

Plan and Investment Notice

JOHNS HOPKINS UNIVERSITY 403(B) PLAN & JOHNS HOPKINS UNIVERSITY 403(B) INCOME DEFERRAL PLAN FOR RESIDENTS, INTERNS & POSTDOCTORAL FELLOWS

Your participation in your employer's retirement plan is the first step to ensuring adequate retirement income. The purpose of this Plan and Investment Notice is to help you make informed decisions when managing your retirement account. It contains important information regarding your plan's services, investments and expenses. **While no action is required at this time**, please review the notice and file it with your other retirement plan documents for future reference.

Section I: Summary of Plan Services and Costs

This section provides important information to assist you in making decisions related to your participation in your employer's plan. It outlines the services available under this plan, explains your right to select the investments for your account, and any fees and plan restrictions that may apply.

Section II: Investment Options Comparative Chart

This section is designed to make it easier for you to compare investments that align with your retirement goals. It provides detailed information about your plan's investment options, including long-term performance and expenses.

Investment Change to the Johns Hopkins University Retirement Program

On September 30, 2016, in response to industry-wide changes that affect all money market funds, Johns Hopkins University will make changes to the Johns Hopkins University Retirement Program.

To help provide greater protection for investors, the Securities and Exchange Commission (SEC) has made rule changes that require all money market funds to be designated as one of three fund "types"—"government," "institutional" or "retail." Going forward, TIAA will only offer government type money market funds because they feature full liquidity under all economic and market conditions, and a focus on stability of principal. Institutional and retail type money market funds are required to impose withdrawal restrictions that could limit access to your assets in volatile markets, and liquidity fees that could negatively impact total returns on your holdings in the funds.

Effective September 30, 2016, the Vanguard Prime Money Market Fund – Admiral (Symbol: VMRXX) will be removed from the investment menu and replaced with a new investment option, the Vanguard Federal Money Market Fund – Investor (Symbol: VMFXX).

If you have any assets in or contributions directed to the Vanguard Prime Money Market Fund, they will be transferred or re-directed to the Vanguard Federal Money Market Fund.

To learn more about your plan or the investment options, log in to the secure website at TIAA.org/jhu

Summary of Plan Services and Costs

Multiple providers have been selected to offer retirement services and investment options to employees in the plan. There are costs associated with these services and investments, some of which may be paid by you. In addition to explaining how to direct your investments, this section details the administrative and individual expenses associated with your plan.

The information is sorted by service provider to make it easier to compare. Your plan offers a range of investment options and services from the following providers:

TIAA
American Century
Fidelity Investments
VALIC
Vanguard

TIAA

HOW TIAA RECORDKEEPS YOUR PLAN

TIAA provides recordkeeping services for your employer's plan which includes:

- JOHNS HOPKINS UNIVERSITY 403(B) PLAN – Plan ID 103250
- JOHNS HOPKINS UNIVERSITY 403(B) INCOME DEFFERAL PLAN FOR RESIDENTS, INTERNS, POSTDOCTORAL FELLOWS – Plan ID 103371

Each of the above plans may offer different services and investments and may assess different fees. If you currently have a TIAA account, your quarterly statement lists the plan(s) that you have. If you do not have an account, please contact your employer to determine which plans apply to you.

RIGHT TO DIRECT INVESTMENTS

You may specify how your future contributions to the retirement plan are invested or make changes to existing investments in your plan as described in the Summary Plan Document. These changes can be made:

1. Online by visiting **TIAA.org**
2. By phone at **800 842-2252**, Monday – Friday 8 a.m. to 10 p.m. and Saturday, 9 a.m. to 6 p.m. (ET)

RESTRICTIONS

Changes to existing investments usually take place at the close of the business day if a change is requested prior to 4:00 p.m. (ET). Refer to Section II: Investment Options Comparative Chart for investment-specific restrictions.

ADDITIONAL RIGHTS AND PRIVILEGES

Certain investments that you may hold may give you the opportunity to vote on proposals. If and when such opportunities arise, you will receive a notice with the instructions on how to take advantage of what is being offered.

INVESTMENT OPTIONS

A variety of investment options are available in the plan. Please refer to Section II: Investment Options Comparative Chart for a current list of investment options available to you. Additional information, as well as up-to-date investment performance, is available online at www.tiaa-cref.org/planinvestmentoptions. After entering a plan ID, 103250, 103371, you'll be directed to plan and investment information.

SELF-DIRECTED BROKERAGE

A TIAA Brokerage Service is available that permits you to use investments that have not been selected for your plan and are not monitored. This service permits you to use a wide variety of investments but you are expected to prudently select and monitor any investments that you make through the brokerage service. This means that you must have the skill and experience or use an independent expert to advise you. Investments available within the brokerage service for 403(b) plans are limited to mutual funds. Generally, there are fees associated with investment transactions (purchasing or selling), as well as minimum transaction amount requirements. Before purchasing or selling an investment you should understand any applicable fees, including fees that will be associated with your transaction such as commissions or other charges for purchasing and selling the investment.

To request a transaction, and to learn more about the brokerage service including fees call 800-927-3059 or visit <http://www.tiaa-cref.org/public/brokerage/pdf/pensionsdacia.pdf> Available in all plans.

COST OF PLAN SERVICES

There are three categories of services provided to your plan:

1. GENERAL ADMINISTRATIVE SERVICES

General administrative services include recordkeeping, legal, accounting, consulting, investment advisory and other plan administration services. Some of the expenses for general administrative services are fixed and other expenses such as legal or accounting may vary from year to year. These costs are allocated to each participant in a uniform way.

Other than your specific investment services fees, your plan has no additional administrative expenses paid to TIAA.

2. SPECIFIC INVESTMENT SERVICES

Each investment offered within the plan charges a fee for managing the investment and for associated services. This is referred to as the expense ratio and is paid by all participants in that investment in proportion to the amount of their investment. The specific expense ratio for each plan designated investment option is listed in Section II: Investment Options Comparative Chart.

3. PERSONALIZED SERVICES

Personalized services provide access to a number of plan features and investments that you pay for, only if you use them. The personalized services used most often are:

Brokerage	Transactions (buy or sell) refer to Brokerage Services Agreement
Retirement plan loan	The cost to you based upon the difference between what you earn on collateral and what you pay in interest
Qualified Domestic Relations Orders (QDRO)	No charge
Sales Charges, Purchase, Withdrawal And Redemption Fees For Certain Investments	Certain charges may apply. See Section II: Investment Options Comparative Chart or the prospectus for applicable charges.

AMERICAN CENTURY

RIGHT TO DIRECT INVESTMENTS

You may specify how your future contributions to the plan are directed or make changes to existing investments in your plan as described in the Summary Plan Description.

These changes can be made:

1. Online by visiting americancentury.com
2. By phone via Automated Information Line: 1-800-345-8765

RESTRICTIONS

Changes to existing investments usually take place at the close of the business day if a change is requested prior to 4:00 PM ET. Refer to the Investment Options Comparative Chart for investment specific instructions.

ADDITIONAL RIGHTS AND PRIVILEGES

Certain investments that you may hold may give you the opportunity to vote on proposals or exchange your investments. If and when such opportunities arise, you will receive notice with the instructions on how to take advantage of what is being offered.

INVESTMENT OPTIONS

The Plan offers a choice of investment options that allow you to create a diversified portfolio to help you meet your individual needs. See the attached Investment Options Comparative Chart for a list of all investment options provided under the Plan by American Century.

COST OF PLAN SERVICES - GENERAL ADMINISTRATIVE SERVICES

General administrative services consist of recordkeeping, regulatory compliance and other required services. These costs are allocated to each participant on a pro-rata basis.

The following base services are offered to all plans for an annual Service Fee of \$25 per participant:

- Each participant, beneficiary of alternate payee will have his or her own separate account and will receive a quarterly statement.
- Participants can check account balances, fund prices and performance at americancentury.com or through the automated telephone line.
- Plan sponsors receive a quarterly financial report that details the previous quarter's transaction activity.
- Plan sponsors have access to a dedicated team of Business Retirement Specialists.
- Plan sponsors can monitor plan activity and request plan reports through Plan Sponsor Access at americancentury.com.

COST OF PLAN SERVICES - SPECIFIC INVESTMENT SERVICES

Each investment offered within the plan charges a fee for managing the investment and for associated services. This is referred to as the expense ratio and is paid by participants in that investment in proportion to the amount of their investment. The specific expense ratio for each plan designated investment is outlined on the attached Investment Options Comparative Chart.

COST OF PLAN SERVICES - PERSONALIZED SERVICES

These are services that you specifically request and you pay directly if and when you use them. Please note that you may incur short-term redemption fees, commissions, and similar unnecessary expenses in connection with transactions associated with your Plan's investment options. Please see the Investment Options Comparative Chart for details regarding the specific fees that may apply to the investment options available under the Plan.

FIDELITY INVESTMENTS

RIGHT TO DIRECT INVESTMENTS

You have the right to direct your account balance, and any future contributions, among the Plan's investment options, subject to any restrictions. To access your Plan account with Fidelity, make any changes, direct any future contributions, or seek additional information, log on to www.fidelity.com/atwork or call 800-558-9179.

INVESTMENT MANAGERS

Strategic Advisors, Inc., a registered investment advisor and Fidelity Investments company, has been appointed to provide discretionary management through Fidelity Portfolio Advisory Service at Work ("PAS-W").

Utilizing the investment manager(s) or service(s) identified in this Notice may restrict your ability to direct the investment of all or a portion of your Plan account balance. To enroll, un-enroll, or request additional information, please contact Fidelity.

RESTRICTIONS

Any frequent trading restrictions imposed by the Plan and/or by the Plan's investment options are listed in the Investment Options Comparative Chart of this notice. Keep in mind, restrictions are subject to change. The Plan offers a choice of investment options that allow you to create a diversified portfolio to help you meet your individual needs.

There may be certain restrictions on how investment directions may be made in the Plan, summarized as follows:

-Exchanges into Vanguard Institutional Target Retirement Income funds shares are not allowed.

-Investment elections for Vanguard Institutional Target Retirement Income Fund Institutional Shares are not allowed.

-Exchanges into Vanguard Institutional Target Retirement 2010 Fund Institutional Shares are not allowed.

-Investment elections for Vanguard Institutional Target Retirement 2010 Fund Institutional Shares are not allowed.

-Exchanges into Vanguard Institutional Target Retirement 2015 Fund Institutional Shares are not allowed.

-Investment elections for Vanguard Institutional Target Retirement 2015 Fund Institutional Shares are not allowed.

-Exchanges into Vanguard Institutional Target Retirement 2020 Fund Institutional Shares are not allowed.

-Investment elections for Vanguard Institutional Target Retirement 2020 Fund Institutional Shares are not allowed.

-Exchanges into Vanguard Institutional Target Retirement 2025 Fund Institutional Shares are not allowed.

-Investment elections for Vanguard Institutional Target Retirement 2025 Fund Institutional Shares are not allowed.

-Exchanges into Vanguard Institutional Target Retirement 2030 Fund Institutional Shares are not allowed.

-Investment elections for Vanguard Institutional Target Retirement 2030 Fund Institutional Shares are not allowed.

-Exchanges into Vanguard Institutional Target Retirement 2035 Fund Institutional Shares are not allowed.

-Investment elections for Vanguard Institutional Target Retirement 2035 Fund Institutional Shares are not allowed.

-Exchanges into Vanguard Institutional Target Retirement 2040 Fund Institutional Shares are not allowed.

-Investment elections for Vanguard Institutional Target Retirement 2040 Fund Institutional Shares are not allowed.

-Exchanges into Vanguard Institutional Target Retirement 2045 Fund Institutional Shares are not allowed.

-Investment elections for Vanguard Institutional Target Retirement 2045 Fund Institutional Shares are not allowed.

-Exchanges into Vanguard Institutional Target Retirement 2050 Fund Institutional Shares are not allowed.

-Investment elections for Vanguard Institutional Target Retirement 2050 Fund Institutional Shares are not allowed.

-Exchanges into Vanguard Institutional Target Retirement 2055 Fund Institutional Shares are not allowed.

-Investment elections for Vanguard Institutional Target Retirement 2055 Fund Institutional Shares are not allowed.

-Exchanges into Vanguard Institutional Target Retirement 2060 Fund Institutional Shares are not allowed.

-Investment elections for Vanguard Institutional Target Retirement 2060 Fund Institutional Shares are not allowed.

ADDITIONAL RIGHTS AND PRIVILEGES

You have the right to exercise voting, tender and similar rights related to the investments you may have in your Plan account. You will receive information regarding such rights and how to exercise them at the time of a vote, tender, or other event.

INVESTMENT OPTIONS

The Plan offers a choice of investment options that allow you to create a diversified portfolio to help you meet your individual needs. See the attached Investment Options Comparative Chart for a list of all investment options, along with certain information about each of them provided under the Plan by Fidelity.

COST OF PLAN SERVICES - GENERAL ADMINISTRATIVE SERVICES

Fees and Expenses-

If you have an account in the Plan, it may be subject to the following types of fees and expenses:

- Asset-based fees
- Plan administrative fees and expenses
- Individual fees and expenses

Asset-Based Fees

Asset-based fees reflect an investment option's total annual operating expenses and include management and other fees. They are often the largest component of retirement plan costs and are paid by all shareholders of the investment option. Typically, asset-based fees are reflected as a percentage of assets invested in the option and are referred to as an "expense ratio". You may multiply the expense ratio by your balance in the investment option to estimate the annual expenses associated with your holdings. Refer to the Investment Comparison Chart for information on the Plan's Investment Options.

Asset-based fees are deducted from an investment option's assets, thereby reducing its investment return. Fee levels can vary widely among investment options, depending in part on the type of investment option, its management (including whether it is active or passive), and the risks and complexities of the option's strategy. In some instances, a plan's administrative services may be paid for through offsets and/or payments

associated with a plan's investment options.

Plan administrative fees may include recordkeeping, legal, accounting, trustee, and other administrative fees and expenses associated with maintaining the Plan. Some plans may deduct these fees and expenses from individual accounts in the Plan.

Based on the information and direction Fidelity had on file at the time this Notice was prepared, no Plan administrative fees will be deducted from accounts in the Plan. However, the Plan's administrative services may be paid for through offsets and/or payments associated with one or more of the Plan's investment options. Please keep in mind that fees are subject to change.

COST OF PLAN SERVICES - SPECIFIC INVESTMENT SERVICES

Asset-based fees are deducted from an investment option's assets, thereby reducing its investment return. Fee levels can vary widely among investment options, depending in part on the type of investment option, its management (including whether it is active or passive), and the risks and complexities of the option's strategy. There is not necessarily a correlation between fees and investment performance, and fees are just one component to consider when determining which investment options are right for you.

Asset-based fees reflect an investment options total annual operating expenses and include management and other fees. They are often the largest component of retirement plan costs and are paid by all shareholders of the investment option.

Typically, asset-based fees are reflected as a percentage of assets invested in the option and often are referred to as an expense ratio. You may multiply the expense ratio by your balance in the investment option to estimate the annual expenses associated with your holdings. Refer to the Investment Options Comparative Chart for information about the Plan's investment options, including their expense ratios (where applicable).

COST OF PLAN SERVICES - PERSONALIZED SERVICES

Individual fees and expenses include those associated with a service or transaction that an individual may select. In some instances, they may be deducted from the accounts of those individuals who utilize the service or engage in the transaction.

If you have an account in the Plan and you select or execute the following service(s) or transaction(s), the fee(s) outlined below may be deducted from your account based on the information and direction Fidelity had on file at the time this notice was prepared.

As you review this information, please keep in mind that fees are subject to change and that certain individual fees may not be deducted in some circumstances.

Type of Individual Fee and Amount

Loan Setup Fee \$75.00 per loan

Portfolio Advisory Service: At Work Net advisory fee based on percentage (estimated not to exceed 0.65%) of the average daily balance of eligible assets in your account, per year, deducted quarterly

Loan Maintenance Fee \$25.00 per year per loan initiated on or after 07/01/2010, deducted quarterly

Prior Loan Maintenance Fee \$15.00 per year per loan initiated prior to 07/01/2010, deducted quarterly. Applies to JHU 403(b) Plan only

Overnight mailing Fee \$25.00 per transaction

Also please note that you may incur short-term redemption fees, commissions, and similar expenses in connection with transactions associated with your Plan's investment options. Please see the Investment Options Comparative Chart for details regarding the specific fees that may apply to the investment options available under the Plan. If any individual fees are actually deducted from your account, they will be reflected on your Plan account statement.

VALIC

RIGHT TO DIRECT INVESTMENTS

In order to direct your Plan investment with VALIC, and subject to any Plan and investment restrictions described below, you may make your election on the following web site:

www.valic.com or you may contact VALIC at (800) 428-2542.

For security reasons, you will be asked to verify your identity by logging into your account on VALIC.com. Should you need to register for VALIC.com, please visit <https://login.valic.com/sso/> and click on "Register for individual access" under "Need to register for online access?" in the middle of the screen.

You may give your instructions on any day. Instructions include updates to the investment allocations on your account(s) and transfers of assets between the available investments offered by the Plan. Instructions completed by close of the New York Stock Exchange (NYSE) (Eastern Time) will be effective that day. Instructions completed after the close of the NYSE (Eastern Time) will be effective on the next business day.

RESTRICTIONS

Your instructions may be subject to limitations or restrictions imposed by the investment options as described in the attached Investment Options Comparative Chart.

ADDITIONAL RIGHTS AND PRIVILEGES

VALIC receives advance notice of shareholder meetings of mutual funds (or variable options under an annuity) that are offered on VALIC retirement services platforms. Each notice provides details of the meeting, including the meeting date, record date and the purpose of the meeting. As of the record date (i.e., the date used to determine who is eligible to vote at each meeting), VALIC conducts a search of its systems for all Plan participants who owned shares of the fund (or, in the case of amounts held under a

VALIC annuity contract, units of a variable investment option of VALIC Separate Account A which corresponds to an investment in the fund) on such date. VALIC provides to the fund's proxy vendor the name, address and number of shares for each person designated to receive the proxy materials (generally, the Plan participants unless the Plan directs VALIC differently). VALIC provides no further information about Plan participants or the Plan Sponsor to the fund company or to the proxy vendor, and neither the fund company nor the proxy vendor is authorized to contact Plan participants or the Plan Sponsor to actively solicit voting instructions.

In addition to mailing proxy materials (notice, proxy statement and proxy/voting instruction card), many fund companies make these materials available on their websites and/or proxy vendor's website. Generally, proxies or voting instructions may be provided via the internet, phone or regular mail.

With respect to Plans funding or investing in a VALIC variable annuity contract (or combination fixed and variable annuity contract), the variable annuity Separate Account will vote all the shares of the mutual funds it holds based on, and in the same proportion as, the voting instructions received. With respect to fund shares for which no voting instructions have been received, the Separate Account votes the shares in the same proportion as the shares for which voting instructions have been received.

INVESTMENT OPTIONS

The Plan offers a choice of investment options that allow you to create a diversified portfolio to help you meet your individual needs. See the attached Investment Options Comparative Chart for a list of all investment options provided under the Plan by VALIC.

COST OF PLAN SERVICES - GENERAL ADMINISTRATIVE SERVICES

The Plan may incur charges or fees outside of the investment alternative product(s) that may be deducted from participant accounts as directed or authorized by the Plan Administrator.

These fees may include third-party administration, consultant, legal, audit, and other fees directly related to the operation of the Plan. Any such charges or fees deducted from VALIC participant accounts will be allocated on a pro-rata basis and will be reflected on quarterly participant account statements.

COST OF PLAN SERVICES - SPECIFIC INVESTMENT SERVICES

Separate Accounts Fees (annuity products)

This separate account charge applies at stated levels to each of the variable investment options, which for some of the investment options reflects an offset for certain amounts received with respect to that investment option, including amounts commonly referred to as "12b-1" fees. The rate of this charge is fixed and cannot be increased by VALIC. This charge compensates VALIC for assuming certain risks and obligations under the contract. VALIC assumes the obligation to provide payments during the payout period for your lifetime, no matter how long that might be. In addition, VALIC assumes the obligation, prior to annuitization, to pay a guaranteed death benefit. The separate account charges also may cover the costs of issuing and administering and marketing

the investment options including, but not limited to, local support to plan sponsors and participants including enrollment and education.

Withdrawals and Surrenders

Withdrawal or surrender charges, if any, are described in the Investment Options Comparative Chart contained in this Notice.

VANGUARD

RIGHT TO DIRECT INVESTMENTS

Your Plan gives you the right to direct some or all of your Plan investments. You can direct your plan investments using any of the three convenient methods listed below. For a list of the designated investment alternatives offered in your plan and any designated investment managers, please refer to the Investment options Comparative Chart contained in this notice.

Online: Log on to your account at vanguard.com anytime. If you have not signed up for secure online account access, visit vanguard.com/register and follow the prompts. You will need your plan number: 090078/094524 (Income Deferral)

By phone. Call the 24hour interactive VOICE Network at (800) 523-1188. You will need a personal identification number (PIN) to use VOICE. To create a PIN, follow the prompts.

With personal assistance. Vanguard Participant Services associates are available at (800)523-1188 Monday through Friday from 8:30 a.m. to 9 p.m., Eastern time.

You also can access current and previous account statements at any time through Vanguard's secure website, using the online access instructions above. Your plan statements are published electronically on a periodic basis, at least quarterly. You have the right to request and obtain, free of charge, a paper version of your account statements. You can print it right off Vanguard's website, or contact Vanguard at 800-523-1188 to request that one be mailed. You can also get Vanguard statements by mail automatically. To review or update your mailing preferences, simply log on to your account at vanguard.com, go to My Profile, and select Mailing Preferences

Transaction requests (e.g., a contribution, exchange or redemption) must be in good order. Good order means that Vanguard has determined that (1) your transaction request includes complete information and (2) appropriate assets are already in your account or new assets have been received.

Vanguard, as your plan's record keeper, will determine the necessary processing timeframes for your transaction request before submission to the fund(s). Your transaction will then be based on the next determined net asset value ("NAV") of the investments shares. If your transaction request is received by Vanguard in good order on

a business day before the close of regular trading on the New York Stock Exchange (NYSE) (generally 4 p.m., Eastern time), you will receive that day's NAV and trade date. If your transaction request is received in good order while the NYSE is closed, you will receive the next business day's NAV and trade date.

