

# Investment Summary

| Fund  | Category                  | Initial Incep Date | Total Returns through 06-30-19 |       |        |            |       |       | Morningstar Return Statistics |      |                    | Investment Fee |
|---|---------------------------|--------------------|--------------------------------|-------|--------|------------|-------|-------|-------------------------------|------|--------------------|----------------|
|   |                           |                    | TR% YTD 06-30-19               | 3-Mo  | 1-Yr   | Annualized |       |       | Return                        | Risk | Morningstar Rating |                |
|   |                           |                    |                                |       |        | 3-Yr       | 5-Yr  | 10-Yr |                               |      |                    |                |
| <b>U.S. Equity</b>                                    |                           |                    |                                |       |        |            |       |       |                               |      |                    |                |
| AB Discovery Value Fund                               | Mid-Cap Value             | 03-29-01           | 13.77                          | 1.96  | -5.90  | 8.66       | 4.85  | 12.90 | Avg                           | +Avg | ★★                 | 1.31           |
| American Century Mid Cap Value Fund                   | Mid-Cap Value             | 07-26-13           | 17.00                          | 3.43  | 2.56   | 7.86       | 7.53  | 13.37 | Avg                           | -Avg | ★★★★               | 1.18           |
| Carillon Eagle Mid Cap Growth Fund                    | Mid-Cap Growth            | 12-28-09           | 26.69                          | 7.99  | 9.98   | 18.03      | 11.60 | 15.88 | +Avg                          | +Avg | ★★★★               | 1.10           |
| ClearBridge Small Cap Growth Fund                     | Small Growth              | 07-01-98           | 20.43                          | 4.81  | 5.49   | 20.28      | 10.51 | 15.70 | +Avg                          | Avg  | ★★★★               | 1.33           |
| Franklin Growth Fund                                  | Large Growth              | 03-30-48           | 21.74                          | 5.70  | 12.42  | 16.73      | 11.93 | 14.93 | Avg                           | -Avg | ★★★                | 0.99           |
| Goldman Sachs Small Cap Value Fund                    | Small Blend               | 10-22-92           | 15.85                          | 3.10  | -2.22  | 9.49       | 5.56  | 13.50 | Avg                           | -Avg | ★★★★               | 1.39           |
| Growth Stock Index Fund                               | Large Growth              | 04-29-94           | 21.11                          | 4.48  | 10.86  | 17.34      | 12.71 | 15.59 | Avg                           | Avg  | ★★★★               | 0.59           |
| Harbor Capital Appreciation Fund                      | Large Growth              | 12-29-87           | 20.86                          | 2.92  | 7.53   | 19.63      | 13.03 | 15.30 | +Avg                          | +Avg | ★★★                | 1.13           |
| John Hancock Disciplined Value Mid Cap Fund           | Mid-Cap Value             | 06-02-97           | 19.68                          | 5.46  | 2.92   | 9.21       | 7.56  | 14.67 | +Avg                          | Avg  | ★★★★               | 1.30           |
| JPMorgan Equity Income Fund                           | Large Value               | 07-02-87           | 15.35                          | 4.17  | 11.08  | 11.74      | 8.82  | 13.99 | +Avg                          | -Avg | ★★★★★              | 1.05           |
| JPMorgan Large Cap Growth Fund                        | Large Growth              | 02-28-92           | 28.16                          | 7.45  | 13.62  | 22.92      | 14.88 | 17.07 | High                          | +Avg | ★★★★★              | 0.99           |
| Lord Abbett Value Opportunities Fund                  | Mid-Cap Blend             | 12-30-05           | 13.68                          | 1.56  | -0.15  | 6.67       | 4.76  | 11.51 | -Avg                          | Avg  | ★★                 | 1.33           |
| LSV Value Equity Fund                                 | Large Value               | 03-31-99           | 13.49                          | 2.12  | -0.20  | 9.52       | 5.93  | 12.71 | Avg                           | +Avg | ★★★                | 1.19           |
| MFS Value Fund  | Large Value               | 01-02-96           | 18.31                          | 5.00  | 10.37  | 9.95       | 8.11  | 12.22 | Avg                           | Avg  | ★★★                | 0.98           |
