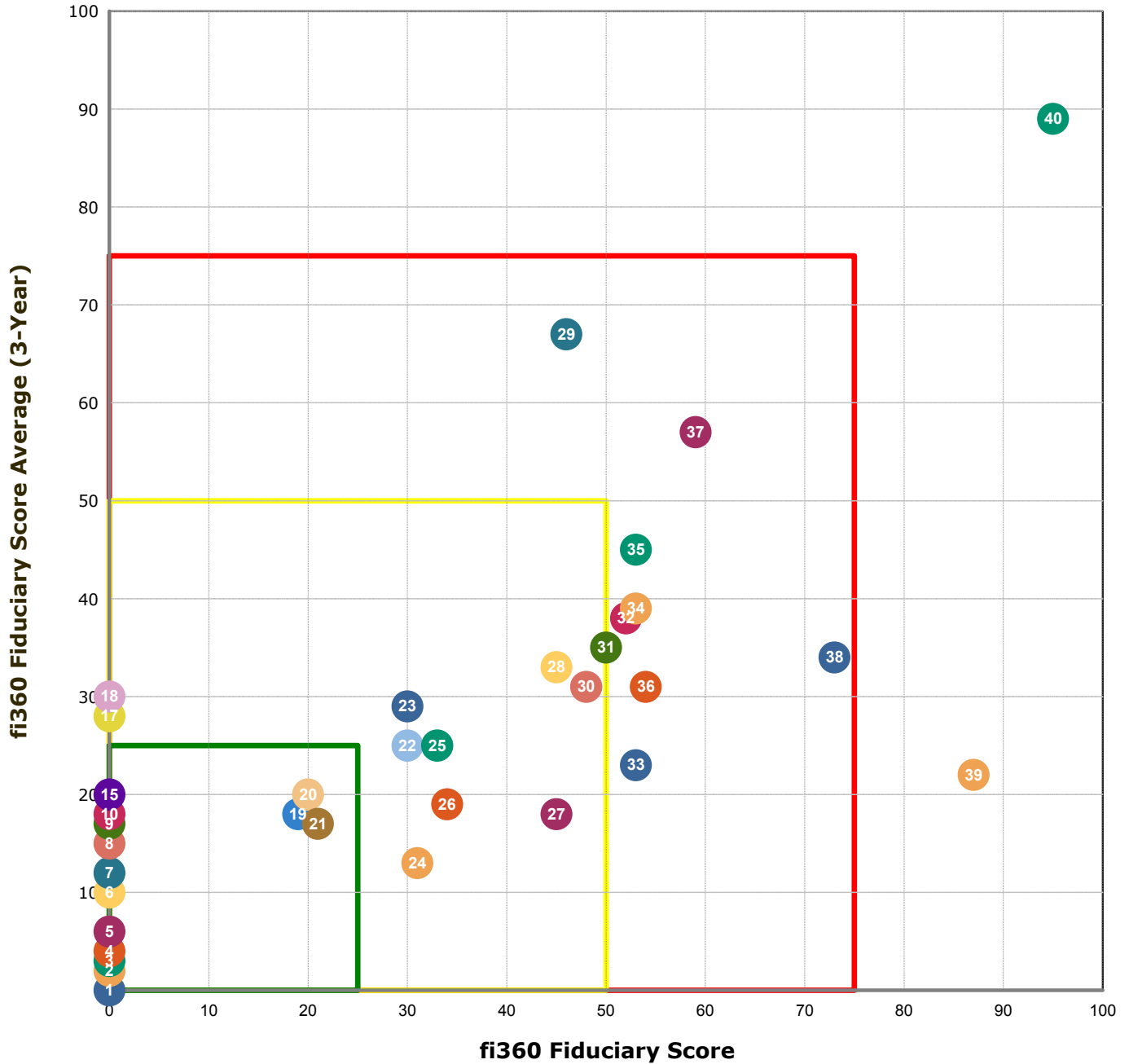
ID	Investment Name (Ticker)	Type	Score	fi360 Fiduciary Score Average					Action
				1 Yr	3 Yr	5 Yr	10 Yr		
25	T. Rowe Price New Horizons (PRNHX)	MF	33	32	25	23	21	-	
		# of Peers	642	602	540	476	284		
26	MFS Growth Allocation R4 (MAGJX)	MF	34	30	19	12	-	-	
		# of Peers	368	303	260	242			
27	PIMCO Commodity Real Return Strat P (PCRPX)	MF	45	29	18	11	-	-	
		# of Peers	135	105	51	37			
28	Vanguard Interm-Term Treasury Inv (VFITX)	MF	45	51	33	31	23	-	
		# of Peers	281	268	242	225	163		
29	Thornburg International Value R5 (TIVRX)	MF	46	61	67	55	-	Watch	
		# of Peers	323	290	255	227			
30	Prudential Jennison Mid Cap Growth Z (PEGZX)	MF	48	37	31	21	15	-	
		# of Peers	639	595	535	481	298		
31	MFS Moderate Allocation R4 (MAMJX)	MF	50	53	35	22	-	-	
		# of Peers	814	723	633	589			
32	Oppenheimer International Bond Y (OIBYX)	MF	52	31	38	33	-	-	
		# of Peers	323	270	214	172			
33	MFS International New Discovery R4 (MIDJX)	MF	53	43	23	15	-	-	
		# of Peers	123	118	110	97			
34	Goldman Sachs Mid Cap Value IR (GCMTX)	MF	53	27	39	32	-	-	
		# of Peers	409	377	318	284			
35	Thornburg International Growth R5 (TINFX)	MF	53	53	45	44	-	-	
		# of Peers	123	118	110	97			
36	PIMCO Real Return P (PRLPX)	MF	54	43	31	29	-	-	
		# of Peers	224	185	153	130			
37	PIMCO Total Return P (PTTPX)	MF	59	71	57	49	-	Watch	
		# of Peers	928	847	761	654			
38	Loomis Sayles Investment Grade Bond Y (LSIIX)	MF	73	50	34	40	42	-	
		# of Peers	928	847	761	654	423		
39	Franklin High Income Adv (FVHIX)	MF	87	62	22	19	15	-	
		# of Peers	624	553	466	413	249		
40	Janus Overseas I (JIGFX)	MF	95	91	89	82	-	Watch	
		# of Peers	700	629	544	460			

fi360 Fiduciary Score® Scatter Plot (Cont.)

fi360 Fiduciary Score Scatter Plot

The chart plots each scored investment using the fi360 Fiduciary Score Average (3-Year) on the vertical axis and the fi360 Fiduciary Score on the horizontal axis. Green, yellow and red lines are drawn to highlight the different fi360 Fiduciary Score quartiles. Investments in the bottom left corner of the chart have a better Score.