If your transaction involves one or more investments with an early cutoff time for processing or another trading restriction, your entire transaction will be subject to that cutoff time when the trade date for your transaction is determined. If an early cutoff time applies to an investment available in your plan, please review the next section for additional information.

You may not cancel any transaction request once processing has begun. Please be careful when placing a transaction request.

RESTRICTIONS

Frequent trading policy

Because excessive transactions can disrupt the management of an investment and increase its transaction costs, limits are placed on exchanges and other transactions. If you move money out of an investment (other than money market funds, short-term bond funds, stable value investments, and employer securities), you cannot move money back into the same investment for 60 days. This policy applies regardless of the dollar amount. Please note that the 60 day clock restarts after every exchange out of the investment.

The frequent trading policy does not apply to the following: exchange requests submitted by mail to Vanguard (exchange requests submitted by fax, if otherwise permitted, are not mail requests and are subject to the policy); exchanges of shares purchased with participant payroll or employer contributions or loan payments; exchanges of shares purchased with reinvested dividend or capital gains distributions; distributions, loans, and in-service withdrawals from a plan; redemptions of shares as part of a plan termination or at the direction of the plan; redemptions of shares to pay fund or account fees; share or asset transfers or rollovers; re-registrations of shares within the same investment; conversions of shares from one share class to another in the same investment; and automated transactions executed during the first six months of enrollment in the Vanguard Managed Account Program.

Note that your plan and the issuers of your plan's investments reserve the right to revise or terminate the exchange privilege (your ability to move money between investments), limit the amount of any exchange, or reject any exchange at any time, without notice.

ADDITIONAL RIGHTS AND PRIVILEGES

The plan sponsor or other named fiduciary for the plan exercises voting, tender and similar rights with respect to the mutual funds in the plan.

INVESTMENT OPTIONS

The Plan offers a choice of investment options that allow you to create a diversified portfolio to help you meet your individual needs. See the attached Investment Options Comparative Chart for a list of all investment options provided under the Plan by Vanguard.

COST OF PLAN SERVICES - GENERAL ADMINISTRATIVE SERVICES

The Plan may incur charges or fees outside of the investment alternative product(s) that may be deducted from participant accounts as directed or authorized by the Plan Administrator. These fees may include third-party administration, consultant, legal, audit, and other fees directly related to the operation of the Plan. Any such charges or fees deducted from Vanguard participant accounts will be allocated on a pro-rata basis and reflected on quarterly participant account statements.

COST OF PLAN SERVICES - SPECIFIC INVESTMENT SERVICES

Investments in your plan may carry additional fees, including fund administrative charges, commissions, sales loads, sales charges, deferred sales charges, redemption fees, surrender charges, exchange fees, account fees, and purchase fees.

Please review the Investment Options Comparative Chart contained in this notice to determine whether these fees may be assessed for an investment option, and review your account statement for a detailed disclosure of the dollar amount actually charged to your account each quarter that is attributable to these fees.

COST OF PLAN SERVICES - PERSONALIZED SERVICES

These are services that you specifically request and you pay directly if and when you use them.

Please note that you may incur short-term redemption fees, commissions, and similar expenses in connection with transactions associated with your Plan's investment options. Please see the Investment Options Comparative Chart for details regarding the specific fees that may apply to the investment options available under the Plan.

Investment Options Comparative Chart

Your plan offers a variety of professionally managed investments. One of the benefits of the plan is that you get to decide how your contributions are invested. When making investment decisions, you should keep in mind how long you have until retirement, your tolerance for risk, how this retirement plan fits into your overall financial picture, and the impact of fees. The information on the following pages will help you compare the investment options and make more informed decisions about your retirement plan.

Part A – Performance and Fee Information

Part A consists of performance and fee information for your plan's investment options. It shows you how well the investments have performed in the past as well as any fees and expenses you will pay if you invest in a particular option.

For more information on the impact of fees and expenses associated with your plan, refer to Section I: Summary of Plan Services and Costs or visit the DOL's website at www.dol.gov/ebsa/publications/401k_employee.html. Fees are only one of many factors to consider when making an investment decision.

Part B – Annuity Income Information

Part B contains information about the annuity options available within your employer's retirement plan.

Part A. Performance and Fee Information

The following chart(s) list(s) your plan's investment options whose value may change based on market fluctuations. When evaluating performance of your variable investment options, you should consider comparing the returns of each investment to an appropriate benchmark, which is included in the chart. A benchmark is a generally accepted unmanaged group of securities whose performance is used as a standard point of reference to measure and compare investment gains or losses for variable return investments. Keep in mind that you may not invest in the benchmark indexes which are shown for comparative purposes only. For investments that use a blend of stocks and bonds to limit risk, such as Target Date or Multi-Asset funds, a difference from the benchmark may be due to a difference in the proportion of stocks to bonds in the fund when compared to the benchmark. Benchmark information for fixed-return investments is not provided in this chart. Past performance does not indicate how an investment will perform in the future.

TIAA

For the most up-to-date information about your investment options, prospectuses for available TIAA investments and other helpful resources, visit www.tiaa-cref.org/planinvestmentoptions. After entering a plan ID, 103250,103371, you'll be directed to plan and investment information

Visit tiaa.org for information and resources to help you make informed decisions. To request additional plan information or a paper copy of information available online, free of charge, contact TIAA at 800 842-2252 or write to us at TIAA, P.O. Box 1259, Charlotte, NC, 28201.

Table 1 – Variable Return Investment Performance as of June 30, 2016

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions*
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Equities									
Mutual Fund									
TIAA-CREF International Equity Fund Institutional	Foreign Large Blend	TIIEX	07/01/1999	-12.00%	1.59%	2.02%	0.49%	0.49%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
				-10.16%	1.68%	1.58%	Contractual Cap Exp: 02/28/2017		
Vanguard Total International Stock Index Fund Institutional	Foreign Large Blend	VTSNX	11/29/2010	-9.10%	0.61%	2.46%	0.10%	0.10%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
				-10.24%	0.10%	2.03%			
Vanguard Total Stock Market Index Fund Institutional	Large Blend	VITSX	07/07/1997	2.13%	11.59%	7.55%	0.04%	0.04%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
				2.14%	11.56%	7.58%			
TIAA-CREF Small-Cap Equity Fund Institutional	Small Growth	TISEX	10/01/2002	-6.37%	8.52%	6.03%	0.42%	0.42%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
				-6.73%	8.35%	6.20%	Contractual Cap Exp: 02/28/2017		
Variable Annuity									

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions*
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
CREF Equity Index Account R3	Large Blend	QCEQIX	04/24/2015	1.92%	11.22%	7.01%	0.26% \$2.60	0.26% \$2.60	Available in all plans. Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<i>Russell 3000 Index</i>				2.14%	11.60%	7.40%			
CREF Stock Account R3	Large Blend	QCSTIX	04/24/2015	-2.60%	7.71%	5.50%	0.38% \$3.80	0.38% \$3.80	Available in all plans. Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<i>Russell 3000 Index</i>				2.14%	11.60%	7.40%			
CREF Growth Account R3	Large Growth	QCGRIX	04/24/2015	-1.11%	12.00%	8.46%	0.31% \$3.10	0.31% \$3.10	Available in all plans. Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<i>Russell 1000 Growth Index</i>				3.02%	12.35%	8.78%			
CREF Global Equities Account R3	World Stock	QCGLIX	04/24/2015	-5.68%	6.29%	4.35%	0.37% \$3.70	0.37% \$3.70	Available in all plans. Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<i>MSCI World Index</i>				-2.78%	6.63%	4.43%			
Fixed Income									
Mutual Fund									
Vanguard Inflation- Protected Securities Fund Institutional	Inflation-Protected Bond	VIPIX	12/12/2003	4.73%	2.70%	4.66%	0.07% \$0.70	0.07% \$0.70	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Barclays U.S. Treasury Inflation Protected Securities (TIPS) Index (Series-L)</i>				4.35%	2.63%	4.75%			
Vanguard Total Bond Market Index Fund Institutional	Intermediate- Term Bond	VBTIX	09/18/1995	6.13%	3.74%	5.15%	0.05% \$0.50	0.05% \$0.50	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Barclays U.S. Aggregate Float Adjusted Index</i>				6.12%	3.81%				
Variable Annuity									
CREF Inflation-Linked Bond Account R3	Inflation-Protected Bond	QCILIX	04/24/2015	3.51%	2.14%	4.24%	0.28% \$2.80	0.28% \$2.80	Available in all plans. Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions*
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Barclays U.S. Treasury Inflation Protected Securities (TIPS) 1-10 Year Index				3.33%	1.55%	4.02%			
CREF Bond Market Account R3	Intermediate- Term Bond	QCBMIX	04/24/2015	6.11%	3.77%	4.74%	0.35% \$3.50	0.35% \$3.50	Available in all plans. Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
Barclays U.S. Aggregate Bond Index				6.00%	3.76%	5.13%			
Money Market									
Mutual Fund									
Vanguard Federal Money Market Fund Investor 7-day current annualized yield 0.32% as of 06/30/2016 7-day effective annualized yield 0.32% as of 06/30/2016	Money Market- Taxable	VMFXX	07/13/1981	0.18%	0.04%	1.07%	0.11% \$1.10	0.11% \$1.10	Available in all plans.
Citi 3-Month Treasury Bill Index				0.14%	0.06%	0.96%			
Variable Annuity									
CREF Money Market Account R3 7-day current annualized yield 0.15% as of 06/28/2016 7-day effective annualized yield 0.15% as of 06/28/2016	Money Market- Taxable	QCMMIX	04/24/2015	0.05%	0.01%	0.99%	0.27% \$2.70	0.27% \$2.70	Available in all plans.
iMoneyNet Money Fund Averages-All Taxable				0.06%	0.03%	0.94%			
Multi-Asset									
Mutual Fund									
TIAA-CREF Lifecycle Retirement Income Fund Institutional	Retirement Income	TLRIX	11/30/2007	1.48%	5.52%	4.46%	0.51% \$5.10	0.36% \$3.60	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Barclays U.S. Aggregate Bond Index				6.00%	3.76%	4.60%	Contractual Waiver Exp: 09/30/2016		
Vanguard Institutional Target Retirement Income Fund Institutional	Retirement Income	VITRX	06/26/2015	3.37%	-	3.02%	0.10% \$1.00	0.10% \$1.00	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Barclays U.S. Aggregate Bond Index				6.00%		6.58%			

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions*
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
TIAA-CREF Lifecycle 2010 Fund Institutional	Target Date 2000- 2010	TCTIX	01/17/2007	1.15%	5.85%	5.28%	0.49%	0.37%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Barclays U.S. Aggregate Bond Index				6.00%	3.76%	5.13%	Contractual Waiver Exp: 09/30/2016		
Vanguard Institutional Target Retirement 2010 Fund Institutional	Target Date 2000- 2010	VIRTX	06/26/2015	3.03%	-	2.54%	0.10%	0.10%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI U.S. Broad Market Index (GR USD)				2.09%		0.24%			
TIAA-CREF Lifecycle 2015 Fund Institutional	Target-Date 2015	TCNIX	01/17/2007	0.75%	6.15%	5.33%	0.50%	0.38%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 Index				2.14%	11.60%	7.40%	Contractual Waiver Exp: 09/30/2016		
Vanguard Institutional Target Retirement 2015 Fund Institutional	Target-Date 2015	VITVX	06/26/2015	2.06%	-	1.22%	0.10%	0.10%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI U.S. Broad Market Index (GR USD)				2.09%		0.24%			
TIAA-CREF Lifecycle 2020 Fund Institutional	Target-Date 2020	TCWIX	01/17/2007	0.14%	6.53%	5.28%	0.51%	0.39%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 Index				2.14%	11.60%	7.40%	Contractual Waiver Exp: 09/30/2016		
Vanguard Institutional Target Retirement 2020 Fund Institutional	Target-Date 2020	VITWX	06/26/2015	1.46%	-	0.44%	0.10%	0.10%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI U.S. Broad Market Index (GR USD)				2.09%		0.24%			
TIAA-CREF Lifecycle 2025 Fund Institutional	Target-Date 2025	TCYIX	01/17/2007	-0.69%	6.84%	5.24%	0.53%	0.41%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 Index				2.14%	11.60%	7.40%	Contractual Waiver Exp: 09/30/2016		
Vanguard Institutional Target Retirement 2025 Fund Institutional	Target-Date 2025	VRIVX	06/26/2015	0.81%	-	-0.39%	0.10%	0.10%	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	Shareholder Fees & Restrictions*
MSCI U.S. Broad Market Index (GR USD)				2.09%		0.24%			
TIAA-CREF Lifecycle 2030 Fund Institutional	Target-Date 2030	TCRIX	01/17/2007	-1.46%	7.11%	5.17%	0.54% \$5.40	0.42% \$4.20	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 Index				2.14%	11.60%	7.40%	Contractual Waiver Exp: 09/30/2016		
Vanguard Institutional Target Retirement 2030 Fund Institutional	Target-Date 2030	VTTWX	06/26/2015	0.04%	-	-1.35%	0.10% \$1.00	0.10% \$1.00	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI U.S. Broad Market Index (GR USD)				2.09%		0.24%			
TIAA-CREF Lifecycle 2035 Fund Institutional	Target-Date 2035	TCIIX	01/17/2007	-2.16%	7.31%	5.28%	0.55% \$5.50	0.43% \$4.30	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 Index				2.14%	11.60%	7.40%	Contractual Waiver Exp: 09/30/2016		
Vanguard Institutional Target Retirement 2035 Fund Institutional	Target-Date 2035	VITFX	06/26/2015	-0.68%	-	-2.24%	0.10% \$1.00	0.10% \$1.00	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI U.S. Broad Market Index (GR USD)				2.09%		0.24%			
TIAA-CREF Lifecycle 2040 Fund Institutional	Target-Date 2040	TCOIX	01/17/2007	-3.05%	7.45%	5.47%	0.56% \$5.60	0.44% \$4.40	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 Index				2.14%	11.60%	7.40%	Contractual Waiver Exp: 09/30/2016		
Vanguard Institutional Target Retirement 2040 Fund Institutional	Target-Date 2040	VIRSX	06/26/2015	-1.46%	-	-3.19%	0.10% \$1.00	0.10% \$1.00	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI U.S. Broad Market Index (GR USD)				2.09%		0.24%			
TIAA-CREF Lifecycle 2045 Fund Institutional	Target-Date 2045	TTFIX	11/30/2007	-3.11%	7.42%	3.76%	0.57% \$5.70	0.44% \$4.40	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 Index				2.14%	11.60%	6.53%	Contractual Waiver Exp: 09/30/2016		

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions*
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Vanguard Institutional Target Retirement 2045 Fund Institutional	Target-Date 2045	VITLX	06/26/2015	-1.51%	-	-3.24%	0.10% \$1.00	0.10% \$1.00	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI U.S. Broad Market Index (GR USD)				2.09%		0.24%			
TIAA-CREF Lifecycle 2050 Fund Institutional	Target-Date 2050	TFTIX	11/30/2007	-3.07%	7.43%	3.74%	0.57% \$5.70	0.44% \$4.40	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 Index				2.14%	11.60%	6.53%	Contractual Waiver Exp: 09/30/2016		
Vanguard Institutional Target Retirement 2050 Fund Institutional	Target-Date 2050	VTRLX	06/26/2015	-1.47%	-	-3.20%	0.10% \$1.00	0.10% \$1.00	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI U.S. Broad Market Index (GR USD)				2.09%		0.24%			
TIAA-CREF Lifecycle 2055 Fund Institutional	Target-Date 2055	TTRIX	04/29/2011	-3.01%	7.49%	6.60%	0.65% \$6.50	0.44% \$4.40	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 Index				2.14%	11.60%	10.56%	Contractual Waiver Exp: 09/30/2016		
Vanguard Institutional Target Retirement 2055 Fund Institutional	Target-Date 2055	VIVLX	06/26/2015	-1.47%	-	-3.20%	0.10% \$1.00	0.10% \$1.00	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI U.S. Broad Market Index (GR USD)				2.09%		0.24%			
TIAA-CREF Lifecycle 2060 Fund Institutional	Target-Date 2060+	TLXNX	09/26/2014	-2.96%	-	1.51%	2.08% \$20.80	0.44% \$4.40	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 Index				2.14%		4.95%	Contractual Waiver Exp: 09/30/2016		
Vanguard Institutional Target Retirement 2060 Fund Institutional	Target-Date 2060+	VILVX	06/26/2015	-1.54%	-	-3.27%	0.10% \$1.00	0.10% \$1.00	Available in all plans. Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI U.S. Broad Market Index (GR USD)				2.09%		0.24%			

Variable Annuity

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions*
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
CREF Social Choice Account R3	Allocation--50% to 70% Equity	QCSCIX	04/24/2015	1.95%	6.75%	5.64%	0.32% \$3.20	0.32% \$3.20	Available in all plans. Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<i>Russell 3000 Index</i>				2.14%	11.60%	7.40%			
Real Estate									
Variable Annuity									
TIAA Real Estate Account	N/A	QREARX	10/02/1995	6.96%	9.67%	3.74%	0.89% \$8.90	0.89% \$8.90	Available in all plans. Transfers out: Limit 1 per quarter. Limitations may apply to any transaction resulting in a balance > \$150,000.
<i>S&P 500 Index</i>				3.99%	12.10%	7.42%			

Table 1 shows fee and expense information for the investment options listed including the Total Annual Operating Expenses expressed as a percentage and a dollar amount based upon a \$1,000 accumulation both as net and gross of expenses. Total Annual Operating Expenses is a measure of what it costs to operate an investment, expressed as a percentage of its assets, as a dollar amount or in basis points. These are costs the investor pays through a reduction in the investment's rate of return.

*** Legend of plan name for each applicable plan number**

Plans	Plan Names
103250	JOHNS HOPKINS UNIVERSITY 403(B) PLAN
103371	JOHNS HOPKINS UNIVERSITY 403(B) INCOME DEFFERAL PLAN FOR RESIDENTS, INTERNS, POSTDOCTORAL FELLOWS –

AMERICAN CENTURY

To request additional plan information from this service provider or a paper copy of information available online at www.americancentury.com, free of charge, contact: P.O. Box 419385
Kansas City, MO 64141-6385 or call 800-345-8765

Table 1 – Variable Return Investment Performance as of June 30, 2016

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Allocation Mutual Fund									
American Century One Choice Cnsv Inv	Allocation-- 30% to 50% Equity	AOCIX	09/30/2004	1.67%	5.60%	5.40%	0.76% \$7.60	0.76% \$7.60	
					<i>Russell 3000 TR USD</i>		2.14%	11.60%	7.40%
American Century Strat Allc: Cnsv Inv	Allocation-- 30% to 50% Equity	TWSCX	02/15/1996	1.51%	5.26%	5.12%	1.00% \$10.00	1.00% \$10.00	
					<i>S&P 500 TR USD</i>		3.99%	12.10%	7.42%
American Century Balanced Inv	Allocation-- 50% to 70% Equity	TWBIX	10/20/1988	0.42%	7.58%	5.97%	0.90% \$9.00	0.90% \$9.00	
					<i>S&P 500 TR USD</i>		3.99%	12.10%	7.42%
American Century One Choice Mod Inv	Allocation-- 50% to 70% Equity	AOMIX	09/30/2004	-0.69%	6.40%	5.75%	0.88% \$8.80	0.88% \$8.80	
					<i>Russell 3000 TR USD</i>		2.14%	11.60%	7.40%
American Century Strat Allc: Mod Inv	Allocation-- 50% to 70% Equity	TWSMX	02/15/1996	-0.84%	6.09%	5.64%	1.07% \$10.70	1.07% \$10.70	
					<i>S&P 500 TR USD</i>		3.99%	12.10%	7.42%
American Century One Choice Agrsv Inv	Allocation-- 70% to 85% Equity	AOGIX	09/30/2004	-2.08%	6.99%	6.02%	0.98% \$9.80	0.98% \$9.80	
					<i>Russell 3000 TR USD</i>		2.14%	11.60%	7.40%