| MFS® Growth Fund                                      | Large Growth              | 04-01-05           | 25.13                          | 6.42  | 14.32  | 19.41      | 13.96 | 16.13 | +Avg                          | -Avg | ★★★★               | 1.07           |
| MFS® Mid Cap Growth Fund                              | Mid-Cap Growth            | 04-01-05           | 29.39                          | 9.06  | 17.02  | 19.07      | 13.56 | 16.56 | +Avg                          | -Avg | ★★★★★              | 1.28           |
| MFS® Mid Cap Value Fund                               | Mid-Cap Value             | 08-31-01           | 19.61                          | 4.51  | 5.34   | 9.19       | 6.26  | 14.00 | +Avg                          | -Avg | ★★★★               | 1.24           |
| Mid Cap Stock Index Fund                              | Mid-Cap Blend             | 10-01-97           | 17.62                          | 2.89  | 0.76   | 10.25      | 7.38  | 13.93 | Avg                           | Avg  | ★★★                | 0.60           |
| Nationwide Geneva Small Cap Growth Fund               | Small Growth              | 06-12-09           | 22.36                          | 6.12  | 8.07   | 16.71      | 12.97 | 16.35 | +Avg                          | -Avg | ★★★★★              | 1.26           |
| Prudential QMA Small-Cap Value Fund                   | Small Value               | 01-05-93           | 9.15                           | -2.27 | -13.50 | 5.90       | 3.00  | 10.91 | -Avg                          | +Avg | ★★                 | 1.18           |
| Small Cap Growth Stock Index Fund                     | Small Growth              | 09-30-09           | 19.96                          | 2.62  | -1.16  | 13.96      | 7.91  | —     | -Avg                          | Avg  | ★★                 | 0.60           |
| Small Cap Stock Index Fund                            | Small Blend               | 09-30-96           | 16.70                          | 1.97  | -3.83  | 11.69      | 6.49  | 12.84 | Avg                           | +Avg | ★★★                | 0.60           |
| Small Cap Value Stock Index Fund                      | Small Value               | 09-30-09           | 13.15                          | 1.21  | -6.73  | 9.20       | 4.76  | —     | +Avg                          | Avg  | ★★★★               | 0.60           |
| Small Company Fund                                    | Small Growth              | 11-28-97           | 22.49                          | 4.32  | 3.55   | 14.80      | 9.33  | 16.58 | +Avg                          | Avg  | ★★★★               | 1.18           |
| Stock Market Index Fund                               | Large Blend               | 12-30-77           | 18.20                          | 4.17  | 9.78   | 13.54      | 10.08 | 14.05 | Avg                           | Avg  | ★★★★               | 0.57           |
| T Rowe Price Growth Stock Portfolio                   | Large Growth              | 04-11-50           | 19.98                          | 3.64  | 7.82   | 19.25      | 13.17 | 16.12 | +Avg                          | Avg  | ★★★★               | 0.98           |
| Value Stock Index Fund                                | Large Value               | 04-29-94           | 15.96                          | 3.69  | 7.88   | 9.62       | 6.89  | 12.58 | Avg                           | Avg  | ★★★                | 0.59           |
| Vanguard® Equity-Income Fund                          | Large Value               | 08-13-01           | 14.60                          | 3.29  | 9.14   | 10.41      | 8.40  | 13.65 | +Avg                          | -Avg | ★★★★               | 0.73           |
| Vanguard® FTSE Social Index Fund                      | Large Blend               | 02-28-19           | 18.61                          | 4.42  | 10.65  | 15.33      | 10.84 | 14.83 | High                          | Avg  | ★★★★★              | 0.69           |
| Vanguard® Mid-Cap Growth Index Fund                   | Mid-Cap Growth            | 09-27-11           | 25.00                          | 4.68  | 11.46  | 13.88      | 9.51  | 14.73 | Avg                           | Avg  | ★★★                | 0.62           |
| Vanguard® Mid-Cap Value Index Fund                    | Mid-Cap Value             | 09-27-11           | 17.88                          | 3.72  | 2.97   | 9.56       | 6.89  | 14.29 | +Avg                          | -Avg | ★★★★               | 0.62           |
| Vanguard® U.S. Growth Fund                            | Large Growth              | 12-31-68           | 22.49                          | 5.53  | 11.11  | 18.08      | 12.89 | 15.27 | Avg                           | Avg  | ★★★                | 0.83           |