Bubble sizes are based on the \$ amount invested. | Bubble numbers refer to the Investment ID's on the previous page.



Fi360 Fiduciary Score® Breakdown (Funds/ETFs/GRPAs only)

fi360 Fiduciary Score Criteria

1	Inception Date: The investment must have at least a 3 year track history.
2	Manager Tenure: The investment manager must have at least a 2 year track history. (Most senior manager's tenure)
3	Assets: The investment must have at least 75 million under management. (Total across all share classes for funds/etfs)
4	Composition: The investment's allocation to its primary asset class should be greater than or equal to 80%. (Not applied to all peer groups)
5	Style: The investment's current style box should match the peer group. (Not applied to all peer groups)
6	Prospectus Net Exp Ratio: The investment must place in the top 75% of its peer group.
7	Alpha: The investment must place in the top 50% of its peer group.
8	Sharpe: The investment must place in the top 50% of its peer group.
9	1 Year Return: The investment must place in the top 50% of its peer group.
10	3 Year Return: The investment must place in the top 50% of its peer group.
11	5 Year Return: The investment must place in the top 50% of its peer group.

Calculation Methodology

The fi360 Fiduciary Score is a peer percentile ranking of an investment against a set of quantitative due diligence criteria selected to reflect prudent fiduciary management. The criteria include total returns, risk-adjusted returns, expenses, and other portfolio statistics. Investments are ranked according to their ability to meet due diligence criteria every month. The rank becomes the fi360 Fiduciary Score. The fi360 Fiduciary Score Average is a one-, three-, five- or ten-year rolling average of an investment's fi360 Fiduciary Score. The fi360 Fiduciary Score represents a suggested course of action and is not intended, nor should it be used, as the sole source of information for reaching an investment decision. Visit the Glossary or fi360.com/fi360-Fiduciary-Score for more information.

Legend

✓	Investment meets the criterion
✗	Investment does not meet the criterion
N/Av	Investment data is not available
N/S	Investment doesn't have the history to be scored
N/App	Investment is not screened on the criterion

Investment Name	Peer Group	fi360 Fiduciary Score Average					fi360 Fiduciary Score Criteria											Action
		Score	1 Yr	3 Yr	5 Yr	10 Yr	1	2	3	4	5	6	7	8	9	10	11	
Large-Cap Equity																		
MFS Value R4 (MEIIX)	Large Value	0	5	15	20	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	-
	# of Peers	1,204	1,074	948	858													
Vanguard Equity-Income Inv (VEIPX)	Large Value	0	12	10	7	6	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	-
	# of Peers	1,204	1,074	948	858	511												
Franklin Growth Adv (FCGAX)	Large Growth	30	24	25	21	15	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✓	-
	# of Peers	1,527	1,381	1,179	1,042	622												
Franklin Growth Opportunities Adv (FRAAX)	Large Growth	30	17	29	30	24	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	-
	# of Peers	1,527	1,381	1,179	1,042	622												
Mid-Cap Equity																		
Victory Sycamore Established Value I (VEVIX)	Mid-Cap Value	0	8	28	19	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	-
	# of Peers	409	377	318	284													
Prudential Jennison Mid Cap Growth Z (PEGZX)	Mid-Cap Growth	48	37	31	21	15	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✓	-
	# of Peers	639	595	535	481	298												
Goldman Sachs Mid Cap Value IR (GCMTX)	Mid-Cap Value	53	27	39	32	-	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	-
	# of Peers	409	377	318	284													
Small-Cap Equity																		
American Beacon Small Cp Val Inv (AVPAX)	Small Value	0	5	12	11	15	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	-
	# of Peers	383	355	288	265	131												
Fidelity Small Cap Discovery (FSCRX)	Small Blend	21	30	17	13	23	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓	-
	# of Peers	663	600	522	461	239												
T. Rowe Price New Horizons (PRNHX)	Small Growth	33	32	25	23	21	✓	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓	-
	# of Peers	642	602	540	476	284												

Fi360 Fiduciary Score® Breakdown (Cont.) (Funds/ETFs/IGSAs only)

Investment Name	Peer Group	fi360 Fiduciary Score					fi360 Fiduciary Score Criteria											Action
		Score	1 Yr	3 Yr	5 Yr	10 Yr	1	2	3	4	5	6	7	8	9	10	11	
Developed International Equity																		
MFS Aggressive Growth Allocation R4 (MAALX)	World Stock	0	0	3	19	-	√	√	√	N/App	N/App	√	√	√	√	√	√	-
	# of Peers	949	810	649	534													
American Funds Europacific Growth R6 (RERGX)	Foreign Large Growth	19	5	18	18	-	√	√	√	√	√	√	√	√	X	√	√	-
	# of Peers	323	290	255	227													
MFS International Value R4 (MINHX)	Foreign Large Blend	20	15	20	24	-	√	√	√	√	X	√	√	√	√	√	√	-
	# of Peers	700	629	544	460													
Thornburg International Value R5 (TIVRX)	Foreign Large Growth	46	61	67	55	-	√	√	√	√	X	√	√	√	√	√	X	Watch
	# of Peers	323	290	255	227													
MFS International New Discovery R4 (MIDJX)	Foreign Small/Mid Growth	53	43	23	15	-	√	√	√	√	√	√	X	X	X	X	X	-
	# of Peers	123	118	110	97													
Thornburg International Growth R5 (TINFX)	Foreign Small/Mid Growth	53	53	45	44	-	√	√	√	X	X	√	√	X	X	√	√	-
	# of Peers	123	118	110	97													
Janus Overseas I (JIGFX)	Foreign Large Blend	95	91	89	82	-	√	√	√	√	X	√	X	X	X	X	X	Watch
	# of Peers	700	629	544	460													
Emerging Market Equity																		
Oppenheimer Developing Markets Y (ODVYX)	Diversified Emerging Mkts	0	16	6	4	-	√	√	√	√	N/App	√	√	√	√	√	√	-
	# of Peers	606	515	342	246													
Real Estate																		
Prudential Global Real Estate Z (PURZX)	Global Real Estate	0	4	4	3	9	√	√	√	N/App	N/App	√	√	√	√	√	√	-
	# of Peers	190	182	149	114	20												
Intermediate Fixed Income																		
Loomis Sayles Strategic Income Y (NEZYX)	Multisector Bond	31	22	13	20	21	√	√	√	N/App	N/App	√	√	√	X	√	√	-
	# of Peers	212	195	152	126	69												
Vanguard Interm-Term Treasury Inv (VFITX)	Intermediate Government	45	51	33	31	23	√	X	√	√	√	√	X	X	√	√	√	-
	# of Peers	281	268	242	225	163												
PIMCO Real Return P (PRLPX)	Inflation-Protected Bond	54	43	31	29	-	√	√	√	√	X	√	X	√	X	X	√	-
	# of Peers	224	185	153	130													
PIMCO Total Return P (PTTPX)	Intermediate-Term Bond	59	71	57	49	-	√	X	√	√	X	√	X	X	√	X	√	Watch
	# of Peers	928	847	761	654													
Loomis Sayles Investment Grade Bond Y (LSIIX)	Intermediate-Term Bond	73	50	34	40	42	√	√	√	X	√	√	X	X	X	X	√	-
	# of Peers	928	847	761	654	423												
International Fixed Income																		
Oppenheimer International Bond Y (OIBYX)	World Bond	52	31	38	33	-	√	√	√	N/App	N/App	√	X	X	√	X	X	-
	# of Peers	323	270	214	172													
High Yield Fixed Income																		
Franklin High Income Adv (FVHIX)	High Yield Bond	87	62	22	19	15	√	√	√	N/App	√	√	X	X	X	X	X	-
	# of Peers	624	553	466	413	249												
Commodities																		
PIMCO Commodity Real Return Strat P (PCRPX)	Commodities Broad Basket	45	29	18	11	-	√	√	√	N/App	N/App	√	X	X	X	X	√	-
	# of Peers	135	105	51	37													