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
American Century One Choice VryAgrsv Inv	Allocation-- 85%+ Equity	AOVIX	09/30/2004	-3.81%	7.52%	5.84%	1.04%	1.04%	
<i>Russell 3000 TR USD</i>				2.14%	11.60%	7.40%	\$10.40	\$10.40	
Equities									
Mutual Fund									
American Century Emerging Markets Inv	Diversified Emerging Mkts	TWMIX	09/30/1997	-9.49%	-1.47%	3.33%	1.69%	1.44%	Redemption Fee: 2.00% if held < 60 days
<i>MSCI EM NR USD</i>				-12.06%	-3.78%	3.54%	Contractual Waiver Exp: 03/31/2017	\$16.90	\$14.40
American Century Emerging Mkts Val Inv	Diversified Emerging Mkts	AEVVX	10/31/2013	-18.36%	-	-10.55%	1.57%	1.50%	This fund is only available in the 403(b) Plan
<i>MSCI EM NR USD</i>				-12.06%	-3.78%	3.54%	Contractual Waiver Exp: 10/31/2016	\$15.70	\$15.00
American Century Global Gold Inv	Equity Precious Metals	BGEIX	08/17/1988	61.72%	-10.66%	-0.88%	0.67%	0.67%	Redemption Fee: 1.00% if held < 60 days
<i>MSCI World NR USD</i>				-2.78%	6.63%	4.43%	\$6.70	\$6.70	
American Century Intl Core Equity Inv	Foreign Large Blend	ACIMX	11/30/2006	-11.53%	1.49%	0.09%	1.16%	1.16%	Redemption Fee: 2.00% if held < 60 days
<i>MSCI EAFE NR USD</i>				-10.16%	1.68%	1.58%	\$11.60	\$11.60	
American Century International Gr Inv	Foreign Large Growth	TWIEX	05/09/1991	-10.71%	2.17%	3.01%	1.17%	1.17%	Redemption Fee: 2.00% if held < 60 days
<i>MSCI EAFE NR USD</i>				-10.16%	1.68%	1.58%	\$11.70	\$11.70	
American Century International Val Inv	Foreign Large Value	ACEVX	04/03/2006	-15.29%	0.20%	1.35%	1.32%	1.32%	Redemption Fee: 2.00% if held < 60 days
<i>MSCI EAFE Value NR USD</i>				-15.43%	0.05%	0.21%	\$13.20	\$13.20	
American Century International Opps Inv	Foreign Small/Mid Growth	AIOIX	06/01/2001	-4.56%	5.67%	5.15%	1.71%	1.51%	Redemption Fee: 2.00% if held < 60 days
<i>MSCI World Ex USA SMID NR USD</i>				-4.69%	3.08%	3.11%	Contractual Waiver Exp: 03/31/2017	\$17.10	\$15.10
American Century Intl Discovery Inv	Foreign Small/Mid Growth	TWEGX	04/04/1994	-8.01%	2.77%	3.00%	1.62%	1.62%	Redemption Fee: 2.00% if held < 60 days
							\$16.20	\$16.20	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
MSCI World Ex USA SMID NR USD				-4.69%	3.08%	3.11%			
American Century Adaptive Equity	Large Blend	AMVIX	11/30/1999	-2.45%	11.42%	6.42%	1.26% \$12.60	1.26% \$12.60	Redemption Fee: 2.00% if held < 60 days Please note: The American Century Fund name was changed from Veedot to Adaptive Equity This fund is only available in the 403(b) Plan
Russell 3000 TR USD				2.14%	11.60%	7.40%			
American Century Core Equity Plus Inv	Large Blend	ACPVX	10/31/2011	-2.13%	-	12.31%	1.73% \$17.30	1.30% \$13.00	This fund is only available in the 403(b) Plan
S&P 500 TR USD				3.99%	12.10%	7.42%			
American Century Equity Growth Fund Investor	Large Blend	BEQGX	05/09/1991	-2.78%	10.52%	6.24%	0.67% \$6.70	0.67% \$6.70	
S&P 500 Index				3.99%	12.10%	7.42%			
American Century Focused Dynamic Gr Inv	Large Blend	ACFOX	05/31/2006	-6.47%	9.22%	6.00%	1.11% \$11.10	1.03% \$10.30	This fund is only available in the 403(b) Plan
Russell 1000 Growth TR USD				3.02%	12.35%	8.78%	Contractual Waiver Exp: 06/23/2016		
American Century Sustainable Equity Inv	Large Blend	AFDIX	07/29/2005	-2.21%	10.73%	7.79%	0.99% \$9.90	0.99% \$9.90	Please note: The American Century Fund name was changed from Fundamental Equity to Sustainable Equity
S&P 500 TR USD				3.99%	12.10%	7.42%			
American Century All Cap Growth Inv	Large Growth	TWGTX	11/25/1983	-0.29%	9.11%	8.73%	1.00% \$10.00	1.00% \$10.00	This fund is only available in the 403(b) Plan
Russell 3000 Growth TR USD				1.88%	12.04%	8.65%			
American Century Disciplined Growth Fund Investor	Large Growth	ADSIX	09/30/2005	-2.08%	10.49%	7.73%	1.02% \$10.20	1.02% \$10.20	
Russell 1000 Growth Index				3.02%	12.35%	8.78%			
American Century Discp Growth Plus Inv	Large Growth	ACDJX	10/31/2011	-1.40%	-	13.48%	1.80% \$18.00	1.45% \$14.50	This fund is only available in the 403(b) Plan
Russell 1000 Growth TR USD				3.02%	12.35%	8.78%			
American Century Focused Growth Inv	Large Growth	AFSIX	02/28/2005	-1.74%	9.34%	6.75%	1.00% \$10.00	1.00% \$10.00	This fund is only available in the 403(b) Plan
Russell 1000 Growth TR USD				3.02%	12.35%	8.78%			
American Century Growth Fund Investor	Large Growth	TWCGX	06/30/1971	0.47%	9.84%	8.07%	0.97% \$9.70	0.97% \$9.70	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<i>Russell 1000 Growth Index</i>				3.02%	12.35%	8.78%			
American Century Legacy Lg Cap Inv	Large Growth	ACGOX	05/31/2006	-2.73%	10.53%	6.78%	1.11% \$11.10	1.11% \$11.10	This fund is only available in the 403(b) Plan
<i>Russell 1000 Growth TR USD</i>				3.02%	12.35%	8.78%			
American Century Select Inv	Large Growth	TWCIX	06/30/1971	-0.57%	10.45%	7.88%	0.99% \$9.90	0.99% \$9.90	
<i>Russell 1000 Growth TR USD</i>				3.02%	12.35%	8.78%			
American Century Ultra® Inv	Large Growth	TWCUX	11/02/1981	-1.51%	11.02%	7.64%	0.98% \$9.80	0.98% \$9.80	
<i>Russell 1000 Growth TR USD</i>				3.02%	12.35%	8.78%			
American Century Capital Val Inv	Large Value	ACTIX	03/31/1999	-1.22%	10.61%	5.06%	1.10% \$11.00	1.00% \$10.00	
<i>Russell 1000 Value TR USD</i>				2.86%	11.35%	6.13%			
American Century Equity Income Fund Investor	Large Value	TWEIX	08/01/1994	15.37%	10.97%	7.52%	0.93% \$9.30	0.93% \$9.30	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
<i>Russell 3000 Value Index</i>				2.42%	11.09%	6.05%			
American Century Income and Growth Fund Investor	Large Value	BIGRX	12/17/1990	1.00%	10.76%	5.95%	0.67% \$6.70	0.67% \$6.70	
<i>S&P 500 Index</i>				3.99%	12.10%	7.42%			
American Century Large Company Value Fund Investor	Large Value	ALVIX	07/30/1999	-1.12%	10.80%	5.27%	0.84% \$8.40	0.84% \$8.40	
<i>Russell 1000 Value Index</i>				2.86%	11.35%	6.13%			
American Century Value Inv	Large Value	TWVLX	09/01/1993	4.23%	11.12%	6.68%	0.97% \$9.70	0.97% \$9.70	
<i>Russell 1000 Value TR USD</i>				2.86%	11.35%	6.13%			
AC Alternatives® Equity Market Netr Inv	Market Neutral	ALHIX	09/30/2005	-0.99%	1.20%	0.25%	2.91% \$29.10	1.38% \$13.80	
<i>Barclays US Treasury Bill 1-3 Mon TR USD</i>				0.14%	0.06%	0.96%			
AC Alternatives® Market Neutral Val Inv	Market Neutral	ACVVX	10/31/2011	3.80%	-	3.64%	4.20% \$42.00	1.62% \$16.20	This fund is only available in the 403(b) Plan

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Barclays US Treasury Bill 1-3 Mon TR USD				0.14%	0.06%	0.96%			
American Century Adaptive All Cap	Mid-Cap Blend	ACMNX	05/31/2006	-2.49%	10.68%	6.71%	1.16%	1.16%	Please note: The American Century Fund name was changed from Legacy Multi Cap to Adaptive All Cap This fund is only available in the 403(b) Plan
Russell 3000 TR USD				2.14%	11.60%	7.40%	\$11.60	\$11.60	
American Century Heritage Fund Investor	Mid-Cap Growth	TWHIX	11/10/1987	-4.44%	7.73%	9.05%	1.00%	1.00%	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
Russell Midcap Growth Index				-2.14%	9.98%	8.12%	\$10.00	\$10.00	
American Century New Opps Investor	Mid-Cap Growth	TWNOX	12/26/1996	-11.65%	7.24%	6.29%	1.50%	1.35%	Redemption Fee: 2.00% if held < 60 days This fund is only available in the 403(b) Plan
Russell 2500 Growth TR USD				-7.69%	9.27%	7.96%	\$15.00	\$13.50	
American Century Mid Cap Value Fund Investor	Mid-Cap Value	ACMVX	03/31/2004	8.17%	12.88%	9.63%	1.01%	1.01%	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
Russell Midcap Value Index				3.25%	11.70%	7.79%	\$10.10	\$10.10	
American Century Real Estate Fund Investor	Real Estate	REACX	09/21/1995	22.39%	12.28%	6.30%	1.14%	1.14%	
MSCI U.S. REIT Index				24.10%	12.53%	7.35%	\$11.40	\$11.40	
American Century Small Company Fund Investor	Small Blend	ASQIX	07/31/1998	-8.63%	8.67%	4.05%	0.87%	0.87%	
Russell 2000 Index				-6.73%	8.35%	6.20%	\$8.70	\$8.70	
American Century Small Cap Growth Inv	Small Growth	ANOIX	06/01/2001	-15.20%	6.58%	6.17%	1.40%	1.40%	Redemption Fee: 2.00% if held < 60 days This fund is only available in the 403(b) Plan
Russell 2000 Growth TR USD				-10.75%	8.51%	7.14%	\$14.00	\$14.00	
American Century Small Cap Value Inv	Small Value	ASVIX	07/31/1998	-5.41%	8.24%	7.44%	1.25%	1.25%	
Russell 2000 Value TR USD				-2.58%	8.15%	5.15%	\$12.50	\$12.50	
American Century Utilities Inv	Utilities	BULIX	03/01/1993	25.76%	11.72%	8.71%	0.67%	0.67%	
S&P 500 TR USD				3.99%	12.10%	7.42%	\$6.70	\$6.70	
American Century Global Growth Inv	World Stock	TWGGX	12/01/1998	-5.42%	6.40%	5.40%	1.08%	1.08%	Redemption Fee: 2.00% if held < 60 days
							\$10.80	\$10.80	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<i>MSCI World NR USD</i>				-2.78%	6.63%	4.43%			
Fixed Income									
Mutual Fund									
American Century High-Yield Inv	High Yield Bond	ABHIX	09/30/1997	0.64%	4.71%	6.07%	0.85% \$8.50	0.85% \$8.50	
<i>Barclays US HY 2% Issuer Cap TR USD</i>				1.65%	5.84%	7.61%			
American Century Inflation- Adjusted Bond Fund Investor	Inflation- Protected Bond	ACITX	02/10/1997	4.15%	2.10%	4.31%	0.47% \$4.70	0.47% \$4.70	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
<i>Barclays U.S. Treasury Inflation Protected Securit</i>				4.35%	2.63%	4.75%			
American Century Short Dur Inf PrBd Inv	Inflation- Protected Bond	APOIX	05/31/2005	1.49%	1.04%	3.81%	0.57% \$5.70	0.57% \$5.70	
<i>Barclays US Treasury US TIPS TR USD</i>				4.35%	2.63%	4.75%			
American Century Ginnie Mae Fund Investor	Intermediate Government	BGNMX	09/23/1985	3.16%	2.42%	4.57%	0.55% \$5.50	0.55% \$5.50	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
<i>Barclays U.S. GNMA Bond Index</i>				3.97%	2.88%	4.99%			
American Century Government Bond Inv	Intermediate Government	CPTNX	05/16/1980	4.84%	2.71%	4.57%	0.47% \$4.70	0.47% \$4.70	
<i>Barclays US Govt/Mortgage TR USD</i>				5.33%	3.20%	4.84%			
American Century Zero Coupon 2020 Inv	Intermediate Government	BTTTX	12/29/1989	4.91%	5.16%	6.78%	0.55% \$5.50	0.55% \$5.50	
<i>BofAML US Treasuries 10+Y TR USD</i>				19.06%	10.10%	8.70%			
American Century Core Plus Inv	Intermediate- Term Bond	ACCNX	11/30/2006	5.37%	3.78%	5.27%	0.65% \$6.50	0.65% \$6.50	
<i>Barclays US Agg Bond TR USD</i>				6.00%	3.76%	5.13%			
American Century Diversified Bond Inv	Intermediate- Term Bond	ADFIX	12/03/2001	5.60%	3.69%	5.25%	0.60% \$6.00	0.60% \$6.00	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Barclays US Agg Bond TR USD				6.00%	3.76%	5.13%			
American Century Zero Coupon 2025 Inv	Long Government	BTTRX	02/15/1996	10.52%	8.75%	8.11%	0.55% \$5.50	0.55% \$5.50	
BofAML US Treasuries 10+Y TR USD				19.06%	10.10%	8.70%			
American Century Short- Term Govt Inv	Short Government	TWUSX	12/15/1982	0.87%	0.47%	2.17%	0.55% \$5.50	0.55% \$5.50	
Barclays US Govt 1-3 Yr TR USD				1.31%	0.84%	2.54%			
American Century Short Duration Inv	Short-Term Bond	ACSNX	11/30/2006	1.64%	1.25%	2.86%	0.60% \$6.00	0.60% \$6.00	
Barclays US Govt/Credit 1-3 Yr TR USD				1.59%	1.10%	2.80%			
American Century Global Bond Inv	World Bond	AGBVX	01/31/2012	6.44%	-	3.64%	0.96% \$9.60	0.84% \$8.40	This fund is only available in the 403(b) Plan
Barclays Global Aggregate TR Hdg USD				7.37%	4.76%	5.03%	Contractual Waiver Exp: 02/28/2017		
American Century International Bd Inv	World Bond	BEGBX	01/07/1992	9.31%	-0.35%	2.75%	0.81% \$8.10	0.81% \$8.10	
Barclays Gbl Agg Ex USD TR USD				11.24%	0.35%	3.83%			
Money Market									
Mutual Fund									
American Century Capital Presv Investor	Money Market- Taxable	CPFXX	10/13/1972	0.01%	0.01%	0.83%	0.48% \$4.80	0.48% \$4.80	
BofAML USD LIBOR 3 Mon CM				0.41%	0.34%	1.52%			
American Century Prime Money Mkt Inv	Prime Money Market	BPRXX	11/17/1993	0.02%	0.01%	1.06%	0.58% \$5.80	0.58% \$5.80	
BofAML USD LIBOR 3 Mon CM				0.41%	0.34%	1.52%			
American Century U.S. Government Money Market Fund Investor	Prime Money Market	TCRXX	04/01/1993	0.01%	0.01%	1.09%	0.46% \$4.60	0.46% \$4.60	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<i>BofA Merrill Lynch 3 Month LIBOR Constant Maturity</i>				0.41%	0.34%	1.52%			
Multi-Asset									
Mutual Fund									
American Century One Choice Very Conservative Fund Investor	Allocation-- 15% to 30% Equity	AONIX	09/30/2004	3.96%	4.31%	4.67%	0.68% \$6.80	0.68% \$6.80	
<i>Russell 3000 Index</i>				2.14%	11.60%	7.40%			
American Century Strategic Allocation: Aggressive Fund Investor	Allocation-- 70% to 85% Equity	TWSAX	02/15/1996	-2.36%	6.62%	5.87%	1.15% \$11.50	1.10% \$11.00	
<i>S&P 500 Index</i>				3.99%	12.10%	7.42%			
American Century One Choice In Retirement Portfolio Investor	Retirement Income	ARTOX	08/31/2004	1.23%	5.53%	5.36%	Contractual Waiver Exp: 03/31/2017 0.79% \$7.90	0.79% \$7.90	
<i>S&P Target Date Retirement Income Index</i>				3.07%	4.56%	4.52%			
American Century One Choice 2020 Portfolio Investor	Target-Date 2020	ARBVX	05/30/2008	0.94%	5.88%	4.79%	0.79% \$7.90	0.79% \$7.90	This fund is only available in the 403(b) Plan
<i>S&P Target Date To 2020 TR</i>				2.25%	5.18%	4.30%			
American Century One Choice 2025 Portfolio Investor	Target-Date 2025	ARWIX	08/31/2004	0.69%	6.17%	5.61%	0.83% \$8.30	0.83% \$8.30	
<i>S&P Target Date To 2025 TR</i>				1.84%	5.53%				
American Century One Choice 2030 Portfolio Investor	Target-Date 2030	ARCVX	05/30/2008	0.09%	6.49%	4.84%	0.85% \$8.50	0.85% \$8.50	This fund is only available in the 403(b) Plan
<i>S&P Target Date To 2030 TR</i>				1.46%	5.88%	4.32%			
American Century One Choice 2035 Portfolio Investor	Target-Date 2035	ARYIX	08/31/2004	-0.60%	6.84%	5.81%	0.87% \$8.70	0.87% \$8.70	
<i>S&P Target Date To 2035 TR</i>				0.93%	6.14%				
American Century One Choice 2040 Portfolio	Target-Date 2040	ARDVX	05/30/2008	-1.08%	7.18%	5.19%	0.90%	0.90%	

Investment Name / Benchmark Investor	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross \$9.00	Net \$9.00	
S&P Target Date To 2040 TR				0.56%	6.41%	4.36%			
American Century One Choice 2045 Portfolio Investor	Target-Date 2045	AROIX	08/31/2004	-1.37%	7.46%	6.05%	0.94% \$9.40	0.94% \$9.40	
S&P Target Date To 2045 TR				0.24%	6.66%				
American Century One Choice 2050 Portfolio Investor	Target-Date 2050	ARFVX	05/30/2008	-1.65%	7.53%	5.06%	0.96% \$9.60	0.96% \$9.60	
S&P Target Date To 2050 TR				-0.07%	6.89%	4.56%			
American Century One Choice 2055 Portfolio Investor	Target-Date 2055	AREVX	04/01/2011	-1.87%	7.68%	7.47%	0.97% \$9.70	0.97% \$9.70	
S&P Target Date To 2055+ TR				-0.35%	7.14%	6.88%			
Real Estate									
Mutual Fund									
American Century Global Real Estate Inv	Global Real Estate	ARYVX	04/29/2011	8.99%	8.11%	7.56%	1.21% \$12.10	1.17% \$11.70	This fund is only available in the 403(b) Plan
FTSE EPRA/NAREIT Global NR USD				9.59%	6.95%	6.20%	Contractual Waiver Exp: 02/28/2017		

Table 1 shows fee and expense information for the investment options listed including the Total Annual Operating Expenses expressed as a percentage and a dollar amount based upon a \$1,000 accumulation both as net and gross of expenses. Total Annual Operating Expenses is a measure of what it costs to operate an investment, expressed as a percentage of its assets, as a dollar amount or in basis points. These are costs the investor pays through a reduction in the investment's rate of return.

Please note that American Century reports the name changes to the funds noted below:

- Funda ental Equity has been changes to Sustainable Equity
- Veedot has bee changed to Adaptive Equity
- Legacy Multi Cap has been chang d to Adaptive All Cap

FIDELITY INVESTMENTS

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Table 1 – Variable Return Investment Performance as of June 30, 2016

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Allocation									
Mutual Fund									
Fidelity Asset Manager® 20%	Allocation-- 15% to 30% Equity	FASIX	10/01/1992	2.52%	3.86%	4.38%	0.53% \$5.30	0.53% \$5.30	
Barclays US Agg Bond TR USD				6.00%	3.76%	5.13%			
Fidelity® Strategic Real Return	Allocation-- 15% to 30% Equity	FSRRX	09/07/2005	0.33%	1.08%	2.68%	0.80% \$8.00	0.80% \$8.00	Redemption Fee: 0.75% if held < 60 days
Barclays US Treasury US TIPS TR USD				4.35%	2.63%	4.75%			
Fidelity Asset Manager® 30%	Allocation-- 30% to 50% Equity	FTANX	10/09/2007	2.10%	4.68%	3.98%	0.55% \$5.50	0.55% \$5.50	
Barclays US Agg Bond TR USD				6.00%	3.76%	5.13%			
Fidelity Asset Manager® 40%	Allocation-- 30% to 50% Equity	FFANX	10/09/2007	1.31%	5.25%	4.08%	0.56% \$5.60	0.56% \$5.60	
Barclays US Agg Bond TR USD				6.00%	3.76%	5.13%			
Fidelity Asset Manager® 50%	Allocation-- 50% to 70% Equity	FASMX	12/28/1988	0.43%	5.69%	5.31%	0.67% \$6.70	0.67% \$6.70	
S&P 500 TR USD				3.99%	12.10%	7.42%			
Fidelity Asset Manager® 60%	Allocation-- 50% to 70% Equity	FSANX	10/09/2007	-0.42%	6.06%	4.16%	0.73%	0.73%	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross \$7.30	Net \$7.30	
S&P 500 TR USD				3.99%	12.10%	7.42%			
Fidelity® Balanced K	Allocation-- 50% to 70% Equity	FBAKX	05/09/2008	0.53%	8.59%	6.10%	0.46% \$4.60	0.46% \$4.60	
S&P 500 TR USD				3.99%	12.10%	7.42%			
Fidelity® Puritan® K	Allocation-- 50% to 70% Equity	FPUKX	05/09/2008	0.60%	8.51%	6.61%	0.46% \$4.60	0.46% \$4.60	
S&P 500 TR USD				3.99%	12.10%	7.42%			
Fidelity Asset Manager® 70%	Allocation-- 70% to 85% Equity	FASGX	12/30/1991	-1.45%	6.36%	5.38%	0.73% \$7.30	0.73% \$7.30	
S&P 500 TR USD				3.99%	12.10%	7.42%			
Fidelity Asset Manager® 85%	Allocation-- 70% to 85% Equity	FAMRX	09/24/1999	-2.72%	6.92%	5.56%	0.76% \$7.60	0.76% \$7.60	
S&P 500 TR USD				3.99%	12.10%	7.42%			
Fidelity® Four-in-One Index	Allocation-- 70% to 85% Equity	FFNOX	06/29/1999	-0.43%	7.89%	5.72%	0.14% \$1.40	0.12% \$1.20	
S&P 500 TR USD				3.99%	12.10%	7.42%			
Fidelity® Strategic Dividend & Income®	Allocation-- 70% to 85% Equity	FSDIX	12/23/2003	8.34%	10.08%	6.22%	0.78% \$7.80	0.78% \$7.80	
S&P 500 TR USD				3.99%	12.10%	7.42%			
Fidelity Freedom K® 2005	Target-Date 2000-2010	FFKVX	07/02/2009	1.27%	4.23%	7.27%	0.49% \$4.90	0.49% \$4.90	
Barclays US Agg Bond TR USD				6.00%	3.76%	5.13%			
Fidelity Freedom K® 2010	Target-Date 2000-2010	FFKCX	07/02/2009	0.72%	4.99%	8.18%	0.53% \$5.30	0.53% \$5.30	
Barclays US Agg Bond TR USD				6.00%	3.76%	5.13%			
Fidelity Freedom K® 2015	Target-Date 2015	FKVFX	07/02/2009	0.28%	5.17%	8.44%	0.56% \$5.60	0.56% \$5.60	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
S&P 500 TR USD				3.99%	12.10%	7.42%			
Fidelity Freedom K® 2020	Target-Date 2020	FFKDX	07/02/2009	-0.16%	5.39%	9.17%	0.58% \$5.80	0.58% \$5.80	
S&P 500 TR USD				3.99%	12.10%	7.42%			
Fidelity Freedom K® 2025	Target-Date 2025	FKTWX	07/02/2009	-0.75%	5.97%	9.89%	0.61% \$6.10	0.61% \$6.10	
S&P 500 TR USD				3.99%	12.10%	7.42%			
Fidelity Freedom K® 2030	Target-Date 2030	FFKEX	07/02/2009	-1.97%	6.08%	10.19%	0.65% \$6.50	0.65% \$6.50	
S&P 500 TR USD				3.99%	12.10%	7.42%			
Fidelity Freedom K® 2035	Target-Date 2035	FKTHX	07/02/2009	-2.66%	6.32%	10.55%	0.67% \$6.70	0.67% \$6.70	
S&P 500 TR USD				3.99%	12.10%	7.42%			
Fidelity Freedom K® 2040	Target-Date 2040	FFKFX	07/02/2009	-2.66%	6.36%	10.67%	0.67% \$6.70	0.67% \$6.70	
S&P 500 TR USD				3.99%	12.10%	7.42%			
Fidelity Freedom K® 2045	Target-Date 2045	FFKGX	07/02/2009	-2.73%	6.46%	10.81%	0.67% \$6.70	0.67% \$6.70	
S&P 500 TR USD				3.99%	12.10%	7.42%			
Fidelity Freedom K® 2050	Target-Date 2050	FFKHX	07/02/2009	-2.71%	6.42%	10.87%	0.67% \$6.70	0.67% \$6.70	
S&P 500 TR USD				3.99%	12.10%	7.42%			
Fidelity Freedom K® 2055	Target-Date 2055	FDENX	06/01/2011	-2.66%	6.53%	6.36%	0.67% \$6.70	0.67% \$6.70	
S&P 500 TR USD				3.99%	12.10%	7.42%			
Fidelity Freedom K® 2060	Target-Date 2060+	FDKNX	08/05/2014	-2.64%	-	2.18%	0.67% \$6.70	0.67% \$6.70	
S&P 500 TR USD				3.99%	12.10%	7.42%			
Fidelity Freedom K® Income	Target-Date Retirement	FFKAX	07/02/2009	2.09%	3.47%	5.43%	0.44% \$4.40	0.44% \$4.40	
Barclays US Agg Bond TR USD				6.00%	3.76%	5.13%			
Fidelity® Global Balanced	World	FGBLX	02/01/1993	0.96%	4.13%	5.36%	1.02%	1.02%	Redemption Fee: 1.00% if held < 30 days