| Vanguard® Windsor II Fund                             | Large Value               | 06-24-85           | 15.99                          | 3.75  | 6.61   | 10.41      | 6.57  | 11.98 | Avg                           | Avg  | ★★★                | 0.80           |
| William Blair Small-Mid Cap Growth I Fund             | Mid-Cap Growth            | 12-29-03           | 24.25                          | 6.22  | 9.49   | 17.92      | 12.84 | 15.83 | +Avg                          | Avg  | ★★★★               | 1.50           |
| <b>International Equity</b>                           |                           |                    |                                |       |        |            |       |       |                               |      |                    |                |
| American Funds EuroPacific Growth Fund®               | Foreign Large Growth      | 05-01-09           | 17.27                          | 3.73  | 1.35   | 10.22      | 3.88  | 7.56  | Avg                           | Avg  | ★★★                | 1.04           |
| Causeway International Value Fund                     | Foreign Large Value       | 10-26-01           | 10.02                          | -0.05 | -5.26  | 6.26       | -0.09 | 6.72  | +Avg                          | +Avg | ★★★                | 1.43           |
| DFA TA World ex US Core Equity Portfolio              | Foreign Large Blend       | 03-06-08           | 11.25                          | 1.52  | -3.72  | 8.11       | 1.56  | 6.43  | Avg                           | +Avg | ★★★                | 0.91           |
| Directions 5 - Aggressive                             | World Large Stock         | 11-28-97           | 15.59                          | 2.65  | 2.88   | 11.24      | 6.17  | 10.81 | Avg                           | Avg  | ★★★                | 0.95           |
| Emerging Markets Index Fund                           | Diversified Emerging Mkts | 09-30-03           | 10.14                          | 0.51  | 0.55   | 9.65       | 1.68  | 4.88  | Avg                           | Avg  | ★★★                | 0.72           |
| Franklin International Small Cap Growth Fund          | Foreign Small/Mid Blend   | 10-15-02           | 11.12                          | -0.86 | -8.31  | 7.15       | 0.82  | 8.95  | Avg                           | Avg  | ★★                 | 1.53           |
| Hartford Schroders International Multi-Cap Value Fund | Foreign Large Value       | 02-28-19           | 10.65                          | 1.24  | -2.05  | 6.47       | 1.02  | 7.06  | +Avg                          | -Avg | ★★★★               | 1.32           |
| International Developed Countries Fund                | Foreign Large Blend       | 11-28-97           | 13.99                          | 2.44  | 0.35   | 9.24       | 2.64  | 6.55  | +Avg                          | Avg  | ★★★★               | 1.37           |
| International Stock Index Fund                        | Foreign Large Blend       | 10-29-93           | 14.08                          | 3.74  | 0.87   | 8.57       | 1.97  | 6.53  | Avg                           | Avg  | ★★★                | 0.62           |
| MFS International Growth Fund                         | Foreign Large Growth      | 10-24-95           | 17.84                          | 4.74  | 5.99   | 12.26      | 5.61  | 8.89  | +Avg                          | -Avg | ★★★★               | 1.30           |
| Oppenheimer Global Fund                               | World Large Stock         | 12-22-69           | 21.43                          | 3.95  | 3.23   | 15.87      | 7.67  | 11.76 | +Avg                          | High | ★★★★               | 1.13           |
| Vanguard® Global Equity Fund                          | World Large Stock         | 08-14-95           | 17.63                          | 4.29  | 5.82   | 12.70      | 6.76  | 11.17 | Avg                           | Avg  | ★★★★               | 1.03           |
| Vanguard® International Growth Fund                   | Foreign Large Growth      | 08-13-01           | 18.32                          | 3.08  | -0.93  | 14.73      | 6.19  | 9.49  | +Avg                          | High | ★★★★               | 0.87           |
| Vanguard® International Value Fund                    | Foreign Large Value       | 05-16-83           | 11.78                          | 2.29  | -0.94  | 8.14       | 0.72  | 5.75  | Avg                           | Avg  | ★★★★               | 0.93           |
| Wells Fargo Emerging Markets Equity Fund              | Diversified Emerging Mkts | 09-06-94           | 14.30                          | 1.30  | 1.69   | 9.25       | 2.56  | 5.77  | Avg                           | Avg  | ★★★                | 1.60           |