Fi360 Fiduciary Score® Breakdown (Cont.) (Funds/ETFs/IGSAs only)

Investment Name	Peer Group	fi360 Fiduciary Score					fi360 Fiduciary Score Criteria											Action
		Score	1 Yr	3 Yr	5 Yr	10 Yr	1	2	3	4	5	6	7	8	9	10	11	
Allocation																		
BlackRock Global Allocation Instl (MALOX)	World Allocation	0	14	30	28	17	✓	✓	✓	N/App	N/App	✓	✓	✓	✓	✓	✓	-
	# of Peers	444	377	281	245	121												
MFS Conservative Allocation R4 (MACJX)	Conservative Allocation	0	0	2	1	-	✓	✓	✓	N/App	N/App	✓	✓	✓	✓	✓	✓	-
	# of Peers	702	592	483	436													
Vanguard Target Retirement 2015 Inv (VTXVX)	Target Date 2011-2015	0	3	18	11	-	✓	✓	✓	N/App	N/App	✓	✓	✓	✓	✓	✓	-
	# of Peers	131	104	84	47													
Vanguard Target Retirement 2020 Inv (VTWVX)	Target Date 2016-2020	0	3	18	12	-	✓	✓	✓	N/App	N/App	✓	✓	✓	✓	✓	✓	-
	# of Peers	195	178	141	105													
Vanguard Target Retirement 2025 Inv (VTVVX)	Target Date 2021-2025	0	2	18	14	-	✓	✓	✓	N/App	N/App	✓	✓	✓	✓	✓	✓	-
	# of Peers	173	142	102	63													
Vanguard Target Retirement 2030 Inv (VTRVX)	Target Date 2026-2030	0	2	20	14	-	✓	✓	✓	N/App	N/App	✓	✓	✓	✓	✓	✓	-
	# of Peers	195	178	141	105													
Vanguard Target Retirement 2035 Inv (VTTHX)	Target Date 2031-2035	0	2	18	12	-	✓	✓	✓	N/App	N/App	✓	✓	✓	✓	✓	✓	-
	# of Peers	172	141	102	63													
Vanguard Target Retirement 2040 Inv (VFORX)	Target Date 2036-2040	0	3	20	12	-	✓	✓	✓	N/App	N/App	✓	✓	✓	✓	✓	✓	-
	# of Peers	195	178	141	105													
Vanguard Target Retirement 2045 Inv (VTIVX)	Target Date 2041-2045	0	3	18	13	-	✓	✓	✓	N/App	N/App	✓	✓	✓	✓	✓	✓	-
	# of Peers	172	134	101	62													
Vanguard Target Retirement 2050 Inv (VFIFX)	Target Date 2046-2050	0	5	17	12	-	✓	✓	✓	N/App	N/App	✓	✓	✓	✓	✓	✓	-
	# of Peers	185	166	113	67													
MFS Growth Allocation R4 (MAGJX)	Aggressive Allocation	34	30	19	12	-	✓	✓	✓	N/App	N/App	✓	X	✓	✓	X	✓	-
	# of Peers	368	303	260	242													
MFS Moderate Allocation R4 (MAMJX)	Moderate Allocation	50	53	35	22	-	✓	✓	✓	N/App	N/App	✓	X	X	✓	X	X	-
	# of Peers	814	723	633	589													
Stable Value / Money Market																		
Vanguard Prime Money Market Investor (VMMXX)	Money Market Taxable	0	0	0	-	-	✓	✓	✓	N/App	N/App	✓	N/Av	✓	✓	✓	✓	-
	# of Peers	841	820	750														

Peer Group Definitions / Risk Disclosures

Aggressive Allocation

Aggressive-allocation portfolios seek to provide both capital appreciation and income by investing in three major areas: stocks, bonds, and cash. These portfolios tend to hold larger positions in stocks than moderate-allocation portfolios. These portfolios typically have 70% to 90% of assets in equities and the remainder in fixed income and cash.

Commodities Broad Basket

Broad Basket portfolios can invest in a diversified basket of commodity goods including but not limited to grains, minerals, metals, livestock, cotton, oils, sugar, coffee and cocoa. Investment can be made directly in physical assets or commodity linked derivative instruments, such as commodity swap agreements.

Conservative Allocation

Conservative-allocation portfolios seek to provide both capital appreciation and income by investing in three major areas: stocks, bonds, and cash. These portfolios tend to hold smaller positions in stocks than moderate-allocation portfolios. These portfolios typically have 20% to 50% of assets in equities and 50% to 80% of assets in fixed income and cash.

Diversified Emerging Mkts

Diversified emerging-markets portfolios tend to divide their assets among 20 or more nations, although they tend to focus on the emerging markets of Asia and Latin America rather than on those of the Middle East, Africa, or Europe. These portfolios invest predominantly in emerging market equities, but some funds also invest in both equities and fixed income investments from emerging markets.