Investment Name / Benchmark	Morningstar Category Allocation	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross \$10.20	Net \$10.20	
<i>MSCI World NR USD</i>				-2.78%	6.63%	4.43%			
Fidelity® Global Strategies	World Allocation	FDYSX	10/31/2007	0.36%	3.58%	2.73%	1.07% \$10.70	0.97% \$9.70	
<i>MSCI ACWI NR USD</i>				-3.73%	5.38%	4.26%	Contractual Waiver Exp: 07/01/2016		
Equities									
Mutual Fund									
Fidelity® China Region	China Region	FHKCX	11/01/1995	-25.81%	2.34%	7.52%	0.99% \$9.90	0.99% \$9.90	Redemption Fee: 1.50% if held < 90 days
<i>MSCI Golden Dragon NR USD</i>				-17.13%	1.22%	5.80%			
Fidelity® Select Telecommunications Port	Communicatio ns	FSTCX	07/29/1985	15.25%	9.48%	7.31%	0.82% \$8.20	0.82% \$8.20	Redemption Fee: 0.75% if held < 30 days
<i>S&P 500 TR USD</i>				3.99%	12.10%	7.42%			
Fidelity® Select Wireless	Communicatio ns	FWRLX	09/21/2000	-3.81%	7.34%	7.05%	0.86% \$8.60	0.86% \$8.60	Redemption Fee: 0.75% if held < 30 days
<i>S&P 500 TR USD</i>				3.99%	12.10%	7.42%			
Fidelity® Select Automotive Port	Consumer Cyclical	FSAVX	06/30/1986	-19.26%	3.74%	5.49%	0.87% \$8.70	0.87% \$8.70	Redemption Fee: 0.75% if held < 30 days
<i>S&P 500 TR USD</i>				3.99%	12.10%	7.42%			
Fidelity® Select Construction & Hsg Port	Consumer Cyclical	FSHOX	09/29/1986	5.68%	16.43%	8.60%	0.81% \$8.10	0.81% \$8.10	Redemption Fee: 0.75% if held < 30 days
<i>S&P 500 TR USD</i>				3.99%	12.10%	7.42%	Voluntary Waiver		
Fidelity® Select Consumer Discret Port	Consumer Cyclical	FSCPX	06/29/1990	-0.16%	13.35%	8.88%	0.77% \$7.70	0.77% \$7.70	Redemption Fee: 0.75% if held < 30 days
<i>S&P 500 TR USD</i>				3.99%	12.10%	7.42%			
Fidelity® Select Leisure	Consumer Cyclical	FDLSX	05/08/1984	-5.11%	11.62%	9.92%	0.79% \$7.90	0.79% \$7.90	Redemption Fee: 0.75% if held < 30 days
<i>S&P 500 TR USD</i>				3.99%	12.10%	7.42%	Voluntary Waiver		
Fidelity® Select Multimedia	Consumer Cyclical	FBMPX	06/30/1986	-8.87%	13.22%	9.81%	0.81% \$8.10	0.81% \$8.10	Redemption Fee: 0.75% if held < 30 days
<i>S&P 500 TR USD</i>				3.99%	12.10%	7.42%	Voluntary Waiver		

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Fidelity® Select Retailing	Consumer Cyclical	FSRPX	12/16/1985	11.30%	18.14%	13.49%	0.81% \$8.10	0.81% \$8.10	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				3.99%	12.10%	7.42%	Voluntary Waiver		
Fidelity® Select Consumer Staples Port	Consumer Defensive	FDFA	07/29/1985	11.71%	12.81%	11.12%	0.77% \$7.70	0.77% \$7.70	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				3.99%	12.10%	7.42%	Voluntary Waiver		
Fidelity® EMEA	Diversified Emerging Mkts	FEMEX	05/08/2008	-6.64%	-2.60%	-1.69%	1.39% \$13.90	1.39% \$13.90	Redemption Fee: 1.50% if held < 90 days
MSCI EM EMEA NR USD				-14.19%	-7.40%	-0.17%			
Fidelity® Emerging Markets Discovery	Diversified Emerging Mkts	FEDDX	11/01/2011	-7.00%	-	3.88%	1.56% \$15.60	1.45% \$14.50	Redemption Fee: 2.00% if held < 90 days
MSCI EM NR USD				-12.06%	-3.78%	3.54%	Contractual Waiver Exp: 12/31/2016		
Fidelity® Emerging Markets Idx Premium	Diversified Emerging Mkts	FPMAX	09/08/2011	-12.68%	-	-2.00%	0.35% \$3.50	0.20% \$2.00	Redemption Fee: 1.50% if held < 90 days
MSCI EM NR USD				-12.06%	-3.78%	3.54%	Contractual Waiver Exp: 12/31/2016		
Fidelity® Emerging Markets K	Diversified Emerging Mkts	FKEMX	05/09/2008	-5.01%	-1.54%	-2.67%	0.85% \$8.50	0.85% \$8.50	Redemption Fee: 1.50% if held < 90 days
MSCI EM NR USD				-12.06%	-3.78%	3.54%			
Fidelity® Total Emerg Mkts	Diversified Emerging Mkts	FTEMX	11/01/2011	-2.47%	-	2.91%	1.72% \$17.20	1.40% \$14.00	Redemption Fee: 1.50% if held < 90 days
MSCI EM NR USD				-12.06%	-3.78%	3.54%	Contractual Waiver Exp: 12/31/2016		
Strategic Advisers® Emg Mkts Fd of Fds	Diversified Emerging Mkts	FLILX	05/02/2012	-10.31%	-	-2.00%	2.24% \$22.40	1.25% \$12.50	Redemption Fee: 1.50% if held < 90 days
MSCI EM NR USD				-12.06%	-3.78%	3.54%	Contractual Waiver Exp: 04/30/2017		
Fidelity® Pacific Basin	Diversified Pacific/Asia	FPBFX	10/01/1986	1.36%	7.22%	6.52%	1.17% \$11.70	1.17% \$11.70	Redemption Fee: 1.50% if held < 90 days
MSCI Pacific NR USD				-8.19%	2.98%	1.72%			
Fidelity® Select Energy	Equity Energy	FSENX	07/14/1981	-6.48%	-2.01%	1.43%	0.80% \$8.00	0.80% \$8.00	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				3.99%	12.10%	7.42%			
Fidelity® Select Energy	Equity Energy	FSESX	12/16/1985	-17.32%	-8.95%	-2.49%	0.85%	0.85%	Redemption Fee: 0.75% if held < 30 days

Investment Name / Benchmark Service Port	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross \$8.50	Net \$8.50	
S&P 500 TR USD				3.99%	12.10%	7.42%			
Fidelity® Select Natural Gas	Equity Energy	FSNGX	04/21/1993	-16.89%	-5.01%	-2.31%	0.89% \$8.90	0.89% \$8.90	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				3.99%	12.10%	7.42%			
Fidelity® Select Natural Resources Port	Equity Energy	FNARX	03/03/1997	-8.82%	-3.97%	1.65%	0.86% \$8.60	0.86% \$8.60	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				3.99%	12.10%	7.42%			
Fidelity® Select Gold	Equity Precious Metals	FSAGX	12/16/1985	59.85%	-11.01%	0.32%	0.97% \$9.70	0.94% \$9.40	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				3.99%	12.10%	7.42%			
Fidelity® Europe	Europe Stock	FIEUX	10/01/1986	-10.11%	2.60%	2.46%	Contractual Waiver Exp: 04/29/2017 1.03% \$10.30	1.03% \$10.30	Redemption Fee: 1.00% if held < 30 days
MSCI Europe NR USD				-11.22%	1.02%	1.52%			
Fidelity® Select Banking	Financial	FSRBX	06/30/1986	-12.07%	9.30%	0.17%	0.79% \$7.90	0.79% \$7.90	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				3.99%	12.10%	7.42%			
Fidelity® Select Brokerage & Invmt Mgmt	Financial	FSLBX	07/29/1985	-23.47%	5.30%	1.94%	0.79% \$7.90	0.79% \$7.90	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				3.99%	12.10%	7.42%			
Fidelity® Select Consumer Finance Port	Financial	FSVLX	12/16/1985	-12.80%	9.78%	-6.39%	0.90% \$9.00	0.90% \$9.00	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				3.99%	12.10%	7.42%			
Fidelity® Select Financial Services Port	Financial	FIDSX	12/10/1981	-7.05%	8.27%	-0.70%	0.76% \$7.60	0.76% \$7.60	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				3.99%	12.10%	7.42%			
Fidelity® Select Insurance Port	Financial	FSPCX	12/16/1985	4.88%	13.51%	4.89%	0.80% \$8.00	0.80% \$8.00	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				3.99%	12.10%	7.42%			
Fidelity® Global ex US Index Premium	Foreign Large Blend	FSGDX	09/08/2011	-9.79%	-	3.08%	0.28% \$2.80	0.12% \$1.20	Redemption Fee: 1.00% if held < 90 days

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
MSCI ACWI Ex USA NR USD				-10.24%	0.10%	1.87%			
Fidelity® International Index Premium	Foreign Large Blend	FSIVX	10/14/2005	-9.70%	1.83%	1.76%	0.17% \$1.70	0.12% \$1.20	Redemption Fee: 1.00% if held < 90 days
MSCI EAFE NR USD				-10.16%	1.68%	1.58%			
Fidelity® Overseas K	Foreign Large Blend	FOSKX	05/09/2008	-5.55%	5.27%	0.37%	0.91% \$9.10	0.91% \$9.10	Redemption Fee: 1.00% if held < 30 days
MSCI EAFE NR USD				-10.16%	1.68%	1.58%			
Fidelity® Total International Equity	Foreign Large Blend	FTIEX	11/01/2007	-6.37%	2.20%	-1.03%	1.07% \$10.70	1.07% \$10.70	Redemption Fee: 1.00% if held < 30 days
MSCI ACWI Ex USA NR USD				-10.24%	0.10%	1.87%			
Strategic Advisers® Intl Multi-Mgr	Foreign Large Blend	FMJDX	05/02/2012	-8.19%	-	5.33%	1.11% \$11.10	1.01% \$10.10	Redemption Fee: 1.00% if held < 30 days
MSCI EAFE NR USD				-10.16%	1.68%	1.58%			
Fidelity® Diversified International K	Foreign Large Growth	FDIKX	05/09/2008	-9.90%	3.55%	0.22%	0.87% \$8.70	0.87% \$8.70	Redemption Fee: 1.00% if held < 30 days
MSCI EAFE NR USD				-10.16%	1.68%	1.58%			
Fidelity® International Capital Apprec	Foreign Large Growth	FIVFX	11/01/1994	-0.23%	6.78%	4.22%	1.13% \$11.30	1.13% \$11.30	Redemption Fee: 1.00% if held < 30 days
MSCI ACWI Ex USA NR USD				-10.24%	0.10%	1.87%			
Fidelity® International Discovery K	Foreign Large Growth	FIDKX	05/09/2008	-9.21%	3.33%	0.54%	0.86% \$8.60	0.86% \$8.60	Redemption Fee: 1.00% if held < 30 days
MSCI EAFE NR USD				-10.16%	1.68%	1.58%			
Fidelity® International Growth	Foreign Large Growth	FIGFX	11/01/2007	-3.85%	5.04%	2.05%	0.97% \$9.70	0.97% \$9.70	Redemption Fee: 1.00% if held < 30 days
MSCI EAFE Growth NR USD				-4.80%	3.24%	2.88%			
Fidelity® International Enhanced Index	Foreign Large Value	FIENX	12/20/2007	-9.60%	2.69%	-0.56%	0.63% \$6.30	0.63% \$6.30	Redemption Fee: 1.00% if held < 30 days
MSCI EAFE NR USD				-10.16%	1.68%	1.58%			
Fidelity® International Value	Foreign Large Value	FIVLX	05/18/2006	-10.54%	0.51%	0.25%	1.02% \$10.20	1.02% \$10.20	Redemption Fee: 1.00% if held < 30 days

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
MSCI EAFE Value NR USD				-15.43%	0.05%	0.21%			
Fidelity® International Small Cap	Foreign Small/Mid Blend	FISMX	09/18/2002	-1.60%	5.92%	5.13%	1.32% \$13.20	1.32% \$13.20	Redemption Fee: 2.00% if held < 90 days
MSCI ACWI Ex USA Small NR USD				-5.46%	2.28%	4.09%			
Fidelity® International Small Cap Opp	Foreign Small/Mid Growth	FSCOX	08/02/2005	-4.50%	7.22%	2.59%	1.23% \$12.30	1.23% \$12.30	Redemption Fee: 2.00% if held < 90 days
MSCI EAFE Small Cap NR USD				-3.67%	4.84%	3.57%	Voluntary Waiver		
Fidelity® Select Biotechnology	Health	FBIOX	12/16/1985	-32.98%	20.73%	13.79%	0.73% \$7.30	0.73% \$7.30	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				3.99%	12.10%	7.42%			
Fidelity® Select Health Care	Health	FSPHX	07/14/1981	-12.45%	18.50%	13.20%	0.73% \$7.30	0.73% \$7.30	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				3.99%	12.10%	7.42%			
Fidelity® Select Health Care Svcs Port	Health	FSHCX	06/30/1986	-5.04%	13.33%	10.41%	0.77% \$7.70	0.77% \$7.70	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				3.99%	12.10%	7.42%			
Fidelity® Select Medical Equip & Systems	Health	FSMEX	04/28/1998	10.64%	16.33%	13.66%	0.76% \$7.60	0.76% \$7.60	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				3.99%	12.10%	7.42%			
Fidelity® Select Pharmaceuticals Port	Health	FPHAX	06/18/2001	-13.22%	14.67%	12.04%	0.78% \$7.80	0.78% \$7.80	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				3.99%	12.10%	7.42%			
Fidelity® Select Air Transportation Port	Industrials	FSAIX	12/16/1985	-4.22%	13.33%	8.16%	0.83% \$8.30	0.83% \$8.30	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				3.99%	12.10%	7.42%			
Fidelity® Select Defense & Aero Port	Industrials	FSDAX	05/08/1984	4.72%	12.16%	9.31%	0.80% \$8.00	0.80% \$8.00	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				3.99%	12.10%	7.42%			
Fidelity® Select Envir and Alt Engy Port	Industrials	FSLEX	06/29/1989	-2.17%	4.26%	3.61%	0.95% \$9.50	0.95% \$9.50	Redemption Fee: 0.75% if held < 30 days

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
S&P 500 TR USD				3.99%	12.10%	7.42%			
Fidelity® Select Industrial Equip Port	Industrials	FSCGX	09/29/1986	5.59%	8.75%	7.48%	0.83% \$8.30	0.83% \$8.30	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				3.99%	12.10%	7.42%			
Fidelity® Select Industrials	Industrials	FCYIX	03/03/1997	1.95%	9.93%	8.74%	0.77% \$7.70	0.77% \$7.70	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				3.99%	12.10%	7.42%			
Fidelity® Select Transportation	Industrials	FSRFX	09/29/1986	-5.25%	10.57%	7.63%	0.81% \$8.10	0.81% \$8.10	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				3.99%	12.10%	7.42%			
Fidelity® Japan	Japan Stock	FJPNX	09/15/1992	-3.42%	3.64%	-0.85%	0.80% \$8.00	0.80% \$8.00	Redemption Fee: 1.50% if held < 90 days
Topix TR JPY				-21.97%	10.27%	-0.49%			
Fidelity® Japan Smaller Companies	Japan Stock	FJSCX	11/01/1995	6.48%	12.08%	2.04%	1.00% \$10.00	1.00% \$10.00	Redemption Fee: 1.50% if held < 90 days
MSCI Japan NR USD				-8.94%	4.21%	0.14%			
Fidelity® 500 Index Premium	Large Blend	FUSVX	10/14/2005	3.96%	12.05%	7.39%	0.07% \$0.70	0.05% \$0.50	
S&P 500 TR USD				3.99%	12.10%	7.42%			
Fidelity® Disciplined Equity K	Large Blend	FDEKX	05/09/2008	-2.05%	10.31%	4.98%	0.79% \$7.90	0.79% \$7.90	
S&P 500 TR USD				3.99%	12.10%	7.42%			
Fidelity® Dividend Growth K	Large Blend	FDGKX	05/09/2008	-0.63%	9.20%	7.49%	0.57% \$5.70	0.57% \$5.70	
S&P 500 TR USD				3.99%	12.10%	7.42%			
Fidelity® Growth & Income K	Large Blend	FGIKX	05/09/2008	-2.49%	11.18%	3.54%	0.55% \$5.50	0.55% \$5.50	
S&P 500 TR USD				3.99%	12.10%	7.42%			
Fidelity® Large Cap Core Enhanced Index	Large Blend	FLCEX	04/19/2007	0.93%	11.64%	5.89%	0.45% \$4.50	0.45% \$4.50	
S&P 500 TR USD				3.99%	12.10%	7.42%			