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|--|-------------------------------|--------------------|--------------------------------|------|-------|-----------------|------|-------|-------------------------------|------|--------------------|----------------|
|  |                               |                    | TR% YTD 06-30-19               | 3-Mo | 1-Yr  | Annualized 3-Yr | 5-Yr | 10-Yr | Return                        | Risk | Morningstar Rating |                |
| <b>Sector Equity</b>                             |                               |                    |                                |      |       |                 |      |       |                               |      |                    |                |
| Cohen & Steers Institutional Realty Shares       | Real Estate                   | 02-14-00           | 20.91                          | 3.34 | 14.11 | 5.95            | 8.64 | 15.35 | +Avg                          | Avg  | ★★★★               | 1.20           |
| <b>Allocation</b>                                |                               |                    |                                |      |       |                 |      |       |                               |      |                    |                |
| American Funds 2010 Target Date Retirement Fund® | Target-Date 2000-2010         | 07-13-09           | 8.50                           | 2.53 | 5.98  | 5.43            | 4.18 | 7.62  | Avg                           | Avg  | ★★★                | 0.88           |
| American Funds 2015 Target Date Retirement Fund® | Target-Date 2015              | 07-13-09           | 9.06                           | 2.56 | 6.07  | 5.85            | 4.47 | 8.10  | Avg                           | Avg  | ★★★                | 0.88           |
| American Funds 2020 Target Date Retirement Fund® | Target-Date 2020              | 07-13-09           | 9.50                           | 2.65 | 5.93  | 6.68            | 4.93 | 8.85  | Avg                           | Avg  | ★★★★               | 0.89           |
| American Funds 2025 Target Date Retirement Fund® | Target-Date 2025              | 07-13-09           | 10.76                          | 2.83 | 5.76  | 7.80            | 5.47 | 9.88  | +Avg                          | Avg  | ★★★★               | 0.91           |
| American Funds 2030 Target Date Retirement Fund® | Target-Date 2030              | 07-13-09           | 12.10                          | 2.98 | 5.69  | 9.28            | 6.31 | 10.63 | +Avg                          | Avg  | ★★★★★              | 0.93           |
| American Funds 2035 Target Date Retirement Fund® | Target-Date 2035              | 07-13-09           | 13.84                          | 3.02 | 5.56  | 10.52           | 6.94 | 11.01 | High                          | Avg  | ★★★★★              | 0.94           |
| American Funds 2040 Target Date Retirement Fund® | Target-Date 2040              | 07-27-09           | 14.45                          | 3.08 | 5.47  | 10.96           | 7.14 | 11.17 | +Avg                          | Avg  | ★★★★★              | 0.95           |
| American Funds 2045 Target Date Retirement Fund® | Target-Date 2045              | 07-13-09           | 14.65                          | 3.15 | 5.50  | 11.21           | 7.30 | 11.25 | +Avg                          | -Avg | ★★★★★              | 0.95           |
| American Funds 2050 Target Date Retirement Fund® | Target-Date 2050              | 07-13-09           | 14.83                          | 3.16 | 5.51  | 11.34           | 7.37 | 11.28 | High                          | -Avg | ★★★★★              | 0.96           |
| American Funds 2055 Target Date Retirement Fund® | Target-Date 2055              | 02-01-10           | 14.83                          | 3.12 | 5.42  | 11.30           | 7.35 | —     | High                          | -Avg | ★★★★★              | 0.97           |
| American Funds 2060 Target Date Retirement Fund® | Target-Date 2060+             | 03-27-15           | 14.84                          | 3.19 | 5.43  | 11.29           | —    | —     | +Avg                          | -Avg | ★★★★               | 0.99           |
| Directions 1 - Conservative                      | Allocation--15% to 30% Equity | 11-28-97           | 6.02                           | 2.01 | 4.56  | 4.01            | 3.15 | 4.30  | Avg                           | -Avg | ★★★                | 0.78           |
| Directions 2 - Moderately Conservative           | Allocation--30% to 50% Equity | 11-28-97           | 9.95                           | 3.27 | 6.32  | 5.44            | 4.21 | 5.95  | Avg                           | -Avg | ★★★                | 0.71           |
| Directions 3 - Moderate                          | Allocation--50% to 70% Equity | 11-28-97           | 12.41                          | 3.14 | 5.51  | 7.76            | 5.24 | 8.35  | Avg                           | -Avg | ★★★                | 0.77           |
| Directions 4 - Moderately Aggressive             | Allocation--70% to 85% Equity | 11-28-97           | 13.54                          | 2.89 | 4.70  | 9.68            | 5.72 | 9.51  | Avg                           | Avg  | ★★★                | 0.85           |
| GlidePath Retirement 2005                        | Target-Date 2000-2010         | 09-04-07           | 8.40                           | 2.61 | 5.77  | 5.83            | 4.46 | 7.42  | Avg                           | Low  | ★★★                | 0.96           |
| GlidePath Retirement 2010                        | Target-Date 2000-2010         | 09-04-07           | 9.26                           | 2.65 | 5.87  | 6.80            | 4.97 | 8.46  | High                          | +Avg | ★★★★★              | 0.97           |