Foreign Large Blend

Foreign large-blend portfolios invest in a variety of big international stocks. Most of these portfolios divide their assets among a dozen or more developed markets, including Japan, Britain, France, and Germany. These portfolios primarily invest in stocks that have market caps in the top 70% of each economically integrated market (such as Europe or Asia ex-Japan). The blend style is assigned to portfolios where neither growth nor value characteristics predominate. These portfolios typically will have less than 20% of assets invested in U.S. stocks.

Foreign Large Growth

Foreign large-growth portfolios focus on high-priced growth stocks, mainly outside of the United States. Most of these portfolios divide their assets among a dozen or more developed markets, including Japan, Britain, France, and Germany. These portfolios primarily invest in stocks that have market caps in the top 70% of each economically integrated market (such as Europe or Asia ex-Japan). Growth is defined based on fast growth (high growth rates for earnings, sales, book value, and cash flow) and high valuations (high price ratios and low dividend yields). These portfolios typically will have less than 20% of assets invested in U.S. stocks.

Foreign Small/Mid Growth

Foreign small-/mid-growth portfolios invest in international stocks that are smaller, growing faster, and higher-priced than other stocks. These portfolios primarily invest in stocks that fall in the bottom 30% of each economically integrated market (such as Europe or Asia ex-Japan). Growth is defined based on fast growth (high growth rates for earnings, sales, book value, and cash flow) and high valuations (high price ratios and low dividend yields). These portfolios typically will have less than 20% of assets invested in U.S. stocks.

Global Real Estate

Global real estate portfolios invest primarily in non-US real estate securities, but may also invest in U.S. real estate securities. Securities that these portfolios purchase include: debt & equity securities, convertible securities, and securities issued by Real Estate Investment Trusts (REITs) and REIT like entities. Portfolios in this category also invest in real-estate operating companies.

High Yield Bond

High-yield bond portfolios concentrate on lower-quality bonds, which are riskier than those of higher-quality companies. These portfolios generally offer higher yields than other types of portfolios, but they are also more vulnerable to economic and credit risk. These portfolios primarily invest in U.S. high-income debt securities where at least 65% or more of bond assets are not rated or are rated by a major agency such as Standard & Poor's or Moody's at the level of BB (considered speculative for taxable bonds) and below.

Inflation-Protected Bond

Inflation-protected bond portfolios invest primarily in debt securities that adjust their principal values in line with the rate of inflation. These bonds can be issued by any organization, but the U.S. Treasury is currently the largest issuer for these types of securities.

Intermediate Government

Intermediate-government portfolios have at least 90% of their bond holdings in bonds backed by the U.S. government or by government-linked agencies. This backing minimizes the credit risk of these portfolios, as the U.S. government is unlikely to default on its debt. These portfolios have durations typically between 3.5 and six years. Consequently, the group's performance--and its level of volatility--tends to fall between that of the short government and long government bond categories. Morningstar calculates monthly breakpoints using the effective duration of the Morningstar Core Bond Index (MCBI) in determining duration assignment. Intermediate is defined as 75% to 125% of the 3 year average effective duration of the MCBI.

Intermediate-Term Bond

Intermediate-term bond portfolios invest primarily in corporate and other investment-grade U.S. fixed-income issues and typically have durations of 3.5 to six years. These portfolios are less sensitive to interest rates, and therefore less volatile, than portfolios that have longer durations. Morningstar calculates monthly breakpoints using the effective duration of the Morningstar Core Bond Index (MCBI) in determining duration assignment. Intermediate-term is defined as 75% to 125% of the 3 year average effective duration of the MCBI.

Large Growth

Large-growth portfolios invest primarily in big U.S. companies that are projected to grow faster than other large-cap stocks. Stocks in the top 70% of the capitalization of the U.S. equity market are defined as large cap. Growth is defined based on fast growth (high growth rates for earnings, sales, book value, and cash flow) and high valuations (high price ratios and low dividend yields). Most of these portfolios focus on companies in rapidly expanding industries.

Large Value

Large-value portfolios invest primarily in big U.S. companies that are less expensive or growing more slowly than other large-cap stocks. Stocks in the top 70% of the capitalization of the U.S. equity market are defined as large-cap. Value is defined based on low valuations (low price ratios and high dividend yields) and slow growth (low growth rates for earnings, sales, book value, and cash flow).

Peer Group Definitions / Risk Disclosures (Cont.)

Mid-Cap Growth

Some mid-cap growth portfolios invest in stocks of all sizes, thus leading to a mid-cap profile, but others focus on midsize companies. Mid-cap growth portfolios target U.S. firms that are projected to grow faster than other mid-cap stocks, therefore commanding relatively higher prices. The U.S. mid-cap range for market capitalization typically falls between \$1 billion-\$8 billion and represents 20% of the total capitalization of the U.S. equity market. Growth is defined based on fast growth (high growth rates for earnings, sales, book value, and cash flow) and high valuations (high price ratios and low dividend yields).

Mid-Cap Value

Some mid-cap value portfolios focus on medium-size companies while others land here because they own a mix of small-, mid-, and large-cap stocks. All look for U.S. stocks that are less expensive or growing more slowly than the market. The U.S. mid-cap range for market capitalization typically falls between \$1 billion-\$8 billion and represents 20% of the total capitalization of the U.S. equity market. Value is defined based on low valuations (low price ratios and high dividend yields) and slow growth (low growth rates for earnings, sales, book value, and cash flow).

Moderate Allocation

Moderate-allocation portfolios seek to provide both capital appreciation and income by investing in three major areas: stocks, bonds, and cash. These portfolios tend to hold larger positions in stocks than conservative-allocation portfolios. These portfolios typically have 50% to 70% of assets in equities and the remainder in fixed income and cash.

Money Market Taxable

These portfolios invest in short-term money market securities in order to provide a level of current income that is consistent with the preservation of capital. **An investment in money market securities is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the portfolio seeks to preserve the value of your investment, it is possible to lose money by investing in money market securities.**

Multisector Bond

Multisector bond portfolios seek income by diversifying their assets among several fixed-income sectors, usually U.S. government obligations, U.S. corporate bonds, foreign bonds, and high-yield U.S. debt securities. These portfolios typically hold 35% to 65% of bond assets in securities that are not rated or are rated by a major agency such as Standard & Poor's or Moody's at the level of BB (considered speculative for taxable bonds) and below.