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Fidelity® Large Cap Stock	Large Blend	FLCSX	06/22/1995	-4.63%	11.33%	7.68%	0.78% \$7.80	0.78% \$7.80	
<i>S&P 500 TR USD</i>				3.99%	12.10%	7.42%			
Fidelity® Mega Cap Stock	Large Blend	FGRTX	12/28/1998	-2.36%	11.49%	7.06%	0.67% \$6.70	0.67% \$6.70	
<i>S&P 500 TR USD</i>				3.99%	12.10%	7.42%			
Fidelity® Total Market Index Premium	Large Blend	FSTVX	10/14/2005	2.04%	11.53%	7.47%	0.07% \$0.70	0.05% \$0.50	Redemption Fee: 0.50% if held < 90 days
<i>DJ US Total Stock Market TR USD</i>				2.05%	11.55%	7.49%		Contractual Waiver Exp: 04/30/2017	
Strategic Advisers® Core Multi-Mgr	Large Blend	FLAUX	11/16/2011	1.91%	-	13.27%	1.14% \$11.40	0.90% \$9.00	
<i>S&P 500 TR USD</i>				3.99%	12.10%	7.42%		Contractual Waiver Exp: 07/31/2018	
Fidelity Advisor® Stock Sel All Cp K	Large Growth	FSSKX	05/09/2008	-1.76%	10.19%	6.18%	0.64% \$6.40	0.64% \$6.40	
<i>S&P 500 TR USD</i>				3.99%	12.10%	7.42%			
Fidelity K	Large Growth	FFDKX	05/09/2008	-0.72%	10.04%	5.86%	0.41% \$4.10	0.41% \$4.10	
<i>S&P 500 TR USD</i>				3.99%	12.10%	7.42%			
Fidelity® Blue Chip Growth K	Large Growth	FBGKX	05/09/2008	-5.04%	11.79%	9.51%	0.78% \$7.80	0.78% \$7.80	
<i>Russell 1000 Growth TR USD</i>				3.02%	12.35%	8.78%			
Fidelity® Capital Appreciation K	Large Growth	FCAKX	05/09/2008	-7.89%	10.70%	7.52%	0.72% \$7.20	0.72% \$7.20	
<i>S&P 500 TR USD</i>				3.99%	12.10%	7.42%			
Fidelity® Contrafund® K	Large Growth	FCNKX	05/09/2008	0.19%	11.57%	7.60%	0.61% \$6.10	0.61% \$6.10	
<i>S&P 500 TR USD</i>				3.99%	12.10%	7.42%			
Fidelity® Export and Multinational K	Large Growth	FEXKX	05/09/2008	1.44%	9.40%	5.25%	0.64% \$6.40	0.64% \$6.40	Redemption Fee: 0.75% if held < 30 days
<i>S&P 500 TR USD</i>				3.99%	12.10%	7.42%			
Fidelity® Focused Stock	Large Growth	FTQGX	11/12/1996	-1.46%	9.83%	7.87%	0.73%	0.73%	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross \$7.30	Net \$7.30	
S&P 500 TR USD				3.99%	12.10%	7.42%			
Fidelity® Growth Company K	Large Growth	FGCKX	05/09/2008	-3.35%	11.96%	9.05%	0.77% \$7.70	0.77% \$7.70	
Russell 3000 Growth TR USD				1.88%	12.04%	8.65%			
Fidelity® Growth Discovery K	Large Growth	FGDKX	05/09/2008	-1.57%	10.95%	6.83%	0.64% \$6.40	0.64% \$6.40	
Russell 3000 Growth TR USD				1.88%	12.04%	8.65%			
Fidelity® Independence K	Large Growth	FDKX	05/09/2008	-12.37%	8.05%	3.68%	0.78% \$7.80	0.78% \$7.80	
S&P 500 TR USD				3.99%	12.10%	7.42%			
Fidelity® Large Cap Growth Enhanced Idx	Large Growth	FLGEX	04/19/2007	0.59%	11.92%	7.21%	0.45% \$4.50	0.45% \$4.50	
Russell 1000 Growth TR USD				3.02%	12.35%	8.78%			
Fidelity® Magellan® K	Large Growth	FMGKX	05/09/2008	-1.30%	10.27%	4.38%	0.75% \$7.50	0.75% \$7.50	
S&P 500 TR USD				3.99%	12.10%	7.42%			
Fidelity® Nasdaq Composite Index®	Large Growth	FNCMX	09/25/2003	-1.67%	13.06%	9.34%	0.42% \$4.20	0.29% \$2.90	Redemption Fee: 0.75% if held < 90 days
NASDAQ Composite TR USD				-1.68%	13.18%	9.48%	Contractual Waiver Exp: 01/31/2017		
Fidelity® New Millennium	Large Growth	FMILX	12/28/1992	-2.89%	10.19%	7.84%	0.74% \$7.40	0.74% \$7.40	
S&P 500 TR USD				3.99%	12.10%	7.42%			
Fidelity® OTC K	Large Growth	FOCKX	05/09/2008	-0.90%	12.62%	10.64%	0.72% \$7.20	0.72% \$7.20	
NASDAQ Composite TR USD				-1.68%	13.18%	9.48%			
Fidelity® Trend	Large Growth	FTRNX	06/16/1958	0.74%	11.38%	8.94%	0.77% \$7.70	0.77% \$7.70	
Russell 1000 Growth TR USD				3.02%	12.35%	8.78%			
Strategic Advisers® Growth Multi-Mgr	Large Growth	FMELX	11/16/2011	-0.87%	-	12.83%	0.87% \$8.70	0.87% \$8.70	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Russell 1000 Growth TR USD				3.02%	12.35%	8.78%			
Fidelity Advisor® Value Strategies K	Large Value	FVSKX	05/09/2008	-6.14%	8.49%	6.67%	0.51% \$5.10	0.51% \$5.10	
Russell Mid Cap Value TR USD				3.25%	11.70%	7.79%			
Fidelity® Blue Chip Value	Large Value	FBCVX	06/17/2003	-4.35%	8.25%	3.55%	0.83% \$8.30	0.83% \$8.30	
Russell 1000 Value TR USD				2.86%	11.35%	6.13%			
Fidelity® Equity Dividend Income K	Large Value	FETKX	05/09/2008	3.87%	9.78%	5.18%	0.55% \$5.50	0.55% \$5.50	
Russell 3000 Value TR USD				2.42%	11.09%	6.05%			
Fidelity® Equity-Income K	Large Value	FEIKX	05/09/2008	0.12%	8.59%	4.68%	0.59% \$5.90	0.59% \$5.90	
Russell 3000 Value TR USD				2.42%	11.09%	6.05%			
Fidelity® Large Cap Value Enhanced Index	Large Value	FLVEX	04/19/2007	0.97%	11.51%	4.38%	0.46% \$4.60	0.46% \$4.60	
Russell 1000 Value TR USD				2.86%	11.35%	6.13%			
Fidelity® Stk Selec Lg Cp Val	Large Value	FSLVX	11/15/2001	0.85%	10.81%	4.51%	0.81% \$8.10	0.81% \$8.10	
Russell 1000 Value TR USD				2.86%	11.35%	6.13%			
Fidelity® Value Discovery K	Large Value	FVDKX	05/09/2008	-2.31%	10.70%	5.91%	0.71% \$7.10	0.71% \$7.10	
Russell 3000 Value TR USD				2.42%	11.09%	6.05%			
Strategic Advisers® Value Multi-Mgr	Large Value	FKMOX	11/16/2011	-2.34%	-	12.78%	1.25% \$12.50	0.90% \$9.00	
Russell 1000 Value TR USD				2.86%	11.35%	6.13%			
Wasatch Large Cap Value Investor	Large Value	FMIEX	09/25/1996	1.56%	6.90%	5.62%	1.12% \$11.20	1.10% \$11.00	Redemption Fee: 2.00% if held < 60 days
Russell 1000 Value TR USD				2.86%	11.35%	6.13%			
Fidelity® Latin America	Latin America Stock	FLATX	04/19/1993	-6.82%	-12.08%	-0.29%	1.13% \$11.30	1.13% \$11.30	Redemption Fee: 1.50% if held < 90 days

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
MSCI EM Latin America NR USD				-7.57%	-10.13%	2.31%			
Fidelity® Mid Cap Index Premium	Mid-Cap Blend	FSCX	09/08/2011	0.52%	-	14.49%	0.07% \$0.70	0.07% \$0.70	Redemption Fee: 0.75% if held < 30 days
Russell Mid Cap TR USD				0.56%	10.90%	8.07%			
Fidelity® Growth Strategies K	Mid-Cap Growth	FAGKX	05/09/2008	-2.41%	9.66%	6.79%	0.76% \$7.60	0.76% \$7.60	Redemption Fee: 1.50% if held < 90 days
Russell Mid Cap Growth TR USD				-2.14%	9.98%	8.12%			
Fidelity® Mid-Cap Stock K	Mid-Cap Growth	FKMCX	05/09/2008	-2.16%	10.01%	7.43%	0.61% \$6.10	0.61% \$6.10	Redemption Fee: 0.75% if held < 30 days
S&P MidCap 400 TR				1.33%	10.55%	8.55%			
Fidelity® Stock Selector Mid Cap	Mid-Cap Growth	FSSMX	06/06/2012	-5.98%	-	11.57%	0.75% \$7.50	0.75% \$7.50	
S&P MidCap 400 TR				1.33%	10.55%	8.55%			
Fidelity® Leveraged Company Stock K	Mid-Cap Value	FLCKX	05/09/2008	-12.94%	7.43%	3.32%	0.67% \$6.70	0.67% \$6.70	Redemption Fee: 1.50% if held < 90 days
S&P 500 TR USD				3.99%	12.10%	7.42%			
Fidelity® Low-Priced Stock K	Mid-Cap Value	FLPKX	05/09/2008	-4.25%	9.62%	8.07%	0.69% \$6.90	0.69% \$6.90	Redemption Fee: 1.50% if held < 90 days
Russell 2000 TR USD				-6.73%	8.35%	6.20%			
Fidelity® Mid Cap Value	Mid-Cap Value	FSMVX	11/15/2001	-5.13%	11.19%	7.23%	0.86% \$8.60	0.86% \$8.60	Redemption Fee: 0.75% if held < 30 days
Russell Mid Cap Value TR USD				3.25%	11.70%	7.79%			
Fidelity® Value K	Mid-Cap Value	FVLKX	05/09/2008	-5.18%	10.23%	6.53%	0.73% \$7.30	0.73% \$7.30	
Russell Mid Cap Value TR USD				3.25%	11.70%	7.79%			
Fidelity® Global Commodity Stock	Natural Resources	FFGCX	03/25/2009	-13.46%	-8.51%	1.63%	1.12% \$11.20	1.12% \$11.20	Redemption Fee: 1.00% if held < 30 days
MSCI ACWI NR USD				-3.73%	5.38%	4.26%			
Fidelity® Select Chemicals	Natural Resources	FSCHX	07/29/1985	-0.52%	9.67%	12.08%	0.80% \$8.00	0.80% \$8.00	Redemption Fee: 0.75% if held < 30 days

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
S&P 500 TR USD				3.99%	12.10%	7.42%			
Fidelity® Select Materials	Natural Resources	FSDPX	09/29/1986	-7.82%	3.47%	7.41%	0.81% \$8.10	0.81% \$8.10	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				3.99%	12.10%	7.42%			
Fidelity® Emerging Asia	Pacific/Asia ex-Japan Stk	FSEAX	04/19/1993	-10.75%	0.94%	5.66%	1.09% \$10.90	1.09% \$10.90	Redemption Fee: 1.50% if held < 90 days
MSCI AC Asia Ex Japan NR USD				-11.99%	0.05%	5.62%			
Fidelity® Small Cap Discovery	Small Blend	FSCRX	09/26/2000	-4.60%	10.91%	10.38%	1.01% \$10.10	1.01% \$10.10	Redemption Fee: 1.50% if held < 90 days
Russell 2000 TR USD				-6.73%	8.35%	6.20%			
Fidelity® Small Cap Enhanced Index	Small Blend	FCPEX	12/20/2007	-6.35%	9.64%	6.92%	0.68% \$6.80	0.68% \$6.80	Redemption Fee: 1.50% if held < 90 days
Russell 2000 TR USD				-6.73%	8.35%	6.20%			
Fidelity® Small Cap Index Premium	Small Blend	FSSVX	09/08/2011	-6.54%	-	12.76%	0.07% \$0.70	0.07% \$0.70	Redemption Fee: 1.50% if held < 90 days
Russell 2000 TR USD				-6.73%	8.35%	6.20%			
Fidelity® Small Cap Stock	Small Blend	FSLCX	03/12/1998	-4.21%	5.86%	6.06%	1.00% \$10.00	1.00% \$10.00	Redemption Fee: 2.00% if held < 90 days
Russell 2000 TR USD				-6.73%	8.35%	6.20%			
Fidelity® Stock Selector Small Cap	Small Blend	FDSCX	06/28/1993	-4.79%	7.69%	5.55%	0.77% \$7.70	0.77% \$7.70	Redemption Fee: 1.50% if held < 90 days
Russell 2000 TR USD				-6.73%	8.35%	6.20%			
Strategic Advisers® S-M Cp Multi-Mgr	Small Blend	FNAPX	12/20/2011	-7.40%	-	11.11%	1.43% \$14.30	1.17% \$11.70	Redemption Fee: 1.50% if held < 90 days
Russell 2500 TR USD				-3.67%	9.48%	7.32%	Contractual Waiver Exp: 04/30/2018		
Fidelity® Small Cap Growth	Small Growth	FCPGX	11/03/2004	-6.01%	9.97%	8.09%	0.92% \$9.20	0.92% \$9.20	Redemption Fee: 1.50% if held < 90 days
Russell 2000 Growth TR USD				-10.75%	8.51%	7.14%			
Fidelity® Small Cap Value	Small Value	FCPVX	11/03/2004	1.09%	11.24%	8.51%	1.19% \$11.90	1.19% \$11.90	Redemption Fee: 1.50% if held < 90 days
Russell 2000 Value TR USD				-2.58%	8.15%	5.15%			

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Fidelity® Select Comms Equip Port	Technology	FSDCX	06/29/1990	-4.60%	2.83%	4.84%	0.90% \$9.00	0.90% \$9.00	Redemption Fee: 0.75% if held < 30 days
<i>S&P 500 TR USD</i>				3.99%	12.10%	7.42%			
Fidelity® Select Computers	Technology	FDCPX	07/29/1985	-9.97%	5.64%	8.65%	0.80% \$8.00	0.80% \$8.00	Redemption Fee: 0.75% if held < 30 days
<i>S&P 500 TR USD</i>				3.99%	12.10%	7.42%			
Fidelity® Select Electronics	Technology	FSELX	07/29/1985	4.54%	13.25%	8.64%	0.77% \$7.70	0.77% \$7.70	Redemption Fee: 0.75% if held < 30 days
<i>S&P 500 TR USD</i>				3.99%	12.10%	7.42%			
Fidelity® Select IT Services	Technology	FBSOX	02/04/1998	0.26%	15.20%	12.86%	0.81% \$8.10	0.81% \$8.10	Redemption Fee: 0.75% if held < 30 days
<i>S&P 500 TR USD</i>				3.99%	12.10%	7.42%			
Fidelity® Select Software & IT Svcs Port	Technology	FSCSX	07/29/1985	10.13%	15.46%	13.77%	0.77% \$7.70	0.77% \$7.70	Redemption Fee: 0.75% if held < 30 days
<i>S&P 500 TR USD</i>				3.99%	12.10%	7.42%			
Fidelity® Select Technology	Technology	FSPTX	07/14/1981	-0.47%	9.81%	9.95%	0.78% \$7.80	0.78% \$7.80	Redemption Fee: 0.75% if held < 30 days
<i>S&P 500 TR USD</i>				3.99%	12.10%	7.42%			
Fidelity® Select Utilities	Utilities	FSUTX	12/10/1981	18.89%	11.97%	8.00%	0.80% \$8.00	0.80% \$8.00	Redemption Fee: 0.75% if held < 30 days
<i>S&P 500 TR USD</i>				3.99%	12.10%	7.42%			
Fidelity® Telecom and Utilities	Utilities	FIUIX	11/27/1987	15.86%	11.77%	7.91%	0.76% \$7.60	0.76% \$7.60	
<i>S&P 500 TR USD</i>				3.99%	12.10%	7.42%			
Fidelity® Global Equity Income	World Stock	FGILX	05/02/2012	-2.63%	-	8.78%	1.15% \$11.50	1.15% \$11.50	Redemption Fee: 1.00% if held < 30 days
<i>MSCI ACWI NR USD</i>				-3.73%	5.38%	4.26%			
Fidelity® Worldwide	World Stock	FWWFX	05/30/1990	-5.28%	6.92%	5.91%	0.96% \$9.60	0.96% \$9.60	Redemption Fee: 1.00% if held < 30 days
<i>MSCI World NR USD</i>				-2.78%	6.63%	4.43%			

Fixed Income

Mutual Fund

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Fidelity® Corporate Bond	Corporate Bond	FCBFX	05/04/2010	6.19%	5.58%	6.18%	0.45% \$4.50	0.45% \$4.50	
<i>Barclays US Credit TR USD</i>				7.55%	5.20%	6.11%			
Fidelity® New Markets Income	Emerging Markets Bond	FN MIX	05/04/1993	9.77%	6.31%	8.05%	0.86% \$8.60	0.86% \$8.60	Redemption Fee: 1.00% if held < 90 days
<i>JPM EMBI Global TR USD</i>				10.32%	6.25%	7.91%			
Fidelity® Capital & Income	High Yield Bond	FAGIX	11/01/1977	-2.13%	5.26%	7.76%	0.75% \$7.50	0.75% \$7.50	Redemption Fee: 1.00% if held < 90 days
<i>BofAML US HY Master II Constnd TR USD</i>				1.74%	5.70%	7.51%			
Fidelity® Focused High Income	High Yield Bond	FHIFX	09/08/2004	0.81%	4.65%	5.71%	0.85% \$8.50	0.85% \$8.50	Redemption Fee: 1.00% if held < 90 days
<i>BofAML US HY Master II TR USD</i>				1.71%	5.71%	7.44%			
Fidelity® Global High Income	High Yield Bond	FGH NX	05/11/2011	1.04%	4.71%	4.39%	1.20% \$12.00	1.20% \$12.00	Redemption Fee: 1.00% if held < 90 days
<i>BofAML Gbl HY&Em Mkt Plus TR USD</i>				4.10%	5.28%	7.38%			
Fidelity® High Income	High Yield Bond	SPHIX	08/29/1990	-0.37%	4.68%	6.63%	0.73% \$7.30	0.73% \$7.30	Redemption Fee: 1.00% if held < 90 days
<i>BofAML US HY Master II Constnd TR USD</i>				1.74%	5.70%	7.51%			
Strategic Advisers® Inc Opps Fd of Fds	High Yield Bond	FSADX	06/19/2012	-0.52%	-	5.18%	2.22% \$22.20	0.82% \$8.20	Redemption Fee: 1.00% if held < 90 days
<i>BofAML US HY Master II Constnd TR USD</i>				1.74%	5.70%	7.51%			
Fidelity® Inflation-Prot Bd Idx Prem	Inflation- Protected Bond	FSIYX	05/16/2012	4.67%	-	0.57%	0.10% \$1.00	0.10% \$1.00	
<i>Barclays US Treasury US TIPS TR USD</i>				4.35%	2.63%	4.75%			
Fidelity® Inflation-Protected Bond	Inflation- Protected Bond	FINPX	06/26/2002	4.16%	2.22%	4.03%	0.45% \$4.50	0.45% \$4.50	
<i>Barclays US Treasury US TIPS TR USD</i>				4.35%	2.63%	4.75%			

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Fidelity® GNMA	Intermediate Government	FGMNX	11/08/1985	3.79%	3.02%	5.12%	0.45% \$4.50	0.45% \$4.50	
<i>Barclays GNMA TR USD</i>				3.97%	2.88%	4.99%			
Fidelity® Government Income	Intermediate Government	FGOVX	04/04/1979	5.23%	3.19%	4.75%	0.45% \$4.50	0.45% \$4.50	
<i>Barclays US Government TR USD</i>				6.04%	3.38%	4.73%			
Fidelity® Intermediate Government Income	Intermediate Government	FSTGX	05/02/1988	3.38%	2.21%	4.00%	0.45% \$4.50	0.45% \$4.50	
<i>Barclays US Govt Interm TR USD</i>				3.93%	2.31%	4.07%			
Fidelity® Intermediate Bond	Intermediate- Term Bond	FTHRFX	05/23/1975	4.29%	3.13%	4.43%	0.45% \$4.50	0.45% \$4.50	
<i>Barclays US Govt/Credit Interm TR USD</i>				4.33%	2.90%	4.48%			
Fidelity® Investment Grade Bond	Intermediate- Term Bond	FBNDX	08/06/1971	4.80%	3.82%	4.69%	0.45% \$4.50	0.45% \$4.50	
<i>Barclays US Agg Bond TR USD</i>				6.00%	3.76%	5.13%			
Fidelity® Mortgage Securities	Intermediate- Term Bond	FMSFX	12/31/1984	4.24%	3.34%	4.21%	0.45% \$4.50	0.45% \$4.50	
<i>Barclays US MBS TR USD</i>				4.34%	3.01%	4.96%			
Fidelity® Total Bond	Intermediate- Term Bond	FTBFX	10/15/2002	5.30%	4.14%	5.48%	0.45% \$4.50	0.45% \$4.50	
<i>Barclays US Agg Bond TR USD</i>				6.00%	3.76%	5.13%			
Fidelity® US Bond Index Premium	Intermediate- Term Bond	FSITX	05/04/2011	6.17%	3.72%	3.73%	0.05% \$0.50	0.05% \$0.50	
<i>Barclays US Agg Bond TR USD</i>				6.00%	3.76%	5.13%			
Strategic Advisers® Core Inc Multi-Mgr	Intermediate- Term Bond	FWHBX	06/19/2012	5.33%	-	3.12%	1.00% \$10.00	0.58% \$5.80	
<i>Barclays US Agg Bond TR USD</i>				6.00%	3.76%	5.13%			Contractual Waiver Exp: 04/30/2017
Fidelity® Intermediate Trs Bd Idx Prem	Long Government	FIBAX	12/20/2005	7.83%	4.44%	5.97%	0.10% \$1.00	0.10% \$1.00	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Barclays US Government Long TR USD				18.98%	10.17%	8.69%			
Fidelity® Long-Term Treasury Bd Idx Prem	Long Government	FLBAX	12/20/2005	19.95%	10.27%	8.68%	0.10% \$1.00	0.10% \$1.00	
Barclays US Treasury Long TR USD				19.30%	10.31%	8.77%			
Fidelity® Strategic Income	Multisector Bond	FSICX	05/01/1998	2.91%	3.88%	6.16%	0.71% \$7.10	0.71% \$7.10	
Barclays US Universal TR USD				5.82%	4.01%	5.30%			
Fidelity® Limited Term Government	Short Government	FFXSX	11/10/1986	1.92%	1.20%	3.05%	0.45% \$4.50	0.45% \$4.50	
Barclays Government 1-5 Yr TR USD				2.39%	1.41%	3.23%			
Fidelity® Short-Term Treasury Bd Idx Prm	Short Government	FSBAX	12/20/2005	2.33%	1.31%	3.13%	0.10% \$1.00	0.10% \$1.00	
Barclays Government 1-5 Yr TR USD				2.39%	1.41%	3.23%			
Fidelity® Short-Term Bond	Short-Term Bond	FSHBX	09/15/1986	1.79%	1.34%	2.01%	0.45% \$4.50	0.45% \$4.50	
Barclays US Govt/Credit 1-3 Yr TR USD				1.59%	1.10%	2.80%			
Fidelity® Conservative Income Bond	Ultrashort Bond	FCONX	03/03/2011	0.67%	0.58%	0.58%	0.40% \$4.00	0.35% \$3.50	
Barclays Govt/Corp 1 Yr Duration TR USD				0.79%	0.52%	1.84%	Contractual Waiver Exp: 10/31/2016		
Fidelity® Global Bond	World Bond	FGBFX	05/22/2012	5.70%	-	0.52%	1.09% \$10.90	0.75% \$7.50	
Citi WGBI NonUSD USD				13.85%	0.31%	3.97%	Contractual Waiver Exp: 02/28/2017		
Fidelity® International Bond	World Bond	FINUX	05/22/2012	6.13%	-	-0.48%	1.11% \$11.10	0.75% \$7.50	
Citi WGBI NonUSD USD				13.85%	0.31%	3.97%	Contractual Waiver Exp: 02/28/2017		
Money Market Mutual Fund									