| GlidePath Retirement 2015                        | Target-Date 2015              | 09-04-07           | 10.63                          | 2.83 | 6.06  | 7.85            | 5.46 | 9.23  | High                          | High | ★★★★★              | 0.98           |
| GlidePath Retirement 2020                        | Target-Date 2020              | 09-04-07           | 11.60                          | 2.90 | 5.92  | 8.56            | 5.76 | 9.89  | High                          | High | ★★★★★              | 0.98           |
| GlidePath Retirement 2025                        | Target-Date 2025              | 09-04-07           | 12.55                          | 2.88 | 5.84  | 9.27            | 6.00 | 10.38 | High                          | +Avg | ★★★★★              | 0.98           |
| GlidePath Retirement 2030                        | Target-Date 2030              | 09-04-07           | 13.40                          | 3.07 | 5.61  | 9.93            | 6.18 | 10.80 | High                          | +Avg | ★★★★★              | 0.98           |
| GlidePath Retirement 2035                        | Target-Date 2035              | 09-04-07           | 14.05                          | 3.04 | 5.40  | 10.31           | 6.25 | 10.97 | High                          | +Avg | ★★★★               | 0.98           |
| GlidePath Retirement 2040                        | Target-Date 2040              | 09-04-07           | 14.51                          | 3.11 | 5.16  | 10.61           | 6.26 | 10.99 | +Avg                          | +Avg | ★★★★               | 0.98           |
| GlidePath Retirement 2045                        | Target-Date 2045              | 09-04-07           | 14.95                          | 3.19 | 5.15  | 10.68           | 6.28 | 11.01 | +Avg                          | Avg  | ★★★★               | 0.97           |
| GlidePath Retirement 2050                        | Target-Date 2050              | 10-15-09           | 14.86                          | 3.17 | 5.07  | 10.65           | 6.25 | —     | Avg                           | Avg  | ★★★                | 0.97           |
| GlidePath Retirement 2055                        | Target-Date 2055              | 10-15-09           | 15.01                          | 3.21 | 5.11  | 10.66           | 6.27 | —     | Avg                           | Avg  | ★★★                | 0.97           |
| GlidePath Retirement 2060                        | Target-Date 2060+             | 06-14-13           | 15.00                          | 3.21 | 5.14  | 10.69           | 6.29 | —     | -Avg                          | +Avg | ★★                 | 0.97           |
| PIMCO All Asset Fund                             | Tactical Allocation           | 07-31-02           | 7.91                           | 2.54 | 4.45  | 6.07            | 2.15 | 5.79  | Avg                           | -Avg | ★★★                | 1.56           |
| T. Rowe Price Personal Strategy Balanced Fund    | Allocation--50% to 70% Equity | 07-29-94           | 12.69                          | 3.29 | 6.24  | 9.24            | 5.86 | 9.65  | +Avg                          | Avg  | ★★★★               | 1.13           |
| T. Rowe Price Personal Strategy Growth Fund      | Allocation--70% to 85% Equity | 07-29-94           | 15.06                          | 3.45 | 5.99  | 11.35           | 6.86 | 11.32 | High                          | +Avg | ★★★★★              | 1.19           |
| T. Rowe Price Personal Strategy Income Fund      | Allocation--30% to 50% Equity | 07-29-94           | 10.07                          | 2.93 | 6.09  | 7.00            | 4.64 | 7.64  | +Avg                          | Avg  | ★★★★               | 1.02           |
| Vanguard® Target Retirement 2015 Fund            | Target-Date 2015              | 10-27-03           | 9.40                           | 2.82 | 5.84  | 6.05            | 4.30 | 7.72  | Avg                           | -Avg | ★★★                | 0.68           |
| Vanguard® Target Retirement 2020 Fund            | Target-Date 2020              | 06-07-06           | 11.01                          | 3.10 | 5.96  | 7.22            | 4.97 | 8.55  | Avg                           | Avg  | ★★★                | 0.68           |
| Vanguard® Target Retirement 2025 Fund            | Target-Date 2025              | 10-27-03           | 12.16                          | 3.23 | 6.06  | 8.11            | 5.35 | 9.19  | Avg                           | Avg  | ★★★                | 0.68           |
| Vanguard® Target Retirement 2030 Fund            | Target-Date 2030              | 06-07-06           | 12.93                          | 3.25 | 5.79  | 8.79            | 5.64 | 9.73  | Avg                           | Avg  | ★★★                | 0.69           |
| Vanguard® Target Retirement 2035 Fund            | Target-Date 2035              | 10-27-03           | 13.69                          | 3.32 | 5.66  | 9.51            | 5.91 | 10.27 | Avg                           | Avg  | ★★★                | 0.69           |
| Vanguard® Target Retirement 2040 Fund            | Target-Date 2040              | 06-07-06           | 14.49                          | 3.35 | 5.46  | 10.19           | 6.12 | 10.55 | Avg                           | Avg  | ★★★                | 0.69           |
| Vanguard® Target Retirement 2045 Fund            | Target-Date 2045              | 10-27-03           | 15.08                          | 3.39 | 5.36  | 10.45           | 6.25 | 10.61 | Avg                           | Avg  | ★★★                | 0.70           |
| Vanguard® Target Retirement 2050 Fund            | Target-Date 2050              | 06-07-06           | 15.07                          | 3.31 | 5.27  | 10.41           | 6.25 | 10.61 | Avg                           | Avg  | ★★★                | 0.70           |