Small Blend

Small-blend portfolios favor U.S. firms at the smaller end of the market-capitalization range. Some aim to own an array of value and growth stocks while others employ a discipline that leads to holdings with valuations and growth rates close to the small-cap averages. Stocks in the bottom 10% of the capitalization of the U.S. equity market are defined as small-cap. The blend style is assigned to portfolios where neither growth nor value characteristics predominate.

Small Growth

Small-growth portfolios focus on faster-growing companies whose shares are at the lower end of the market-capitalization range. These portfolios tend to favor companies in up-and-coming industries or young firms in their early growth stages. Because these businesses are fast-growing and often richly valued, their stocks tend to be volatile. Stocks in the bottom 10% of the capitalization of the U.S. equity market are defined as small-cap. Growth is defined based on fast growth (high growth rates for earnings, sales, book value, and cash flow) and high valuations (high price ratios and low dividend yields).

Small Value

Small-value portfolios invest in small U.S. companies with valuations and growth rates below other small-cap peers. Stocks in the bottom 10% of the capitalization of the U.S. equity market are defined as small-cap. Value is defined based on low valuations (low price ratios and high dividend yields) and slow growth (low growth rates for earnings, sales, book value, and cash flow).

Target Date 2011-2015

Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2011-2015) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

Target Date 2016-2020

Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2016-2020) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

Target Date 2021-2025

Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2021-2025) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

Target Date 2026-2030

Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2026-2030) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

Target Date 2031-2035

Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2031-2035) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

Peer Group Definitions / Risk Disclosures (Cont.)

Target Date 2036-2040

Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2036-2040) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

Target Date 2041-2045

Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2041-2045) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

Target Date 2046-2050

Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2046-2050) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

World Allocation

World-allocation portfolios seek to provide both capital appreciation and income by investing in three major areas: stocks, bonds, and cash. While these portfolios do explore the whole world, most of them focus on the U.S., Canada, Japan, and the larger markets in Europe. They should have less than 50% of their assets in emerging markets. These portfolios typically have at least 10% of assets in bonds, less than 70% of assets in stocks, and at least 40% of assets in non-U.S. stocks or bonds.

World Bond

World bond portfolios invest 40% or more of their assets in foreign bonds. Some world bond portfolios follow a conservative approach, favoring high-quality bonds from developed markets. Others are more adventurous, and own some lower-quality bonds from developed or emerging markets. Some portfolios invest exclusively outside the U.S., while others regularly invest in both U.S. and non-U.S. bonds.

World Stock

World-stock portfolios have few geographical limitations. It is common for these portfolios to invest the majority of their assets in the U.S., Europe, and Japan, with the remainder divided among the globe's smaller markets. These portfolios typically have 20%-60% of assets in U.S. stocks.

Investment Risk

Commodities

The investor should note that commodities investing is generally considered speculative because of the significant potential for investment loss. Their markets are likely to be volatile and there may be sharp price fluctuations even during periods when prices overall are rising.

Foreign Securities Funds/Emerging Market Funds

The investor should note that funds that invest in foreign securities involve special additional risks. These risks include, but are not limited to, currency risk, political risk, and risk associated with varying accounting standards. Investing in emerging markets may accentuate these risks.

High-Yield Bond Funds

The investor should note that funds that invest in lower-rated debt securities (commonly referred to as junk bonds) involve additional risks because of the lower credit quality of the securities in the portfolio. The investor should be aware of the possible higher level of volatility, and increased risk of default.

Mid Cap Funds

The investor should note that funds that invest in companies with market capitalizations below \$10 billion involve additional risks. The securities of these companies may be more volatile and less liquid than the securities of larger companies.

Non-Diversified Funds

The investor should note that funds that invest more of their assets in a single issuer involve additional risks, including share price fluctuations, because of the increased concentration of investments.

Sector Funds

The investor should note that funds that invest exclusively in one sector or industry involve additional risks. The lack of industry diversification subjects the investor to increased industry-specific risks.

Small Cap Funds

The investor should note that funds that invest in stocks of small companies involve additional risks. Smaller companies typically have a higher risk of failure, and are not as well established as larger blue-chip companies. Historically, smaller-company stocks have experienced a greater degree of market volatility than the overall market average.

Tax-Free Municipal Bond Funds

The investor should note that the income from tax-free municipal bond funds may be subject to state and local taxation and the Alternative Minimum Tax.

Index Definitions

Barclays US Agg Bond TR USD

The index measures the performance of investment grade, U.S. dollar-denominated, fixed-rate taxable bond market, including Treasuries, government-related and corporate securities, MBS (agency fixed-rate and hybrid ARM passthroughs), ABS, and CMBS. It rolls up into other Barclays flagship indices, such as the multi-currency Global Aggregate Index and the U.S. Universal Index, which includes high yield and emerging markets debt.

Barclays US Government TR USD

The index measures the performance of the U.S. Treasury and U.S. Agency Indices, including Treasuries and U.S. agency debentures. It is a component of the U.S. Government/Credit Index and the U.S. Aggregate Index.

Barclays US Treasury US TIPS TR USD

The index measures the performance of rules-based, market value-weighted inflation-protected securities issued by the U.S. Treasury. It is a subset of the Global Inflation-Linked Index (Series-L).

Barclays US Universal TR USD

The index measures the performance of USD-denominated, taxable bonds that are rated either investment grade or high-yield. It represents the union of the U.S. Aggregate Index, U.S. Corporate High Yield Index, Investment Grade 144A Index, Eurodollar Index, U.S. Emerging Markets Index, and the non-ERISA eligible portion of the CMBS Index.

BofAML US HY Master II TR USD

The index measures the performance of short-term US dollar denominated below investment grade corporate debt publicly issued in the US domestic market. Qualifying securities must have at least 18 months to final maturity at the time of issuance, at least one year remaining term to final maturity as of the rebalancing date, a fixed coupon schedule and a minimum amount outstanding of \$100 million. It is capitalization-weighted.

Citi WGBI NonUSD USD

The index measures the performance of fixed-rate, local currency, investment-grade sovereign bonds of all WGBI countries except the United States and is stated in US dollar terms. It is a subset of Citigroup World Government Bond Index (WGBI).

Morningstar Agg Tgt Risk TR USD

The Morningstar Target Risk Index family is designed to meet the needs of investors who would like to maintain a target level of equity exposure through a portfolio diversified across equities, bonds and inflation-hedged instruments. The Morningstar Aggressive Target Risk Index seeks approximately 95% exposure to global equity markets.