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Fidelity Treasury Only Money Market	Money Market- Taxable	FDLXX	01/05/1988	0.01%	0.01%	0.82%	0.42% \$4.20	0.42% \$4.20	
<i>BofAML USD LIBOR 3 Mon CM</i>				0.41%	0.34%	1.52%			
Fidelity® Government MMkt	Money Market- Taxable	SPAXX	02/05/1990	0.01%	0.01%	1.00%	0.42% \$4.20	0.42% \$4.20	
<i>BofAML USD LIBOR 3 Mon CM</i>				0.41%	0.34%	1.52%			
Fidelity® Government MMkt Prm	Money Market- Taxable	FZCXX	04/06/2015	0.05%	-	0.04%	0.38% \$3.80	0.32% \$3.20	
<i>BofAML USD LIBOR 3 Mon CM</i>				0.41%	0.34%	1.52%	Contractual Waiver Exp: 06/30/2019		
Fidelity® MMT Retirement Govt Mny Mkt	Money Market- Taxable	FGMXX	12/16/1988	0.01%	0.01%	1.01%	0.42% \$4.20	0.42% \$4.20	
<i>BofAML USD LIBOR 3 Mon CM</i>				0.41%	0.34%	1.52%			
Fidelity® Government Cash Reserves	Prime Money Market	FDRXX	05/10/1979	0.03%	0.02%	1.11%	0.37% \$3.70	0.37% \$3.70	
<i>BofAML USD LIBOR 3 Mon CM</i>				0.41%	0.34%	1.52%			
Fidelity® MMT Retirement Govt Mny Mkt II	Prime Money Market	FRTXX	12/02/1988	0.02%	0.01%	1.12%	0.42% \$4.20	0.42% \$4.20	
<i>BofAML USD LIBOR 3 Mon CM</i>				0.41%	0.34%	1.52%			
Fidelity® Money Market	Prime Money Market	SPRXX	01/23/1989	0.14%	0.04%	1.12%	0.42% \$4.20	0.42% \$4.20	
<i>BofAML USD LIBOR 3 Mon CM</i>				0.41%	0.34%	1.52%			
Fidelity® Money Market Premium	Prime Money Market	FZDXX	04/06/2015	0.22%	-	0.18%	0.37% \$3.70	0.30% \$3.00	
<i>BofAML USD LIBOR 3 Mon CM</i>				0.41%	0.34%	1.52%	Contractual Waiver Exp: 06/30/2019		
Multi-Asset									
Mutual Fund									
Vanguard Institutional Target Retirement Income Fund	Retirement Income	VITRX	06/26/2015	3.37%	-	3.02%	0.10%	0.10%	

Investment Name / Benchmark Institutional	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross \$1.00	Net \$1.00	
<i>Barclays U.S. Aggregate Bond Index</i>				6.00%		6.58%			
Vanguard Institutional Target Retirement 2010 Fund Institutional	Target Date 2000-2010	VIRTX	06/26/2015	3.03%	-	2.54%	0.10% \$1.00	0.10% \$1.00	
<i>MSCI U.S. Broad Market Index (GR USD)</i>				2.09%		0.24%			
Vanguard Institutional Target Retirement 2015 Fund Institutional	Target-Date 2015	VITVX	06/26/2015	2.06%	-	1.22%	0.10% \$1.00	0.10% \$1.00	
<i>MSCI U.S. Broad Market Index (GR USD)</i>				2.09%		0.24%			
Vanguard Institutional Target Retirement 2020 Fund Institutional	Target-Date 2020	VITWX	06/26/2015	1.46%	-	0.44%	0.10% \$1.00	0.10% \$1.00	
<i>MSCI U.S. Broad Market Index (GR USD)</i>				2.09%		0.24%			
Vanguard Institutional Target Retirement 2025 Fund Institutional	Target-Date 2025	VRIVX	06/26/2015	0.81%	-	-0.39%	0.10% \$1.00	0.10% \$1.00	
<i>MSCI U.S. Broad Market Index (GR USD)</i>				2.09%		0.24%			
Vanguard Institutional Target Retirement 2030 Fund Institutional	Target-Date 2030	VTTWX	06/26/2015	0.04%	-	-1.35%	0.10% \$1.00	0.10% \$1.00	
<i>MSCI U.S. Broad Market Index (GR USD)</i>				2.09%		0.24%			
Vanguard Institutional Target Retirement 2035 Fund Institutional	Target-Date 2035	VITFX	06/26/2015	-0.68%	-	-2.24%	0.10% \$1.00	0.10% \$1.00	
<i>MSCI U.S. Broad Market Index (GR USD)</i>				2.09%		0.24%			
Vanguard Institutional Target Retirement 2040 Fund Institutional	Target-Date 2040	VIRSX	06/26/2015	-1.46%	-	-3.19%	0.10% \$1.00	0.10% \$1.00	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<i>MSCI U.S. Broad Market Index (GR USD)</i>				2.09%		0.24%			
Vanguard Institutional Target Retirement 2045 Fund Institutional	Target-Date 2045	VITLX	06/26/2015	-1.51%	-	-3.24%	0.10% \$1.00	0.10% \$1.00	
<i>MSCI U.S. Broad Market Index (GR USD)</i>				2.09%		0.24%			
Vanguard Institutional Target Retirement 2050 Fund Institutional	Target-Date 2050	VRTLX	06/26/2015	-1.47%	-	-3.20%	0.10% \$1.00	0.10% \$1.00	
<i>MSCI U.S. Broad Market Index (GR USD)</i>				2.09%		0.24%			
Vanguard Institutional Target Retirement 2055 Fund Institutional	Target-Date 2055	VIVLX	06/26/2015	-1.47%	-	-3.20%	0.10% \$1.00	0.10% \$1.00	
<i>MSCI U.S. Broad Market Index (GR USD)</i>				2.09%		0.24%			
Vanguard Institutional Target Retirement 2060 Fund Institutional	Target-Date 2060+	VILVX	06/26/2015	-1.54%	-	-3.27%	0.10% \$1.00	0.10% \$1.00	
<i>MSCI U.S. Broad Market Index (GR USD)</i>				2.09%		0.24%			
Other									
Mutual Fund									
Fidelity® Floating Rate High Income	Bank Loan	FFRHX	09/19/2002	0.71%	2.89%	3.78%	0.70% \$7.00	0.70% \$7.00	Redemption Fee: 1.00% if held < 60 days
<i>S&P/LSTA Leveraged Loan TR</i>				0.94%	3.79%	4.47%			
Fidelity® Convertible Securities	Convertibles	FCVSX	01/05/1987	-6.80%	4.78%	5.61%	0.56% \$5.60	0.56% \$5.60	
<i>BofAML All Convertible All Qualities</i>				-4.46%	7.15%	6.42%			
Fidelity® Canada	Miscellaneous Region	FICDX	11/17/1987	-3.10%	-0.88%	3.49%	1.15% \$11.50	1.15% \$11.50	Redemption Fee: 1.50% if held < 90 days
<i>S&P/TSX Composite TR USD</i>				-4.31%	-1.85%	3.33%			
Real Estate									

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Mutual Fund									
Fidelity® Intl Real Estate	Global Real Estate	FIREX	09/08/2004	-1.38%	6.37%	2.05%	1.12% \$11.20	1.12% \$11.20	Redemption Fee: 1.50% if held < 90 days
MSCI EAFE NR USD				-10.16%	1.68%	1.58%	Voluntary Waiver		
Fidelity® Real Estate Income	Real Estate	FRIFX	02/04/2003	10.20%	8.82%	6.88%	0.83% \$8.30	0.83% \$8.30	Redemption Fee: 0.75% if held < 90 days
S&P 500 TR USD				3.99%	12.10%	7.42%			
Fidelity® Real Estate Index Premium	Real Estate	FSRVX	09/08/2011	22.49%	-	13.83%	0.09% \$0.90	0.09% \$0.90	Redemption Fee: 0.75% if held < 90 days
DJ US Select REIT TR USD				22.85%	12.30%	6.86%			
Fidelity® Real Estate Investment Port	Real Estate	FRESX	11/17/1986	25.94%	12.85%	7.18%	0.78% \$7.80	0.78% \$7.80	Redemption Fee: 0.75% if held < 90 days
S&P 500 TR USD				3.99%	12.10%	7.42%			
Mutual Fund									
Fidelity® Nordic	Miscellaneous Region	FNORX	11/01/1995	4.48%	7.84%	6.19%	1.00% \$10.00	1.00% \$10.00	Redemption Fee: 1.50% if held < 90 days
MSCI ACWI Ex USA NR USD				-10.24%	0.10%	1.87%			

Table 1 shows fee and expense information for the investment options listed including the Total Annual Operating Expenses expressed as a percentage and a dollar amount based upon a \$1,000 accumulation both as net and gross of expenses. Total Annual Operating Expenses is a measure of what it costs to operate an investment, expressed as a percentage of its assets, as a dollar amount or in basis points. These are costs the investor pays through a reduction in the investment's rate of return.

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Table 1 – Variable Return Investment Performance as of June 30, 2016

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Equities									
Variable Annuity									
HEALTH SCIENCES FUND PORTFOLIO DIRECTOR (A048)	Health	N/A		-14.89%	19.38%	14.34%		1.85% \$18.50	
<i>S&P 500 Health Care</i>				-2.02%	17.29%	11.16%			
VANGUARD WINDSOR II PORTFOLIO DIRECTOR (A048)	Large Blend	N/A		-2.16%	9.05%	4.90%		1.39% \$13.90	
<i>Russell 1000</i>				2.86%	11.35%	6.13%			
GROWTH FUND PORTFOLIO DIRECTOR (A408)	Large Growth	N/A		-1.62%	8.88%	6.62%		1.60% \$16.00	
<i>Russell 1000 Growth</i>				3.02%	12.35%	8.78%			
MID CAP STRATEGIC GWTH PORTFOLIO DIRECTOR (A048)	Mid-Cap Growth	N/A		-3.56%	5.17%	5.82%		1.61% \$16.10	
<i>Russell Mid Cap Growth</i>				-2.14%	9.98%	8.12%			
GLOBAL REAL ESTATE FUND PORTFOLIO DIRECTOR (A048)	World Stock	N/A		6.84%	6.37%	4.30%		1.65% \$16.50	
<i>FTSE EPRA/NAREIT Developed Index</i>				12.57%	8.62%	5.47%			
GLOBAL STRATEGY	World Stock	N/A		-10.17%	3.30%	5.15%		1.44%	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
PORTFOLIO DIRECTOR (A048)								\$14.40	
<i>MSCI AS World Index (net)</i>				2.43%	4.09%	4.76%			
INTERNATIONAL EQUITIES FUND PORTFOLIO DIRECTOR (A048)	World Stock	N/A		-10.51%	0.07%	-0.02%		1.24%	\$12.40
<i>MSCI EAFE NR USD</i>				-10.16%	1.68%	1.58%			
INTERNATIONAL GROWTH FUND PORTFOLIO DIRECTOR (A048)	World Stock	N/A		-10.25%	1.67%	2.71%		1.81%	\$18.10
<i>MSCI EAFE NR USD</i>				-10.16%	1.68%	1.58%			
INTL OPPORTUNITIES PORTFOLIO DIRECTOR (A048)	World Stock	N/A		-0.78%	2.88%	1.87%		1.55%	\$15.50
<i>MSCI EAFE Small Cap NR USD</i>				-3.67%	4.84%	3.57%			
AM BEAC HOLLAND LG CAP GROWTH PORTFOLIO DIRECTOR (A048)		N/A		0.22%	9.05%	6.86%		2.05%	\$20.50
<i>Russell 1000 Growth</i>				3.02%	12.35%	8.78%			
ARIEL APPRECIATION FUND PORTFOLIO DIRECTOR (A048)		N/A		-8.93%	8.13%	6.98%		1.92%	\$19.20
<i>Russell MidCap Value</i>				3.25%	11.70%	7.79%			
ARIEL FUND PORTFOLIO DIRECTOR (A048)		N/A		-10.84%	7.78%	5.37%		1.82%	\$18.20
<i>Russell 2500 Value</i>				0.22%	9.59%	6.52%			
BLUE CHIP GROWTH FUND PORTFOLIO DIRECTOR (A048)		N/A		-2.50%	11.74%	7.79%		1.63%	\$16.30
<i>S&P 500 TR</i>				3.99%	12.10%	7.42%			
BROAD CAP VALUE INC PORTFOLIO DIRECTOR (A048)		N/A		-5.52%	8.27%	5.32%		1.65%	\$16.50

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<i>Russell 1000</i>				2.86%	11.35%	6.13%			
CORE EQUITY FUND PORTFOLIO DIRECTOR (A048)		N/A		-3.62%	8.31%	4.50%		1.60%	\$16.00
<i>Russell 1000</i>				2.93%	11.88%	7.51%			
DIVIDEND VALUE PORTFOLIO DIRECTOR (A048)		N/A		5.01%	10.29%	5.41%		1.62%	\$16.20
<i>Russell 1000 Value</i>				2.86%	11.35%	6.13%			
EMERGING ECONOMIES PORTFOLIO DIRECTOR (A048)		N/A		-13.56%	-4.37%	-2.67%		1.74%	\$17.40
<i>MSCI Emerging Markets (net)</i>				-12.06%	-3.78%	3.54%			
FOREIGN VALUE PORTFOLIO DIRECTOR (A048)		N/A		-12.08%	-0.69%	0.99%		1.59%	\$15.90
<i>MSCI EAFE NR USD</i>				-10.16%	1.68%	1.58%			
GLOBAL SOCIAL AWARENESS FUND PORTFOLIO DIRECTOR (A048)		N/A		-2.50%	7.10%	3.98%		1.42%	\$14.20
<i>MSCI World (net)</i>				-2.78%	6.63%	4.43%			
GROWTH & INCOME FUND PORTFOLIO DIRECTOR (A408)		N/A		0.84%	9.21%	4.88%		1.65%	\$16.50
<i>S&P 500 TR</i>				3.99%	12.10%	7.42%			
LARGE CAP CORE PORTFOLIO DIRECTOR (A408)		N/A		1.38%	11.24%	8.65%		1.63%	\$16.30
<i>Russell 1000</i>				2.93%	11.88%	7.51%			
LARGE CAP VALUE FUND PORTFOLIO DIRECTOR (A048)		N/A		-1.48%	9.13%	3.96%		1.36%	\$13.60
<i>Russell 1000 Value</i>				2.86%	11.35%	6.13%			

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
LARGE CAPITAL GROWTH PORTFOLIO DIRECTOR (A048)		N/A		2.01%	8.13%	5.69%		1.55% \$15.50	
<i>Russell 1000 Growth</i>				3.02%	12.35%	8.78%			
MID CAP GROWTH FUND PORTFOLIO DIRECTOR (A048)		N/A		-5.82%	4.44%	4.50%		1.40% \$14.00	
<i>Russell Mid Cap Growth</i>				-2.14%	9.98%	8.12%			
MID CAP INDEX FUND PORTFOLIO DIRECTOR (A048)		N/A		0.37%	9.35%	7.39%		1.16% \$11.60	
<i>S&P MID CAP 400</i>				1.33%	10.55%	8.55%			
MID CAP VALUE FUND PORTFOLIO DIRECTOR (A048)		N/A		-1.62%	8.61%	5.80%		1.60% \$16.00	
<i>Russell Mid Cap Value</i>				3.25%	11.70%	7.79%			
NASDAQ-100(R) INDEX FUND PORTFOLIO DIRECTOR (A048)		N/A		0.47%	13.64%	10.48%		1.33% \$13.30	
<i>NASDAQ 100</i>				1.77%	15.16%	11.92%			
SCIENCE & TECHNOLOGY FUND PORTFOLIO DIRECTOR (A048)		N/A		0.66%	10.78%	9.32%		1.78% \$17.80	
<i>S&P North American Technology Index</i>				7.69%	13.64%	10.58%			
SM CAP AGGRESSIVE Gwth PORTFOLIO DIRECTOR (A048)		N/A		-20.75%	7.01%	6.76%		1.79% \$17.90	
<i>Russell 2000 Growth</i>				-10.75%	8.51%	7.14%			
SMALL CAP FUND PORTFOLIO DIRECTOR (A048)		N/A		-8.00%	7.37%	4.88%		1.73% \$17.30	
<i>Russell 2000</i>				-6.73%	8.35%	6.20%			
SMALL CAP GROWTH FUND PORTFOLIO DIRECTOR		N/A		-14.19%	6.26%	5.02%		1.71%	

Investment Name / Benchmark (A048)	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net \$17.10	
<i>Russell 2000 Growth</i>				-10.75%	8.51%	7.14%			
SMALL CAP INDEX FUND PORTFOLIO DIRECTOR (A048)		N/A		-7.51%	7.34%	5.18%		1.20% \$12.00	
<i>Russell 2000</i>				-6.73%	8.35%	6.20%			
SMALL CAP SPECIAL VALUE FUND PORTFOLIO DIRECTOR (A048)		N/A		0.26%	9.43%	4.83%		1.67% \$16.70	
<i>Russell 2000 Value</i>				-2.58%	8.15%	5.15%			
SMALL CAP VALUE FUND PORTFOLIO DIRECTOR (A048)		N/A		-4.60%	6.41%	4.71%		1.50% \$15.00	
<i>Russell 2000 Value</i>				-2.58%	8.15%	5.15%			
SOCIALLY RESPONSIBLE FUND PORTFOLIO DIRECTOR (A048)		N/A		2.91%	11.59%	6.92%		1.11% \$11.10	
<i>S&P 500 TR</i>				3.99%	12.10%	7.42%			
STOCK INDEX FUND PORTFOLIO DIRECTOR (A048)		N/A		2.87%	10.82%	6.22%		1.14% \$11.40	
<i>S&P 500 TR</i>				3.99%	12.10%	7.42%			
VALUE FUND PORTFOLIO DIRECTOR (A048)		N/A		-0.79%	9.22%	5.21%		1.65% \$16.50	
<i>Russell 1000 Value</i>				2.86%	11.35%	6.13%			
Fixed Income									
Variable Annuity									
CAPITAL CONSERVATION PORTFOLIO DIRECTOR (A048)		N/A		4.55%	2.87%	3.71%		1.43% \$14.30	
<i>BarCap US Agg Bond TR USD</i>				6.00%	3.76%	5.13%			
CORE BOND FUND PORTFOLIO DIRECTOR		N/A		4.27%	3.20%	4.49%		1.32%	

Investment Name / Benchmark (A048)	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net \$13.20	
<i>BarCap US Agg Bond TR USD</i>				6.00%	3.76%	5.13%			
GOVERNMENT SECURITIES FUND (0008)		N/A		4.56%	2.42%	3.08%		1.64% \$16.40	Only available to those with a current balance
<i>Barclays US Government TR USD</i>				6.04%	3.38%	4.73%			
HIGH YIELD BOND FUND PORTFOLIO DIRECTOR (A048)		N/A		-0.06%	4.15%	4.29%		1.51% \$15.10	
<i>Citigroup High Yield Market Index</i>				0.91%	5.52%	7.17%			
INFLATION PROTECTED FUND PORTFOLIO DIRECTOR (A048)		N/A		1.52%	1.23%	2.99%		1.38% \$13.80	
<i>Barclays Capital U.S. TIPS</i>				4.35%	2.63%	4.75%			
INTERNATIONAL EQUITIES FUND INDEPENDENCE PLUS (A040)		N/A		-10.69%	-0.13%	-0.22%		1.44% \$14.40	Only available to those with a current balance
<i>MSCI EAFE NR USD</i>				-10.16%	1.68%	1.58%			
INTERNATIONAL GOVERNMENT BOND PORTFOLIO DIRECTOR (A048)		N/A		8.19%	1.31%	3.89%		1.45% \$14.50	
<i>30% JP Morgan EMBI Global Diversified Index and 70</i>				10.85%	2.77%	5.41%			
MONEY MARKET I FUND PORTFOLIO DIRECTOR (A048)		N/A		-0.79%	-0.79%	0.16%		1.31% \$13.10	
<i>T-Bill 3 Month Index</i>				0.14%	0.06%	0.96%			
MONEY MARKET II FUND PORTFOLIO DIRECTOR (A048)		N/A		-0.54%	-0.54%	0.40%		1.10% \$11.00	
<i>T-Bill 3 Month Index</i>				0.14%	0.06%	0.96%			
STRATEGIC BOND FUND PORTFOLIO DIRECTOR		N/A		2.79%	3.65%	4.97%		1.42%	

Investment Name / Benchmark (A048)	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net \$14.20	
<i>BarCap US Agg Bond TR USD</i>				6.00%	3.76%	5.13%			
VANGUARD LONG-TERM TREASURY PORTFOLIO DIRECTOR (A048)		N/A		18.84%	9.29%	7.67%		1.00% \$10.00	
<i>Barclays Capital Long Term US Treasury</i>				19.30%	10.31%	8.77%			
VANGUARD LT INV-GRADE FUND PORTFOLIO DIRECTOR (A048)		N/A		15.39%	8.44%	7.53%		1.01% \$10.10	
<i>Barclays US Long Credit A TR</i>				15.94%	8.94%	7.96%			
Other									
Other									
AGGRESSIVE GROWTH LIFESTYLE		N/A		-1.91%	6.51%	5.54%		1.40% \$14.00	
<i>54% Russell 3000, 13% EAFE(net), 25% Barclays Capital Aggregate Bond, and 8% FTSE/EPRA NAREIT Global Real Estate</i>				2.42%	8.29%	6.22%			
CAPITAL APPRECIATION FUND		N/A		1.12%	10.29%	6.64%		1.40% \$14.00	
<i>Russell 1000 Growth TR</i>				3.02%	12.35%	8.78%			
CONSERVATIVE GROWTH LIFESTYLE		N/A		-0.03%	4.55%	5.14%		1.42% \$14.20	
<i>24% Russell 3000, 8% EAFE (net), 65% Barclays Capital Aggregate Bond, and 5% FTSE/EPRA NAREIT Global Real Estate</i>				4.14%	5.81%	5.75%			
MODERATE GROWTH LIFESTYLE		N/A		-0.48%	5.86%	5.59%		1.40% \$14.00	
<i>40% Russell 3000, 10% EAFE (net), 45% Barclays Capital Aggregate Bond, and 5% FTSE/EPRA NAREIT Global Real Estate</i>				3.33%	7.14%	6.08%			

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
GOVERNMENT SECURITIES FUND		N/A		4.76%	2.63%	3.29%	1.44%	\$14.40	
<i>Barclays US Agg Bond TR USD</i>				6.04%	3.38%	4.73%			
VANGUARD WELLINGTON FUND INC.		N/A		3.66%	7.82%	6.28%	1.31%	\$13.10	
<i>65% S&P 500, 35% BarCap Credit A or Better Bond</i>				5.59%	9.73%	7.08%			
Variable Annuity									
ASSET ALLOCATION FUND PORTFOLIO DIRECTOR (A048)		N/A		-2.58%	5.41%	5.32%		1.50%	\$15.00
<i>55% S&P 500 Index</i>				4.55%	8.10%	6.28%			
SUNAM 2020 HIGH WATERMARK PORTFOLIO DIRECTOR (A048)		N/A		2.93%	3.04%	1.59%		2.23%	\$22.30
<i>Dow Jones Target Maturity 2020</i>				4.04%	7.27%	6.21%			This option is closed to new deposits
Small-Mid Growth Fund (Wells Cap./Cent.Capital)		N/A		-10.41%	6.54%	4.56%		1.80%	\$18.00
<i>Russell 2500 Growth</i>				-7.69%	9.27%	7.96%			
VANGUARD LIFESTRATEGY CONSER PORTFOLIO DIRECTOR (A048)		N/A		2.17%	4.32%	3.99%		1.18%	\$11.80
<i>Vanguard LifeStrategy Conservative Growth Composite Index</i>				3.41%	5.77%	5.59%			
VANGUARD LIFESTRATEGY GROWTH PORTFOLIO DIRECTOR (A048)		N/A		-1.49%	5.94%	4.21%		1.20%	\$12.00
<i>Vanguard LifeStrategy Growth Composite Index</i>				-0.36%	7.54%	5.85%			
VANGUARD LIFESTRATEGY		N/A		0.41%	5.25%	4.29%		1.19%	\$11.90
<i>Vanguard LifeStrategy Moderate Growth Composite Index</i>				1.57%	6.83%	5.92%			

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
CAPITALCONSERVATION (0007)				4.34%	2.66%	3.50%		1.63% \$16.30	Only available to those with a current balance
<i>BarCap US Agg Bond TR USD</i>				6.00%	3.76%	5.13%			
INTERNATIONAL GOVERNMENT BOND (0013)		N/A		7.98%	1.10%	3.68%		1.65% \$16.50	Only available to those with a current balance
<i>30% JP Morgan EMBI Global Diversified Index and 70% Citigroup WGBI</i>				10.85%	2.77%	5.41%			
MONEY MARKET I FUND (0006)		N/A		-0.99%	-0.99%	-0.04%		1.51% \$15.10	Only available to those with a current balance
<i>Citi Treasury Bill 3 Mon USD</i>				0.14%	0.06%	0.96%			
GLOBAL SOCIAL AWARENESS FUND (0012)		N/A		-2.70%	6.89%	3.77%		1.62% \$16.20	Only available to those with a current balance
<i>MSCI World NR USD</i>				-2.78%	6.63%	4.43%			
STOCK INDEX FUND (0010)		N/A		2.66%	10.60%	6.01%		1.34% \$13.40	Only available to those with a current balance
<i>S&P 500 TR USD</i>				3.99%	12.10%	7.42%			
MID CAP INDEX FUND (0004)		N/A		0.16%	9.14%	7.18%		1.36% \$13.60	Only available to those with a current balance
<i>S&P Midcap 400 TR</i>				1.33%	10.55%	8.55%			
SMALL CAP INDEX FUND (0014)		N/A		-7.69%	7.13%	4.97%		1.40% \$14.00	Only available to those with a current balance
<i>Russell 2000 TR USD</i>				-6.73%	8.35%	6.20%			
ASSET ALLOCATION FUND (0005)		N/A		-2.78%	5.20%	5.11%		1.70% \$17.00	Only available to those with a current balance
<i>55% S&P 500 Index, 35% Barclays Capitol Aggregate Bond and 10% T-Bill 3month Index</i>				4.55%	8.10%	6.28%			

Table 1 shows fee and expense information for the investment options listed including the Total Annual Operating Expenses expressed as a percentage and a dollar amount based upon a \$1,000 accumulation both as net and gross of expenses. Total Annual Operating Expenses is a measure of what it costs to operate an investment, expressed as a percentage of its assets, as a dollar amount or in basis points. These are costs the investor pays through a reduction in the investment's rate of return.