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|  |                             |                    | TR% YTD 06-30-19               | 3-Mo | 1-Yr | Annualized |      |       | Return                        | Risk | Morningstar Rating |                |
|  |                             |                    |                                |      |      | 3-Yr       | 5-Yr | 10-Yr |                               |      |                    |                |
| Vanguard® Target Retirement 2055 Fund    | Target-Date 2055            | 08-18-10           | 15.11                          | 3.32 | 5.29 | 10.44      | 6.24 | —     | Avg                           | -Avg | ★★★                | 0.70           |
| Vanguard® Target Retirement 2060 Fund    | Target-Date 2060+           | 01-19-12           | 15.29                          | 3.56 | 5.47 | 10.49      | 6.27 | —     | -Avg                          | -Avg | ★★                 | 0.70           |
| Vanguard® Target Retirement Income Fund  | Target-Date Retirement      | 10-27-03           | 8.33                           | 2.81 | 5.90 | 4.68       | 3.62 | 5.79  | Avg                           | -Avg | ★★★                | 0.67           |
| <b>Taxable Bond</b>                      |                             |                    |                                |      |      |            |      |       |                               |      |                    |                |
| BlackRock High Yield Bond Portfolio      | High Yield Bond             | 11-19-98           | 9.88                           | 2.54 | 6.06 | 7.09       | 3.85 | 9.30  | +Avg                          | +Avg | ★★★★               | 1.05           |
| BlackRock Total Return Fund              | Intermediate Core-Plus Bond | 12-07-01           | 6.72                           | 3.34 | 7.30 | 2.34       | 2.78 | 5.00  | Avg                           | +Avg | ★★★                | 0.93           |
| Bond Index Fund                          | Intermediate Core Bond      | 01-01-97           | 6.57                           | 3.38 | 7.88 | 1.83       | 2.55 | 3.48  | -Avg                          | High | ★★                 | 0.61           |
| Metropolitan West Total Return Bond Fund | Intermediate Core-Plus Bond | 03-31-97           | 6.23                           | 3.08 | 7.68 | 2.20       | 2.45 | 5.39  | Avg                           | Avg  | ★★★                | 0.90           |
| Templeton Global Total Return Fund       | World Bond                  | 09-30-08           | 3.14                           | 1.33 | 6.66 | 5.04       | 1.50 | 5.72  | High                          | +Avg | ★★★★★              | 1.24           |
| TIPS Index Fund                          | Inflation-Protected Bond    | 07-31-00           | 5.83                           | 2.71 | 4.22 | 1.47       | 1.14 | 2.98  | Avg                           | Avg  | ★★★                | 0.61           |
| <b>Stable Value</b>                      |                             |                    |                                |      |      |            |      |       |                               |      |                    |                |
| Guaranteed Account                       | Stable Value                | 12-31-91           | 0.72                           | 0.36 | 1.39 | 1.22       | 1.19 | 1.94  | -Avg                          | Low  | ★★                 | —              |
| Lifetime Guaranteed Income Account       | Stable Value                | 12-31-91           | 0.45                           | 0.23 | 0.87 | 0.71       | 0.69 | 1.43  | -Avg                          | Low  | ★★                 | —              |