Morningstar Gbl Allocation TR USD

The index measures the performance of a multi-asset class portfolio of global equities, global bonds and cash. This portfolio is held in a static allocation that is appropriate for investors who seek average exposure to global equity market risk and returns.

Morningstar Lifetime Mod 2015 TR USD

The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who is about five years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.

Morningstar Lifetime Mod 2020 TR USD

The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who is about ten years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.

Morningstar Lifetime Mod 2025 TR USD

The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who is about 15 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.

Morningstar Lifetime Mod 2030 TR USD

The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who is about 20 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.

Morningstar Lifetime Mod 2035 TR USD

The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who is about 25 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.

Morningstar Lifetime Mod 2040 TR USD

The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who is about 30 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.

Morningstar Lifetime Mod 2045 TR USD

The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who is about 35 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.

Morningstar Lifetime Mod 2050 TR USD

The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who is about 40 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.

Index Definitions (Cont.)

Morningstar Lng-Only Comdty TR USD

The index measures the performance of future contracts on eligible long commodities. Eligibility is defined as a commodity that has future contracts traded on one of the US exchanges and rank in the top 95% by the 12-month average of total dollar value of open interest. The index is reconstituted annually, on the third Friday of December each year. It is a fully collateralized commodity futures index.

Morningstar Mod Agg Tgt Risk TR USD

The Morningstar Target Risk Index family is designed to meet the needs of investors who would like to maintain a target level of equity exposure through a portfolio diversified across equities, bonds and inflation-hedged instruments. The Morningstar Moderately Aggressive Target Risk Index seeks approximately 80% exposure to global equity markets.

Morningstar Mod Con Tgt Risk TR USD

The Morningstar Target Risk Index family is designed to meet the needs of investors who would like to maintain a target level of equity exposure through a portfolio diversified across equities, bonds and inflation-hedged instruments. The Morningstar Moderately Conservative Target Risk Index seeks approximately 40% exposure to global equity markets.

MSCI ACWI Ex USA Growth NR USD

The index measures the performance of the growth large and mid cap segments of the particular regions, excluding USA equity securities, including developed and emerging market. It is free float-adjusted market-capitalization weighted.

MSCI ACWI Ex USA NR USD

The index measures the performance of the large and mid cap segments of the particular regions, excluding USA equity securities, including developed and emerging market. It is free float-adjusted market-capitalization weighted.

MSCI ACWI Ex USA SMID NR USD

The index measures the performance of the small and mid cap segments of the particular regions, excluding USA equity securities, including developed and emerging market. It is free float-adjusted market-capitalization weighted.

MSCI ACWI NR USD

The index measures the performance of the large and mid cap segments of all country markets, excluding the US. It is free float-adjusted market-capitalization weighted.

MSCI EM NR USD

The index measures the performance of the large and mid cap segments of emerging market equity securities. It is free float-adjusted market-capitalization weighted.

Russell 1000 Growth TR USD

The index measures the performance of the large-cap growth segment of the US equity securities. It includes the Russell 1000 index companies with higher price-to-book ratios and higher forecasted growth values. It is market-capitalization weighted. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.

Russell 1000 Value TR USD

The index measures the performance of the large-cap value segment of the US equity securities. It includes the Russell 1000 index companies with lower price-to-book ratios and lower expected growth values. It is market-capitalization weighted. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.

Russell 2000 Growth TR USD

The index measures the performance of small-cap growth segment of the US equity universe. It includes those Russell 2000 companies with higher price-to-value ratios and higher forecasted growth values. It is market-capitalization weighted. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.

Russell 2000 TR USD

The index measures the performance of the small-cap segment of the US equity universe. It is a subset of the Russell 3000 and includes approximately 2000 of the smallest securities based on a combination of their market cap and current index membership. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.

Russell 2000 Value TR USD

The index measures the performance of small-cap value segment of the US equity universe. It includes those Russell 2000 companies with lower price-to-book ratios and lower forecasted growth values. It is market-capitalization weighted. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.

Russell Mid Cap Growth TR USD

The index measures the performance of the mid-cap growth segment of the US equity universe. It includes Russell midcap index companies with higher price-to-book ratios and higher forecasted growth values. It is market-capitalization weighted. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.

Russell Mid Cap Value TR USD

The index measures the performance of the mid-cap value segment of the US equity universe. It includes Russell midcap index companies with lower price-to-book ratios and lower forecasted growth values. It is market-capitalization weighted.

S&P Global REIT TR USD

The index measures the performance of publicly traded equity REITs listed in both developed and emerging markets. It is a member of the S&P Global Property Index Series.

USTREAS T-Bill Auction Ave 3 Mon

The index measures the performance of the average investment rate of US T-Bills securities with the maturity of 3 months.

Glossary

12b-1 Fee

Maximum annual charge deducted from fund assets to pay for distribution and marketing costs. Although usually set on a percentage basis, this amount will occasionally be a flat figure. This information is taken directly from the fund's prospectus, and includes distribution, service and other expenses incurred by the fund. Morningstar lists the maximum amount. Some 12b-1 fees are something of a hidden charge, because they are taken out of the NAV. Morningstar breaks the 12b-1 amount out of the expense ratio so investors know how much they're paying. (Description provided by Morningstar)

Alpha

A measure of the difference between a fund's actual returns and its expected performance, given its level of risk as measured by beta. A positive alpha figure indicates the fund has performed better than its beta would predict. In contrast, a negative alpha indicates the fund underperformed, given the expectations established by the fund's beta. All MPT statistics (alpha, beta, and R-squared) are based on a least-squared regression of the fund's return over Treasury bills (called excess return) and the excess returns of the fund's benchmark index. (Description provided by Morningstar)

Composition Criterion

This screen is one of the fi360 Fiduciary Score[®] criterion. The screened product can have no more than 20% of the portfolio invested in 'unrelated asset class securities. For example, a Large-Cap Growth product should not hold more than 20% in cash, fixed income and/or international securities. This screen is not applied to all asset classes. (Description provided by fi360)

Deferred Load

This is also known as a back-end sales charge, and it is imposed when investors redeem shares. The percentage charged generally declines the longer shares are held, and it is usually applied to the lower of the beginning price or ending price. This charge is often coupled with higher 12b-1 fees in B or C share classes as an alternative to a traditional front-end load fund. (Description provided by Morningstar)

Expense Ratio - Prospectus Gross

Gross Expense Ratio represents the total gross expenses (net expenses with waivers added back in) divided by the fund's average net assets. If it is not equal to the net expense ratio, the gross expense ratio portrays the fund's expenses had the fund not waived a portion, or all, of its fees. Thus, to some degree, it is an indication of fee contracts. Some fee waivers have an expiration date; other waivers are in place indefinitely. (Description provided by Morningstar)