VANGUARD

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Table 1 – Variable Return Investment Performance as of June 30, 2016

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Equities									
Mutual Fund									
Vanguard Emerging Markets Stock Index Fund Investor	Diversified Emerging Mkts	VEIEX	05/04/1994	-12.29%	-3.70%	3.39%	0.33% \$3.30	0.33% \$3.30	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
MSCI Emerging Markets Index				-12.06%	-3.78%	3.54%			
Vanguard Pacific Stock Index Fund Investor	Diversified Pacific/Asia	VPACX	06/18/1990	-6.72%	2.76%	1.67%	0.26% \$2.60	0.26% \$2.60	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
MSCI Pacific Index (NR USD)				-8.19%	2.98%	1.72%			
Vanguard Energy Fund Investor	Equity Energy	VGENX	05/23/1984	-2.36%	-2.44%	2.07%	0.37% \$3.70	0.37% \$3.70	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
S&P 1500 Energy Index				-5.50%	-0.05%	3.85%			
Vanguard Precious Metals and Mining Fund Investor	Equity Precious Metals	VGPMX	05/23/1984	30.74%	-12.42%	-2.79%	0.35% \$3.50	0.35% \$3.50	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
S&P 500 Index				3.99%	12.10%	7.42%			
Vanguard European Stock Index Fund Investor	Europe Stock	VEURX	06/18/1990	-10.92%	1.29%	1.74%	0.26% \$2.60	0.26% \$2.60	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
MSCI Europe Index (NR USD)				-11.22%	1.02%	1.52%			
Vanguard Developed Markets Index Fund Investor	Foreign Large Blend	VDVIX	12/19/2013	-8.66%	-	-2.08%	0.20% \$2.00	0.20% \$2.00	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
MSCI AC World Ex USA Index				-10.24%		-3.13%			
Vanguard FTSE All-World ex- US Index Fund Investor	Foreign Large Blend	VFWIX	03/08/2007	-9.45%	0.31%	0.65%	0.26% \$2.60	0.26% \$2.60	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
MSCI AC World Ex USA Index				-10.24%	0.10%	0.40%			
Vanguard Total International Stock Index Fund Institutional	Foreign Large Blend	VTSNX	11/29/2010	-9.10%	0.61%	2.46%	0.10% \$1.00	0.10% \$1.00	
MSCI AC World Ex USA Index				-10.24%	0.10%	2.03%			
Vanguard International Growth Fund Investor	Foreign Large Growth	VWIGX	09/30/1981	-8.31%	2.31%	3.50%	0.47% \$4.70	0.47% \$4.70	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
MSCI All Country World Excluding-U.S. Index (GR)				-9.80%	0.56%	2.33%			
Vanguard International Value Fund Investor	Foreign Large Value	VTRIX	05/16/1983	-11.62%	1.23%	1.65%	0.46% \$4.60	0.46% \$4.60	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
MSCI All Country World Excluding-U.S. Index (GR)				-9.80%	0.56%	2.33%			
Vanguard FTSE All-World ex- US Small-Cap Index Fund Investor	Foreign Small/Mid Blend	VFSVX	04/02/2009	-6.22%	1.05%	11.03%	0.31% \$3.10	0.31% \$3.10	
MSCI World Ex USA SMID NR USD				-4.69%	3.08%	11.29%			
Vanguard International Explorer Fund Investor	Foreign Small/Mid Blend	VINEX	11/04/1996	-7.27%	3.81%	3.80%	0.42% \$4.20	0.42% \$4.20	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
S&P EPAC Small Cap Index				-4.39%	4.97%	4.31%			
Vanguard Health Care Fund Admiral	Health	VGHAX	11/12/2001	-4.83%	17.34%	11.77%	0.31% \$3.10	0.31% \$3.10	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
S&P 1500 Health Care Index				-1.96%	17.32%	11.40%			
Amana Income Institutional	Large Blend	AMINX	09/25/2013	5.75%	-	8.34%	0.88% \$8.80	0.88% \$8.80	
S&P 500 TR USD				3.99%	12.10%	7.42%			
Vanguard Dividend Appreciation Index Fund Investor	Large Blend	VDAIX	04/27/2006	8.26%	10.55%	7.55%	0.19% \$1.90	0.19% \$1.90	
Russell 1000 Index				2.93%	11.88%	7.51%			
Vanguard Dividend Growth	Large Blend	VDIGX	05/15/1992	9.13%	12.22%	9.08%	0.33%	0.33%	

Investment Name / Benchmark Fund Investor	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<i>Russell 1000 Index</i>				2.93%	11.88%	7.51%	\$3.30	\$3.30	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
Vanguard FTSE Social Index Fund Investor	Large Blend	VFTSX	05/31/2000	-0.33%	12.58%	6.30%	0.25% \$2.50	0.25% \$2.50	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
<i>Russell 1000 Index</i>				2.93%	11.88%	7.51%			
Vanguard Growth and Income Fund Investor	Large Blend	VQNPX	12/10/1986	4.24%	12.46%	6.78%	0.34% \$3.40	0.34% \$3.40	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
<i>S&P 500 Index</i>				3.99%	12.10%	7.42%			
Vanguard Institutional Index Fund Institutional	Large Blend	VINIX	07/31/1990	3.97%	12.07%	7.43%	0.04% \$0.40	0.04% \$0.40	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
<i>S&P 500 Index</i>				3.99%	12.10%	7.42%			
Vanguard Large Cap Index Fund Investor	Large Blend	VLACX	01/30/2004	2.95%	11.65%	7.40%	0.20% \$2.00	0.20% \$2.00	
<i>CRSP U.S. Large Cap Index</i>				3.19%	11.83%	7.50%			
Vanguard Total Stock Market Index Fund Institutional	Large Blend	VITSX	07/07/1997	2.13%	11.59%	7.55%	0.04% \$0.40	0.04% \$0.40	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
<i>CRSP U.S. Total Market Index</i>				2.14%	11.56%	7.58%			
Amana Growth Fund	Large Growth	AMAGX	02/03/1994	3.96%	8.94%	7.93%	1.08% \$10.80	1.08% \$10.80	
<i>S&P 500 Index</i>				3.99%	12.10%	7.42%			
Iman K	Large Growth	IMANX	06/30/2000	3.62%	8.97%	6.63%	1.42% \$14.20	1.42% \$14.20	
<i>Russell 1000 Growth TR USD</i>				3.02%	12.35%	8.78%			
Vanguard Capital Opportunity Fund Admiral	Large Growth	VHCAX	11/12/2001	-5.25%	12.30%	8.88%	0.38% \$3.80	0.38% \$3.80	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
<i>Russell Midcap Growth Index</i>				-2.14%	9.98%	8.12%			
Vanguard Diversified Equity Fund Investor	Large Growth	VDEQX	06/10/2005	-2.73%	10.61%	6.77%	0.40% \$4.00	0.40% \$4.00	
<i>MSCI U.S. Broad Market Index (GR USD)</i>				2.09%	11.65%	7.57%			
Vanguard Growth Index	Large Growth	VIGRX	11/02/1992	1.32%	11.96%	8.52%	0.22%	0.22%	

Investment Name / Benchmark Fund Investor	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
							\$2.20	\$2.20	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
CRSP US Large Cap Growth TR USD				1.52%	11.61%	8.31%			
Vanguard Morgan Growth Fund Investor	Large Growth	VMRGX	12/31/1968	-0.99%	10.53%	7.35%	0.40% \$4.00	0.40% \$4.00	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
Russell 3000 Growth Index				1.88%	12.04%	8.65%			
Vanguard PRIMECAP Core Fund Investor	Large Growth	VPCCX	12/09/2004	1.03%	11.83%	8.85%	0.47% \$4.70	0.47% \$4.70	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
MSCI U.S. Prime Market 750 Index				3.03%	11.94%	7.62%			
Vanguard PRIMECAP Fund Admiral	Large Growth	VPMAX	11/12/2001	0.20%	12.50%	8.99%	0.34% \$3.40	0.34% \$3.40	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
S&P 500 Index				3.99%	12.10%	7.42%			
Vanguard U.S. Growth Fund Investor	Large Growth	VWUSX	01/06/1959	-0.99%	12.05%	7.76%	0.47% \$4.70	0.47% \$4.70	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
Russell 1000 Growth Index				3.02%	12.35%	8.78%			
Vanguard Equity Income Fund I	Large Value	VEIPX	03/21/1988	8.99%	12.62%	8.11%	0.26% \$2.60	0.26% \$2.60	
Russell 1000 Value Index				2.86%	11.35%	6.13%			
Vanguard High Dividend Yield Index Fund Investor	Large Value	VHDYX	11/16/2006	9.58%	13.04%	6.81%	0.16% \$1.60	0.16% \$1.60	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
Russell 1000 Value Index				2.86%	11.35%	5.20%			
Vanguard U.S. Value Fund Investor	Large Value	VUVLX	06/29/2000	-0.10%	11.86%	6.16%	0.26% \$2.60	0.26% \$2.60	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
Russell 3000 Value Index				2.42%	11.09%	6.05%			
Vanguard Value Index Fund Investor	Large Value	VIVAX	11/02/1992	4.51%	11.35%	6.24%	0.22% \$2.20	0.22% \$2.20	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
CRSP US Large Cap Value TR USD				4.69%	11.99%	6.67%			
Vanguard Windsor Fund Admiral	Large Value	VWNEX	11/12/2001	-6.32%	10.35%	5.66%	0.29% \$2.90	0.29% \$2.90	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
Russell 1000 Value Index				2.86%	11.35%	6.13%			
Vanguard Windsor II Fund	Large Value	VWNAX	05/14/2001	-1.03%	10.29%	6.10%	0.26%	0.26%	

Investment Name / Benchmark Admiral	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross \$2.60	Net \$2.60	
<i>Russell 1000 Value Index</i>				2.86%	11.35%	6.13%			
Vanguard Capital Value Fund	Mid-Cap Blend	VCVLX	12/17/2001	-14.77%	6.64%	5.34%	0.50% \$5.00	0.50% \$5.00	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
<i>Russell 3000 Value Index</i>				2.42%	11.09%	6.05%			
Vanguard Extended Market Index Fund Investor	Mid-Cap Blend	VEXMX	12/21/1987	-5.53%	9.27%	7.33%	0.22% \$2.20	0.22% \$2.20	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
<i>CRSP U.S. Mid Cap Index</i>				-5.56%	9.32%	7.36%			
Vanguard Mid-Cap Index Fund Investor	Mid-Cap Blend	VIMSX	05/21/1998	-1.01%	10.41%	7.66%	0.20% \$2.00	0.20% \$2.00	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
<i>CRSP U.S. Mid Cap Index</i>				-0.87%	10.77%	7.87%			
Vanguard Strategic Equity Fund Investor	Mid-Cap Blend	VSEQX	08/14/1995	-4.34%	11.49%	6.61%	0.21% \$2.10	0.21% \$2.10	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
<i>Russell Midcap Index</i>				0.56%	10.90%	8.07%			
Vanguard Mid-Cap Growth Fund Investor	Mid-Cap Growth	VMGRX	12/31/1997	-9.66%	8.52%	7.75%	0.43% \$4.30	0.43% \$4.30	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
<i>Russell Midcap Growth Index</i>				-2.14%	9.98%	8.12%			
Vanguard Mid-Cap Growth Index Fund Investor	Mid-Cap Growth	VMGIX	08/24/2006	-3.33%	9.11%	7.85%	0.20% \$2.00	0.20% \$2.00	
<i>CRSP US Mid Cap Growth TR USD</i>				-3.20%	9.47%	8.47%			
Vanguard Mid-Cap Value Index Fund Investor	Mid-Cap Value	VMVIX	08/24/2006	1.13%	11.59%	7.86%	0.20% \$2.00	0.20% \$2.00	
<i>CRSP US Mid Cap Value TR USD</i>				1.29%	12.10%	7.88%			
Vanguard Selected Value Fund Investor	Mid-Cap Value	VASVX	02/15/1996	-4.99%	9.84%	7.55%	0.39% \$3.90	0.39% \$3.90	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
<i>Russell Midcap Value Index</i>				3.25%	11.70%	7.79%			
Vanguard REIT Index Fund Investor	Real Estate	VGSIX	05/13/1996	23.75%	12.29%	7.46%	0.26% \$2.60	0.26% \$2.60	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
<i>MSCI U.S. REIT Index</i>				24.10%	12.53%	7.35%			
Vanguard Small-Cap Index	Small Blend	VSCIX	07/07/1997	-2.88%	9.91%	7.78%	0.07%	0.07%	

Investment Name / Benchmark Fund Institutional	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<i>CRSP U.S. Small Cap Index</i>				-2.91%	10.04%	8.20%	\$0.70	\$0.70	
Vanguard Strategic Small-Cap Equity Fund Investor	Small Blend	VSTCX	04/25/2006	-4.80%	10.36%	6.57%	0.34% \$3.40	0.34% \$3.40	
<i>MSCI U.S. Small Cap 1750 Index (GR USD)</i>				-4.27%	9.53%	7.51%			
Vanguard Explorer Fund Investor	Small Growth	VEXPX	12/11/1967	-8.80%	8.39%	6.51%	0.49% \$4.90	0.49% \$4.90	
<i>Russell 2500 Growth Index</i>				-7.69%	9.27%	7.96%			
Vanguard Small-Cap Growth Index Fund Investor	Small Growth	VISGX	05/21/1998	-6.54%	8.45%	7.87%	0.20% \$2.00	0.20% \$2.00	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
<i>CRSP US Small Cap Growth TR USD</i>				-6.48%	7.79%	7.60%			
Vanguard Small-Cap Value Index Fund Investor	Small Value	VISVX	05/21/1998	0.05%	10.74%	7.07%	0.20% \$2.00	0.20% \$2.00	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
<i>CRSP US Small Cap Value TR USD</i>				0.20%	11.83%	8.82%			
Vanguard Global Equity Fund Investor	World Stock	VHGEX	08/14/1995	-3.47%	6.41%	4.21%	0.57% \$5.70	0.57% \$5.70	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
<i>MSCI All Country World Index (NR USD)</i>				-3.73%	5.38%	4.26%			
Vanguard Total World Stock Index Fund Investor	World Stock	VTWSX	06/26/2008	-3.46%	5.61%	4.17%	0.25% \$2.50	0.25% \$2.50	
<i>MSCI All Country World Index (NR USD)</i>				-3.73%	5.38%	3.65%			
Fixed Income									
Mutual Fund									
Vanguard Intermediate-Term Investment-Grade Fund Investor	Corporate Bond	VFICX	11/01/1993	7.00%	5.00%	6.09%	0.20% \$2.00	0.20% \$2.00	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
<i>Barclays U.S. 5-10 Year Government/Credit Bond Ind</i>				7.63%	5.66%	6.71%			
Vanguard Long-Term Investment-Grade Fund Investor	Corporate Bond	VWESX	07/09/1973	16.31%	9.31%	8.40%	0.21% \$2.10	0.21% \$2.10	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Barclays U.S. Long Government/Credit A+ Long Index				15.94%	8.94%	7.96%			
Vanguard High-Yield Corporate Fund Investor	High Yield Bond	VWEHX	12/27/1978	2.38%	5.90%	6.51%	0.23% \$2.30	0.23% \$2.30	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
Barclays U.S. Corporate High Yield Index				1.62%	5.84%	7.56%			
Vanguard Inflation-Protected Securities Fund Institutional	Inflation- Protected Bond	VIPIX	12/12/2003	4.73%	2.70%	4.66%	0.07% \$0.70	0.07% \$0.70	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
Barclays U.S. Treasury Inflation Protected Securit				4.35%	2.63%	4.75%			
Vanguard GNMA Fund Investor	Intermediate Government	VFIX	06/27/1980	4.17%	3.04%	5.01%	0.21% \$2.10	0.21% \$2.10	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
Barclays U.S. GNMA Bond Index				3.97%	2.88%	4.99%			
Vanguard Intermediate-Term Treasury Fund Investor	Intermediate Government	VFITX	10/28/1991	5.97%	3.40%	5.30%	0.20% \$2.00	0.20% \$2.00	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
Barclays U.S. Treasury 5-10 Year Index				7.75%	4.50%	6.08%			
Vanguard Intermediate-Term Bond Index Fund Investor	Intermediate- Term Bond	VBIIIX	03/01/1994	7.65%	4.94%	6.29%	0.16% \$1.60	0.16% \$1.60	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
Barclays U.S. 5-10 Year Government/Credit Float Ad				7.68%	5.08%				
Vanguard Total Bond Market Index Fund Institutional	Intermediate- Term Bond	VBTTX	09/18/1995	6.13%	3.74%	5.15%	0.05% \$0.50	0.05% \$0.50	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
Barclays U.S. Aggregate Float Adjusted Index				6.12%	3.81%				
Vanguard Long-Term Treasury Fund Investor	Long Government	VUSTX	05/19/1986	19.79%	10.17%	8.54%	0.20% \$2.00	0.20% \$2.00	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
Barclays Long U.S. Treasury Index				19.30%	10.31%	8.77%			
Vanguard Long-Term Bond Index Fund Investor	Long-Term Bond	VBLTX	03/01/1994	15.98%	9.10%	8.38%	0.16% \$1.60	0.16% \$1.60	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
Barclays U.S. Long Government/Credit Index				15.72%	9.18%	8.42%			
Vanguard Short-Term	Short	VSGBX	12/31/1987	2.10%	1.27%	3.13%	0.20%	0.20%	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Federal Fund Investor	Government						\$2.00	\$2.00	
<i>Barclays U.S. 1-5 Year Government Index</i>				2.39%	1.41%	3.23%			
Vanguard Short-Term Treasury Fund Investor	Short Government	VFISX	10/28/1991	1.72%	0.95%	2.71%	0.20% \$2.00	0.20% \$2.00	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
<i>Barclays U.S. 1-5 Year Government Index</i>				2.39%	1.41%	3.23%			
Vanguard Short-Term Bond Index Fund Investor	Short-Term Bond	VBISX	03/01/1994	2.45%	1.57%	3.37%	0.16% \$1.60	0.16% \$1.60	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
<i>Barclays U.S. 1-5 Year Government/Credit Float Adj</i>				2.63%	1.77%				
Vanguard Short-Term Investment Grade Fund Investor	Short-Term Bond	VFSTX	10/29/1982	3.16%	2.32%	3.63%	0.20% \$2.00	0.20% \$2.00	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
<i>Barclays U.S. 1-5 Year Government/Credit Index</i>				3.09%	2.65%	4.32%			
Money Market Mutual Fund									
Vanguard Admiral Treasury Money Market Fund Investor	Money Market- Taxable	VUSXX	12/14/1992	0.13%	0.04%	0.97%	0.09% \$0.90	0.09% \$0.90	
<i>BofA Merrill Lynch 3 Month LIBOR Constant Maturity</i>				0.41%	0.34%	1.52%			
Vanguard Federal Money Market Fund Investor	Money Market- Taxable	VMFXX	07/13/1981	0.18%	0.04%	1.07%	0.11% \$1.10	0.11% \$1.10	
<i>Citi 3-Month Treasury Bill Index</i>				0.14%	0.06%	0.96%			
Vanguard Prime Money Market Fund Institutional	Prime Money Market	VMRXX	10/03/1989	0.31%	0.12%	1.23%	0.10% \$1.00	0.10% \$1.00	
<i>Citi 3-Month Treasury Bill Index</i>				0.14%	0.06%	0.96%			
Multi-Asset Mutual Fund									
Vanguard LifeStrategy Income Fund Investor	Allocation-- 15% to 30% Equity	VASIX	09/30/1994	4.88%	4.49%	4.86%	0.12% \$1.20	0.12% \$1.20	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Barclays U.S. Aggregate Bond Index				6.00%	3.76%	5.13%			
Vanguard LifeStrategy Conservative Growth Fund Investor	Allocation-- 30% to 50% Equity	VSCGX	09/30/1994	3.25%	5.43%	5.09%	0.13% \$1.30	0.13% \$1.30	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
Barclays U.S. Aggregate Bond Index				6.00%	3.76%	5.13%			
Vanguard Wellesley Income Fund Admiral	Allocation-- 30% to 50% Equity	VWIAX	05/14/2001	9.53%	8.18%	7.63%	0.16% \$1.60	0.16% \$1.60	
Morningstar Mod Conservative Target Risk Index				3.13%	4.97%	5.36%			
Vanguard Balanced Index Fund Investor	Allocation-- 50% to 70% Equity	VBINX	11/09/1992	3.87%	8.48%	6.79%	0.22% \$2.20	0.22% \$2.20	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
Morningstar Moderate Target Risk Index				1.56%	5.80%	5.75%			
Vanguard LifeStrategy Moderate Growth Fund Investor	Allocation-- 50% to 70% Equity	VSMGX	09/30/1994	1.47%	6.36%	5.39%	0.14% \$1.40	0.14% \$1.40	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
Barclays U.S. Aggregate Bond Index				6.00%	3.76%	5.13%			
Vanguard STAR Fund - Balanced Option Investor	Allocation-- 50% to 70% Equity	VGSTX	03/29/1985	0.19%	7.21%	6.10%	0.34% \$3.40	0.34% \$3.40	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
Morningstar Moderate Target Risk Index				1.56%	5.80%	5.75%			
Vanguard Wellington Fund Admiral	Allocation-- 50% to 70% Equity	VWENX	05/14/2001	4.84%	9.05%	7.50%	0.18% \$1.80	0.18% \$1.80	
S&P 500 Index				3.99%	12.10%	7.42%			
Vanguard LifeStrategy Growth Fund Investor	Allocation-- 70% to 85% Equity	VASGX	09/30/1994	-0.45%	7.06%	5.31%	0.15% \$1.50	0.15% \$1.50	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
Dow Jones U.S. Total Stock Market Index				2.05%	11.55%	7.49%			
Vanguard Convertible Securities Fund Investor	Convertibles	VCVSX	06/17/1986	-6.73%	4.44%	6.03%	0.38% \$3.80	0.38% \$3.80	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<i>BofAML All Convertible All Qualities</i>				-4.46%	7.15%	6.42%			
Vanguard Institutional Target Retirement Income Fund Institutional	Retirement Income	VITRX	06/26/2015	3.37%	-	3.02%	0.10% \$1.00	0.10% \$1.00	
<i>Barclays U.S. Aggregate Bond Index</i>				6.00%		6.58%			
Vanguard Institutional Target Retirement 2010 Fund Institutional	Target Date 2000-2010	VIRTX	06/26/2015	3.03%	-	2.54%	0.10% \$1.00	0.10% \$1.00	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
<i>MSCI U.S. Broad Market Index (GR USD)</i>				2.09%		0.24%			
Vanguard Institutional Target Retirement 2015 Fund Institutional	Target-Date 2015	VITVX	06/26/2015	2.06%	-	1.22%	0.10% \$1.00	0.10% \$1.00	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
<i>MSCI U.S. Broad Market Index (GR USD)</i>				2.09%		0.24%			
Vanguard Institutional Target Retirement 2020 Fund Institutional	Target-Date 2020	VITWX	06/26/2015	1.46%	-	0.44%	0.10% \$1.00	0.10% \$1.00	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
<i>MSCI U.S. Broad Market Index (GR USD)</i>				2.09%		0.24%			
Vanguard Institutional Target Retirement 2025 Fund Institutional	Target-Date 2025	VRIVX	06/26/2015	0.81%	-	-0.39%	0.10% \$1.00	0.10% \$1.00	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
<i>MSCI U.S. Broad Market Index (GR USD)</i>				2.09%		0.24%			
Vanguard Institutional Target Retirement 2030 Fund Institutional	Target-Date 2030	VTTWX	06/26/2015	0.04%	-	-1.35%	0.10% \$1.00	0.10% \$1.00	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
<i>MSCI U.S. Broad Market Index (GR USD)</i>				2.09%		0.24%			
Vanguard Institutional Target Retirement 2035 Fund Institutional	Target-Date 2035	VITFX	06/26/2015	-0.68%	-	-2.24%	0.10% \$1.00	0.10% \$1.00	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
<i>MSCI U.S. Broad Market Index (GR USD)</i>				2.09%		0.24%			