# Disclosure

Investment options are subaccounts in an insurance company separate account maintained by United of Omaha Life Insurance Company for contracts issued in all states except New York, and by Companion Life Insurance Company for contracts issued in New York, that invests in the underlying mutual fund/collective trust investments or is managed by the specified investment manager. All funds may not be available as an investment option in a plan.

The performance data given represents past performance and should not be considered indicative of future results. Principal value and investment return will fluctuate, so that an investor's units when redeemed may be worth more or less than the original investment. Fund portfolio statistics change over time. The fund is not FDIC-insured, may lose value and is not guaranteed by a bank or other financial institution.

## Performance

Total return reflects performance without adjusting for administrative fees, but is adjusted to reflect the investment fee. If adjusted, administrative fees would reduce the performance quoted.

## Total Return

Expressed in percentage terms, Morningstar's calculation of total return is determined by taking the change in price, reinvesting, if applicable, all income and capital gains distributions during the period, and dividing by the starting price.

## Morningstar Return

The Morningstar Return rates a fund's performance relative to other managed products in its Morningstar Category. It is an assessment of a product's excess return over a risk-free rate (the return of the 90-day Treasury Bill) in comparison with the products in its Morningstar category. In each Morningstar category, the top 10% of products earn a High Morningstar Return (High), the next 22.5% Above Average (+ Avg), the middle 35% Average (Avg), the next 22.5% Below Average (- Avg), and the bottom 10% Low (Low). Morningstar Return is measured for up to three time periods (three, five, and 10 years). These separate measures are then weighted and averaged to produce an overall measure for the product. Products with less than three years of performance history are not rated.

## Morningstar Risk

Morningstar Risk evaluates a fund's downside volatility relative to that of other products in its Morningstar Category. It is an assessment of the variations in monthly returns, with an emphasis on downside variations, in comparison with the products in its Morningstar category. In each Morningstar category, the 10% of products with the lowest measured risk are described as Low Risk (Low), the next 22.5% Below Average (-Avg), the middle 35% Average (Avg), the next 22.5% Above Average (+ Avg), and the top 10% High (High). Morningstar Risk is measured for up to three time periods (three, five, and 10 years). These separate measures are then weighted and averaged to produce an overall measure for the product. Products with less than three years of performance history are not rated.

## Morningstar Rating™

The Morningstar Rating™ for funds, or "star rating", is calculated for managed products (including mutual funds, variable annuity and variable life subaccounts, exchange-traded funds, closed-end funds, and separate accounts) with at least a three-year history. Exchange-traded funds and open-ended mutual funds are considered a single population for comparative purposes. It is calculated based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a managed product's monthly excess performance, placing more emphasis on downward variations and rewarding consistent performance. The Morningstar Rating does not include any adjustment for sales loads. The top 10% of products in each product category receive 5 stars, the next 22.5% receive 4 stars, the next 35% receive 3 stars, the next 22.5% receive 2 stars, and the bottom 10% receive 1 star. The Overall Morningstar Rating for a managed product is derived from a weighted average of the performance figures associated with its three-, five-, and 10-year (if applicable) Morningstar Rating metrics. The weights are: 100% three-year rating for 36-59 months of total returns, 60% five-year rating/40% three-year rating for 60-119 months of total returns, and 50% 10-year rating/30% five-year rating/20% three-year rating for 120 or more months of total returns. While the 10-year overall star rating formula seems to give the most weight to the 10-year period, the most recent three-year period actually has the greatest impact because it is included in all three rating periods.