Expense Ratio - Prospectus Net

The percentage of fund assets used to pay for operating expenses and management fees, including 12b-1 fees, administrative fees, and all other asset-based costs incurred by the fund, except brokerage costs. Fund expenses are reflected in the fund's NAV. Sales charges are not included in the expense ratio. The expense ratio for fund of funds is the aggregate expense ratio as defined as the sum of the wrap or sponsor fees plus the estimated weighted average of the underlying fund fees. (Description provided by Morningstar)

fi360 Fiduciary Score

The fi360 Fiduciary Score[®] is a peer percent ranking of an investment against a set of quantitative due diligence criteria selected to reflect prudent fiduciary management. The fi360 Fiduciary Score[®] is calculated on a monthly basis for investments with at least a three year history. Note: Group Retirement Plan Annuities (GRPAs) are ranked in a peer group that includes GRPAs, Mutual Funds and ETFs. Prior to 9/30/2013 only Mutual Funds and ETFs were used to construct the peer group. (Description provided by fi360)

fi360 Fiduciary Score[®] Average

The fi360 Fiduciary Score Average is a one-, three-, five- or ten-year rolling average of an investment's fi360 Fiduciary Score. The Average Score is calculated on a monthly basis. Since the Average Score is a rolling average of the historical fi360 Fiduciary Score, an investment needs to have the requisite amount of Fiduciary Score calculations for each Average Score. (Description provided by fi360)

fi360 Fiduciary Score[®] Methodology

The fi360 Fiduciary Score[®] is a peer percent ranking of an investment against a set of quantitative due diligence criteria selected to reflect prudent fiduciary management. For each investment with at least a three-year history, fi360 calculates the fi360 Fiduciary Score based on the following due diligence criteria: regulatory oversight, minimum track record, stability of the organization, assets in the investment, composition consistency with asset class, style consistency, expense ratio/fees relative to peers, risk-adjusted performance relative to peers, and performance relative to peers. Investments are evaluated at the conclusion of each month. If an investment does not meet an individual due diligence criterion, points are awarded. Investments that satisfy all of the due diligence criteria receive a fi360 Fiduciary Score of 0. Every other investment is given a Score of 1-100 based on their point total, and representing their percentile ranking within their peer group. The fi360 Fiduciary Score Average is a one-, three-, five- or ten-year rolling average of an investment's fi360 Fiduciary Score. The Average Score is also calculated on a monthly basis. The fi360 Fiduciary Score represents a suggested course of action and is not intended, nor should it be used, as the sole source of information for reaching an investment decision. Visit fi360.com/fi360-Fiduciary-Score for the complete methodology document. (Description provided by fi360)

Front-End Load

The initial, or front-end, sales charge is a one-time deduction from an investment made into the fund. The amount is generally relative to the amount of the investment, so that larger investments incur smaller rates of charge. The sales charge serves as a commission for the broker who sold the fund. A fund's potential fees and sales charges are an important factor to consider before making an investment. The load fee compensates the broker or financial planner for the service of providing professional investment advice. (Description provided by Morningstar)

Fund Family

A company which offers mutual funds. Generally speaking, the company name is included in the official fund name. (Description provided by Morningstar)

Fund Name

The fund's official name, or an abbreviation thereof, as stated in the fund's prospectus. Morningstar attempts to limit the extent to which fund name abbreviation is made by keeping the family name or first word intact whenever possible. As a general rule, the words Fund, Shares, Class, Series, Trust (not including class designation), and articles at the beginning of a fund's name are omitted. They appear, however, in cases where their omission could confuse two funds or groups. The fund name is taken directly from the prospectus. The names normally do not change, unless the fund itself changes its name. (Description provided by Morningstar)

Glossary (Cont.)

Inception Date

The date on which the fund began its operations. Funds with long track records offer more history by which investors can assess overall fund performance. However, another important factor to consider is the fund manager and his or her tenure with the fund. Often times a change in fund performance can indicate a change in management. (Description provided by Morningstar)

Investment Type

The following abbreviations are used to identify an investment type. MF - Mutual Fund, ETF - Exchange Traded Fund, VA - Variable Annuity, SMA - Separately Managed Account, GRPA - Group Retirement Plan Annuity (Description provided by fi360)

Manager Tenure

The number of years that the current manager has been managing the investment. In the case of a team, the longest manager tenure is used. (Description provided by Morningstar)

Median Mutual Fund/ETF Manager

The median manager for a given data point is calculated by ranking the managers (investments) within a given peer group on a particular data point from best to worst. The manager that represents the 50th percentile of the ranking becomes the median manager for the group. (Description provided by fi360)

Net Assets - Funds/ETFs

The month-end net assets of the mutual fund, recorded in millions of dollars. Net-asset figures are useful in gauging a fund's size, agility, and popularity. They help determine whether a small company fund, for example, can remain in its investment-objective category if its asset base reaches an ungainly size. The assets are totaled across all share classes of the fund. (Description provided by Morningstar)

Number of investments in Peer Group

A count of the number of investments within a specific peer group for a particular data point such as 1yr return or Alpha. This number represents the total number of investments used to calculate the bar charts and rankings for each data point. (Note: Group Retirement Plan Annuities (GRPAs) are ranked in a peer group that includes GRPAs, Mutual Funds and ETFs. Prior to 9/30/2013 only Mutual Funds and ETFs were used to construct the peer group. (Description provided by fi360)

Peer Group (Morningstar Category)

In an effort to distinguish funds by what they own, as well as by their prospectus objectives and styles, Morningstar developed the Morningstar Categories. While the prospectus objective identifies a fund's investment goals based on the wording in the fund prospectus, the Morningstar Category identifies funds based on their actual investment styles as measured by their underlying portfolio holdings (portfolio and other statistics over the past three years). See specific category name for further details (i.e. "Peer Group - Large Value"). (Description provided by Morningstar)

Sharpe Ratio

A risk-adjusted measure developed by Nobel Laureate William Sharpe. It is calculated by using standard deviation and excess return to determine reward per unit of risk. The higher the Sharpe Ratio, the better the fund's historical risk-adjusted performance. The Sharpe ratio is calculated for the past 36-month period by dividing a fund's annualized excess returns by the standard deviation of a fund's annualized excess returns. Since this ratio uses standard deviation as its risk measure, it is most appropriately applied when analyzing a fund that is an investor's sole holding. The Sharpe Ratio can be used to compare two funds directly on how much risk a fund had to bear to earn excess return over the risk-free rate. (Description provided by Morningstar)

Style Box - Equity

The Morningstar Style Box™ reveals a fund's investment strategy. Morningstar classifies funds as being large-cap, mid-cap, or small-cap based on the market capitalization of long stocks owned; and as value, blend, or growth based on the value-growth orientation of the stock holdings. The nine possible combinations of these characteristics correspond to the nine squares of the Morningstar Style Box-size is displayed along the vertical axis and style is displayed along the horizontal axis. (Description provided by Morningstar)

Glossary (Cont.)

Style Box - Fixed Income

The Morningstar Style Box™ reveals a fund's investment strategy. Morningstar classifies bond funds in its style box based on their interest rate sensitivity as limited, moderate and extensive measured by the average effective duration of the fund's holdings; and their credit quality as high, medium, or low based on letter (or alphanumeric) credit ratings of the long bonds owned by third party credit rating agencies. The nine possible combinations of these characteristics correspond to the nine squares of the Morningstar Style Box -- quality is displayed along the vertical axis and sensitivity to interest rate along the horizontal axis. Morningstar seeks credit rating information from fund companies on a periodic basis (e.g., quarterly). In compiling credit rating information Morningstar accepts credit ratings reported by fund companies that have been issued by all Nationally Recognized Statistical Rating Organizations (NRSROs). For a list of all NRSROs, please visit <http://www.sec.gov/divisions/marketreg/ratingagency.htm>. Additionally, Morningstar accepts foreign credit ratings from widely recognized or registered rating agencies. If two rating organizations/agencies have rated a security, fund companies are to report the lower rating; if three or more organizations/agencies have rated a security, fund companies are to report the median rating, and in cases where there are more than two organization/agency ratings and a median rating does not exist, fund companies are to use the lower of the two middle ratings. PLEASE NOTE: Morningstar, Inc. is not itself an NRSRO nor does it issue a credit rating on the fund. An NRSRO or rating agency ratings can change from time-to-time. For credit quality, Morningstar combines the credit rating information provided by the fund companies with an average default rate calculation to come up with a weighted-average credit quality. The weighted-average credit quality is currently a letter that roughly corresponds to the scale used by a leading NRSRO. Bond funds are assigned a style box placement of "low", "medium", or "high" based on their average credit quality. Funds with a low credit quality are those whose weighted-average credit quality is determined to be less than "BBB-"; medium are those less than "AA-", but greater or equal to "BBB-"; and high are those with a weighted-average credit quality of "AA-" or higher. When classifying a bond portfolio, Morningstar first maps the NRSRO credit ratings of the underlying holdings to their respective default rates (as determined by Morningstar's analysis of actual historical default rates). Morningstar then averages these default rates to determine the average default rate for the entire bond fund. Finally, Morningstar maps this average default rate to its corresponding credit rating along a convex curve. For interest-rate sensitivity, Morningstar obtains from fund companies the average effective duration. Generally, Morningstar classifies a fixed-income fund's interest-rate sensitivity based on the effective duration of the Morningstar Core Bond Index (MCBI), which is currently three years. The classification of Limited will be assigned to those funds whose average effective duration is between 25% to 75% of MCBI's average effective duration; funds whose average effective duration is between 75% to 125% of the MCBI will be classified as Moderate; and those that are at 125% or greater of the average effective duration of the MCBI will be classified as Extensive. For municipal bond funds, Morningstar also obtains from fund companies the average effective duration. In these cases static breakpoints are utilized. These breakpoints are as follows: (i) Limited: 4.5 years or less; (ii) Moderate: more than 4.5 years but less than 7 years; and (iii) Extensive: more than 7 years. In addition, for non-US taxable and non-US domiciled fixed income funds static duration breakpoints are used: (i) Limited: less than or equal to 3.5 years; (ii) Moderate: greater than 3.5 and less than equal to 6 years; (iii) Extensive: greater than 6 years. (Description provided by Morningstar)

Style Drift Criterion

This screen is one of the fi360 Fiduciary Score« criterion. A comparison is made of the fund's category (3-year style average) and the current style (for the quarter). The fiduciary due diligence screen is a match between the category and style. (Description provided by fi360)

Total Return - Funds

Expressed in percentage terms, Morningstar's calculation of total return is determined each month by taking the change in monthly net asset value, reinvesting all income and capital-gains distributions during that month, and dividing by the starting NAV. Reinvestments are made using the actual reinvestment NAV, and daily payoffs are reinvested monthly. Unless otherwise noted, Morningstar does not adjust total returns for sales charges (such as front-end loads, deferred loads and redemption fees), preferring to give a clearer picture of a fund's performance. The total returns do account for management, administrative, 12b-1 fees and other costs taken out of fund assets. Total returns for periods longer than one year are expressed in terms of compounded average annual returns (also known as geometric total returns), affording a more meaningful picture of fund performance than non-annualized figures. (Description provided by Morningstar)

Total Return - Load-Adjusted

Expressed as a percentage, this return is adjusted for front-end loads, deferred loads and redemption fees, but not taxes. For investments with front-end loads, the full amount of the load is deducted. For deferred loads and redemption fees, the percentage charged often declines the longer the shares are held. Morningstar adjusts the deferred load for each time period accordingly when making this calculation. (Description provided by Morningstar)

Total Return - Percentile Rank

This is the investment's total-return percentile rank relative to all funds that have the same Morningstar Category. The highest (or most favorable) percentile rank is 1 and the lowest (or least favorable) percentile rank is 100. The top-performing investment in a category will always receive a rank of 1. Rankings may vary among share classes and are based on historical total returns, which are not indicative of future results. (Description provided by Morningstar)

Investment Company Contact Information

For performance data current to the most recent month-end, please contact the investment company using the number(s) provided below.

Company Name	Phone Number(s)
American Beacon	800-658-5811
American Funds	800-421-4225
BlackRock	800-441-7762
Fidelity Investments	800-544-6666
Franklin Templeton Investments	800-632-2301
Goldman Sachs	800-526-7384
Janus	877-335-2687
MFS	800-225-2606
Natixis Funds	800-225-5478
OppenheimerFunds	800-225-5677
Pimco	888-877-4626
Prudential Investments	800-225-1852
T. Rowe Price	800-638-5660
Thornburg	800-847-0200
Vanguard	800-662-7447
Victory	800-539-3863

Index Family Disclosure

BofA Merrill Lynch

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