## Investment Fee

The investment fee represents the total operating expense ratio assessed by the Fund including any investment fee assessed by United of Omaha (or Companion Life Insurance) and is subject to change. The investment fee does not include administrative fees. The investment fee and administrative fee charged to a plan will reduce the investment return of the Fund as set forth in the group annuity contract.

## Investment Risk

**Target Date Funds:** The investor should note that target date funds that share the same target retirement date may have different investment strategies and risks. Target date funds do not guarantee participants will have sufficient retirement income at the target retirement date. Target date funds include risk that investors can lose money. Investors should make sure before investing that the target date fund fits their financial situation and risk tolerance, and should monitor their investment on an ongoing basis.

**Foreign Securities Funds/Emerging Markets 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.

**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.

**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.

**Large Cap Funds:** Concentrating assets in large-capitalization stocks may subject the portfolio to the risk that those stocks underperform other capitalizations or the market as a whole. Large-cap companies may be unable to respond as quickly as small- and mid-cap companies can to new competitive pressures and may lack the growth potential of those securities. Historically, large-cap companies do not recover as quickly as smaller companies do from market declines.

**Bond Funds:** A bond fund's yield, share price and total return change daily and are based on changes in interest rates, market conditions, economic and political news, and the quality and maturity of its investments. In general, bond prices will fall when interest rates rise and vice versa. Although they have higher return potential, high yield bonds are also subject to greater risk, including the risk of default, compared to higher-rated securities.

**Risk-Based Portfolios:** The performance of risk-based portfolios is dependent on the performance of their underlying funds, and will assume the risks associated with these funds. The risks will vary according to each portfolio's asset allocation, and the risk level assigned to each portfolio is intended to reflect the relative short-term price volatility among the funds in each. Investment return and principal value of security investments will fluctuate. The value at the time of redemption may be more or less than the original cost. Past performance is no guarantee of future results. Diversification does not ensure a profit or protect against loss in a declining market.

Investment options are offered through a group variable annuity contract (Forms 902-GAQC-09, 903-GAQC-14, 903-GAQC-14 FL, 903-GAQC-14 MN, 903-GAQC-14 OR, 903-GAQC-14 TX, or state equivalent) underwritten by United of Omaha Life Insurance Company for contracts issued in all states except New York. United of Omaha Life Insurance Company, Omaha, NE 68175 is licensed nationwide except in New York. Companion Life Insurance Company, Hauppauge, NY 11788 is licensed in New York and underwrites the group variable annuity (Form 900-GAQC-07(NY)). Each company accepts full responsibility for each of their respective contractual obligations under the contract but does not guarantee any contributions or investment returns except as to the Guaranteed Account and the Lifetime Guaranteed Income Account as provided under the contract. Specific features of the Lifetime Guaranteed Income Account vary by state. Restrictions apply. The Lifetime Guaranteed Income Account is not available in Nevada or New York. Neither United of Omaha Life Insurance Company, Companion Life

# Disclosure

Insurance Company, nor their representatives or affiliates offers investment advice in connection with the contract. In addition, United of Omaha Life Insurance Company, Companion Life Insurance Company, their representatives and affiliates are not undertaking to provide impartial investment advice or to give advice in a fiduciary capacity.

Group variable annuities are long-term investment vehicles designed to accumulate money on a tax-deferred basis for retirement purposes. Distributions may be subject to ordinary income tax and, if taken prior to age 59½, a 10 percent federal tax penalty may apply. Investing in a group variable annuity involves risk, including possible loss of principal.

**Employers and Plan Participants: Prior to selecting investment options you should consider the investment objectives, risks, fees and expenses of each option carefully. For this and other important information, plan sponsors should review the fee disclosure document or the plan sponsor website. Participants should review enrollment materials or the participant website. Read this information carefully.**

For informational purposes only. Should not be construed as legal or investment advice, a promise of benefit or guarantee of investment performance.

The performance data quoted represents past performance which does not guarantee future results. Current performance may be lower or higher than those shown. The investment return and principal value will change with market conditions, so when redeemed, you may have a gain or loss.

**Not FDIC Insured - May Lose Value - No Bank Guarantee**