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Vanguard Institutional Target Retirement 2040 Fund Institutional	Target-Date 2040	VIRSX	06/26/2015	-1.46%	-	-3.19%	0.10% \$1.00	0.10% \$1.00	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
<i>MSCI U.S. Broad Market Index (GR USD)</i>				2.09%		0.24%			
Vanguard Institutional Target Retirement 2045 Fund Institutional	Target-Date 2045	VITLX	06/26/2015	-1.51%	-	-3.24%	0.10% \$1.00	0.10% \$1.00	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
<i>MSCI U.S. Broad Market Index (GR USD)</i>				2.09%		0.24%			
Vanguard Institutional Target Retirement 2050 Fund Institutional	Target-Date 2050	VRTLX	06/26/2015	-1.47%	-	-3.20%	0.10% \$1.00	0.10% \$1.00	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
<i>MSCI U.S. Broad Market Index (GR USD)</i>				2.09%		0.24%			
Vanguard Institutional Target Retirement 2055 Fund Institutional	Target-Date 2055	VIVLX	06/26/2015	-1.47%	-	-3.20%	0.10% \$1.00	0.10% \$1.00	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
<i>MSCI U.S. Broad Market Index (GR USD)</i>				2.09%		0.24%			
Vanguard Institutional Target Retirement 2060 Fund Institutional	Target-Date 2060+	VILVX	06/26/2015	-1.54%	-	-3.27%	0.10% \$1.00	0.10% \$1.00	Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.
<i>MSCI U.S. Broad Market Index (GR USD)</i>				2.09%		0.24%			

Table 1 shows fee and expense information for the investment options listed including the Total Annual Operating Expenses expressed as a percentage and a dollar amount based upon a \$1,000 accumulation both as net and gross of expenses. Total Annual Operating Expenses is a measure of what it costs to operate an investment, expressed as a percentage of its assets, as a dollar amount or in basis points. These are costs the investor pays through a reduction in the investment's rate of return.

TIAA

Table 2 – Fixed Return Investments

The following chart lists the plan's investment options that have a fixed or stated rate of return.

Name/Type/Option	Return	Term	Additional Information*
Guaranteed Annuity			<p>The current rate shown applies to premiums remitted during the month of September 2016 and will be credited through 2/28/2017. This rate is subject to change in subsequent months. Up-to-date rate of return information is available on your plan-specific website noted above or at 800-842-2733.</p> <p>TIAA Traditional guarantees your principal and a minimum annual interest rate. The guaranteed minimum interest rate is 3.00%, and is effective while the funds remain in the contract. The account also offers the opportunity for additional amounts in excess of the guaranteed minimum interest rate. When declared, additional amounts remain in effect for the twelve-month period that begins each March 1 for accumulating annuities and January 1 for payout annuities. Additional amounts are not guaranteed for the future years. All guarantees are subject to TIAA's claims paying ability.</p> <p>TIAA Traditional is designed primarily to help meet your long-term retirement income needs; it is not a short-term savings vehicle. Therefore, some contracts require that benefits are paid in installments over time and/or may impose surrender charges on certain withdrawals. TIAA has rewarded participants who save in contracts where benefits are paid in installments over time instead of in an immediate lump-sum by crediting higher interest rates, typically 0.50% to 0.75% higher. Higher rates will lead to higher account balances and more retirement income for you.</p> <p>For Group Retirement Annuity (GRA) contracts, and subject to the terms of your employer's plan, lump-sum withdrawals are available from the TIAA Traditional account only within 120 days after termination of employment and are subject to a 2.5% surrender charge. All other withdrawals and transfers from the account must be paid in ten annual installments. After termination of employment additional income options may be available including income for life, income for a fixed period, interest-only payments and IRS required minimum distributions.</p>
TIAA Traditional-Group Retirement Annuity	3.75%	Through 02/28/2017	

Name/Type/Option	Return	Term	Additional Information*
TIAA Traditional-Retirement Annuity	3.75%	Through 02/28/2017	<p>The current rate shown applies to premiums remitted during the month of September 2016 and will be credited through 2/28/2017. This rate is subject to change in subsequent months. Up-to-date rate of return information is available on your plan-specific website noted above or at 800-842-2733.</p> <p>TIAA Traditional guarantees your principal and a minimum annual interest rate. The guaranteed minimum interest rate is 3.00%, and is effective while the funds remain in the contract. The account also offers the opportunity for additional amounts in excess of the guaranteed minimum interest rate. When declared, additional amounts remain in effect for the twelve-month period that begins each March 1 for accumulating annuities and January 1 for payout annuities. Additional amounts are not guaranteed for the future years. All guarantees are subject to TIAA's claims paying ability.</p> <p>TIAA Traditional is designed primarily to help meet your long-term retirement income needs; it is not a short-term savings vehicle. Therefore, some contracts require that benefits are paid in installments over time and/or may impose surrender charges on certain withdrawals. TIAA has rewarded participants who save in contracts where benefits are paid in installments over time instead of in an immediate lump-sum by crediting higher interest rates, typically 0.50% to 0.75% higher. Higher rates will lead to higher account balances and more retirement income for you.</p> <p>For Retirement Annuity (RA) contracts, lump-sum withdrawals are not available from the TIAA Traditional account. Subject to the terms of your plan, all withdrawals and transfers from the account must be paid in ten annual installments. After termination of employment additional income options may be available including income for life, interest-only payments, and IRS required minimum distribution payments.</p>
TIAA Traditional-Group Supplemental Retirement Annuity	3.00%	Through 02/28/2017	<p>The current rate shown applies to premiums remitted during the month of September 2016 and will be credited through 2/28/2017. This rate is subject to change in subsequent months. Up-to-date rate of return information is available on your plan-specific website noted above or at 800-842-2733.</p> <p>TIAA Traditional guarantees your principal and a minimum annual interest rate. The guaranteed minimum interest rate is 3.00%, and is effective while the funds remain in the contract. The account also offers the opportunity for additional amounts in excess of the guaranteed minimum interest rate. When declared, additional amounts remain in effect for the twelve-month period that begins each March 1 for accumulating annuities and January 1 for payout annuities. Additional amounts are not guaranteed for the future years. All guarantees are subject to TIAA's claims paying ability.</p> <p>For Group Supplemental Retirement Annuity (GSRA) contracts, and subject to the terms of your employer's plan, lump-sum withdrawals and transfers are available from the TIAA Traditional account without any restrictions or charges. After termination of employment additional income options may be available including income for life, income for a fixed period of time, and IRS required minimum distribution payments.</p>

Name/Type/Option	Return	Term	Additional Information*
TIAA Traditional-Supplemental Retirement Annuity	3.00%	Through 02/28/2017	<p>The current rate shown applies to premiums remitted during the month of September 2016 and will be credited through 2/28/2017. This rate is subject to change in subsequent months. Up-to-date rate of return information is available on your plan-specific website noted above or at 800-842-2733.</p> <p>TIAA Traditional guarantees your principal and a minimum annual interest rate. The guaranteed minimum interest rate is 3.00%, and is effective while the funds remain in the contract. The account also offers the opportunity for additional amounts in excess of the guaranteed minimum interest rate. When declared, additional amounts remain in effect for the twelve-month period that begins each March 1 for accumulating annuities and January 1 for payout annuities. Additional amounts are not guaranteed for the future years. All guarantees are subject to TIAA's claims paying ability.</p> <p>For Supplemental Retirement Annuity (SRA) contracts, and subject to the terms of your employer's plan, lump-sum withdrawals and transfers are available from the TIAA Traditional account without any restrictions or charges. After termination of employment additional income options may be available including income for life, income for a fixed period of time, and IRS required minimum distribution payments.</p>

* Legend of plan name for each applicable plan number	
Plans	Plan Names
103250	JOHNS HOPKINS UNIVERSITY 403(B) PLAN
103371	JOHNS HOPKINS UNIVERSITY 403(B) INCOME DEFFERAL PLAN FOR RESIDENTS, INTERNS, POSTDOCTORAL FELLOWS –

VALIC

Table 2 – Fixed Return Investments

The following chart lists the plan's investment options that have a fixed or stated rate of return.

Name/Type/Option	Return	Term	Additional Information
FIXED ACCOUNT PLUS INDEPENDENCE PLUS (A040)	4.50%	NA	Not less frequently than annually, VALIC will declare interest rates that apply either to the entire accumulation value, or separately to amounts accumulated in separate time periods. The interest rate will be set in advance of the period to which it relates and will never fall below 1%. In-service transfers to another investment option of up to 20% per contract year are allowed. However, if the value remaining under Fixed Account Plus would be less than \$500, such value may be transferred in full at that time. If funds are transferred out of this fund to another investment option, any assets transferred back to this fund within 90 days may receive a different rate of interest than new purchase payments. Please refer to your contract or certificate for specific information.
FIXED ACCOUNT PLUS PORTFOLIO DIRECTOR (A048)	2.00%	NA	Not less frequently than annually, VALIC will declare interest rates that apply either to the entire accumulation value, or separately to amounts accumulated in separate time periods. The interest rate will be set in advance of the period to which it relates and will never fall below 1%. In-service transfers to another VALIC investment, transfers to another service provider and in-service withdrawals of up to 20% per contract year are allowed. However, if the value remaining under Fixed Account Plus would be less than \$500, such value may be transferred in full at that time. If funds are transferred out of this fund to another investment option, any assets transferred back to this fund within 90 days may receive a different rate of interest than new purchase payments. A transfer from Fixed Account Plus to another investment option counts as a transfer or withdrawal under this section. Waivers may apply. Please refer to your contract or certificate for specific guarantee info.
MULTI-YEAR ENHANCED FIXED 10YR PORTFOLIO DIRECTOR (A048)	2.05%	NA	This option provides a guaranteed interest rate for a guaranteed period (ten years). Rates are declared not less frequently than annually and are guaranteed for the term of the investment. The interest rate will be set in advance of the period to which it relates and will never fall below 1%. Withdrawals prior to the contract end of the guaranteed period date may be subject to a market value adjustment. Please refer to your contract or certificate for specific information.

Part B. Annuity Information

The information below focuses on the annuity options under the plan. Annuities are insurance contracts that allow you to receive a guaranteed stream of payments at regular intervals, usually beginning when you retire and lasting for your entire life. Annuities are issued by insurance companies. Guarantees of an insurance company are subject to its long-term financial strength and claims-paying ability.

TIAA

TIAA Traditional Annuity Lifetime Income Option

OBJECTIVES / GOALS

To provide a guaranteed stable stream of income for your life and, if you choose, the life of an annuity partner. A TIAA Traditional Annuity provides income stability by providing a minimum guaranteed interest rate as well as the potential for additional interest. TIAA Traditional can be part of a diversified retirement portfolio that may include stocks (equities), bonds (fixed income), real estate, and money market investments. Electing a life annuity is just one of many payout options available under the TIAA Traditional Annuity.

PRICING FACTORS

The amount of your lifetime income is dependent upon many factors including:

- The type of annuity selected (single life, joint life, with or without guaranteed minimum periods), and your selection of either the standard or graded benefit method.
- The amount of accumulations converted to a life annuity.
- Your age and, if applicable, the age of your annuity partner.
- The projected returns of the TIAA Traditional Annuity.

Under no circumstances will you receive less than the guaranteed amount of income required under the annuity contracts. To learn more about investments that offer lifetime annuity income, please access the web link provided in the Performance and Fee Information section.

RESTRICTIONS / FEES

- You may not begin a one-life annuity after you attain age 90, nor may you begin a two-life annuity after you or your annuity partner attains age 90.
- Subject to contract terms, if your accumulation is less than \$5,000 on your annuity starting date, TIAA may choose instead to pay your accumulations to you in a single sum.
- If your TIAA annuity payment would be less than \$100, TIAA has the right to change the payment frequency which would result in a payment of \$100 or more.

- Once you have elected a lifetime annuity, your election is irrevocable.

TIAA Real Estate and CREF Variable Annuity Lifetime Income Options

OBJECTIVES / GOALS

To provide a variable stream of income for your life and, if you choose, the life of an annuity partner. This lifetime annuity provides a variable income that you cannot outlive. A variable annuity can be part of a diversified retirement portfolio that may include guaranteed, stocks (equities), bonds (fixed income), real estate, and money market investments. Electing a life annuity is just one of many payout options available.

PRICING FACTORS

The amount of your lifetime income is dependent upon many factors including:

- The type of annuity selected (single life, joint life, with or without guaranteed minimum periods).
- The amount of accumulations converted to a life annuity.
- Your age and, if applicable, the age of your annuity partner.
- The investment performance of the variable annuity account your annuity is based upon.

Variable annuity accounts don't guarantee a minimum income. Income fluctuates based on market performance and is directly tied to the accounts' investment returns. A 4% annual investment return is assumed. Generally, if the actual return in a given year is greater than 4% the amount of annuity income will increase; if it is less than 4%, the income will decrease. To learn more about investments that offer lifetime annuity income, please access the web link provided in the Performance and Fee Information section.

RESTRICTIONS / FEES

- You may not begin a one-life annuity after you attain age 90, nor may you begin a two-life annuity after you or your annuity partner attains age 90.

- Subject to contract terms, if your accumulation is less than \$5,000 on your annuity starting date, TIAA may choose instead to pay your accumulations to you in a single sum.
- If your annuity payment would be less than \$100, TIAA has the right to change the payment frequency which would result in a payment of \$100 or more.
- Once you have elected a lifetime annuity, your election is irrevocable.
- Upon annuitization of CREF accumulations, the expenses associated with CREF will be the same as the R3 Class regardless of the CREF Class prior to annuitization. The R3 Class has the lowest expense of all the CREF Classes.

VALIC

guaranteed Income Payment Options

OBJECTIVES / GOALS

When you are ready to begin taking income, you can choose to receive income payments on a variable basis, fixed basis, or a combination.

You may specify the manner in which your income payments are made. You may select one of the following options:

- **Life Only:** Provides a guaranteed stream of income for your life. Under this option there is no provision for a death benefit for the beneficiary.
- **Life Option with Guaranteed Period:** Provides a guaranteed stream of income for your life. If you die before the guaranteed period has expired, your beneficiary can receive payments for the rest of the guaranteed period, or take a lump-sum distribution.
- **Life with Cash or Unit Refund:** Provides a guaranteed stream of income for your life. These payments are based upon your life expectancy and will continue for as long as you live. If you do not outlive the life expectancy, your beneficiary may receive an additional payment.
- **Joint and Survivor Life:** Provides a guaranteed payment stream of income during the joint lifetime of you and a second person. Upon the death of one, payments continue during the lifetime of the survivor. There is no death benefit at the death of the last survivor.
- **Payments for a Designated Period:** Provides a guaranteed payment stream of income to you for a select number of years between 5 and 30. Upon your death, payments will continue to your beneficiary until the designated period is completed.

PRICING FACTORS

The cost of each option depends on your age, the interest rates and mortality table when you buy it, and the interest rates and mortality table guaranteed in your contract.

RESTRICTIONS / FEES

Once your payments have begun, the option you chose cannot be stopped or changed.

The first payment must be at least \$25 and the total annual payment must be at least \$100.

VALIC reserves the right to reduce the frequency of payments so each payment is at least \$25

Guaranteed Death Benefit

OBJECTIVES / GOALS

The contract provides specific guarantees of payment to your designated beneficiary if your death occurs prior to annuitization or contract surrender. The guarantees generally apply to the original deposit(s), plus a stated rate of return or interest where applicable, reduced (in the manner described in the contract and any applicable endorsement) by prior withdrawals. This can be an important guarantee for many participants, and you should refer to the contract or certificate for specific details as to the application and calculation of the guarantee.

PRICING FACTORS

The death benefits are automatically included in the annuity contract for no additional fee.

RESTRICTIONS / FEES

The death benefit provisions may vary from state to state and by age.

Please visit www.tiaa-cref.org/public/support/help/glossary/index.html for a glossary of investment terms relevant to the investment options under this plan.

Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals. The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at www.dol.gov/ebsa/publications/401k_employee.html.

Other service provider important additional information:

TIAA-CREF: The most up-to-date information about your investment options can be found online at www.tiaa-cref.org/planinvestmentoptions, enter your plan ID, 103250,103371, and you'll be directed to plan and investment information. Visit TIAA.org for information and resources to help you make informed decisions. To request additional plan information or a paper copy of information available online, free of charge, contact TIAA-CREF at 800 842-2252 or write to us at TIAA-CREF, P.O. Box 1259, Charlotte, NC, 28201.

Fidelity: Additional information about the Plan's investment options, including a glossary of investment terms to help you better understand the Plan's investment options, is available online at <http://mv.participantdisclosure.com> (Password: 65183). To request additional investment-related information, or a paper copy of certain information available online, free of charge, contact a Fidelity representative at Fidelity Investments, PO Box # 770003, Cincinnati, OH 45277-0065 or call 800-343-0860.

American Century: The most up-to-date information about your investment options can be found online at www.americancentury.com. To request additional investment-related information, or a paper copy of certain information available online, free of charge, contact American Century at P.O. Box 419385 Kansas City, MO 64141-6385 or call our Automated Information Line: 1-800-345-8765 or a Business Retirement Specialist: 1-800-345-3533.

Vanguard: This notice includes important information to help you compare the investment options in your retirement plan. If you want additional information about your investment options, you can visit the web at <http://retirementplans.vanguard.com/PubFundChart/jhu/2270>, contact Vanguard Participant Services at 8005231188 or write Vanguard at P.O. Box 2900, Valley Forge, PA 194822900. A free paper copy of the information available on the Web site can be obtained by contacting Vanguard Participant Services at 1800-523-1188.

VALIC: Additional information about the investment options is available online at www.valic.com/feedisclosure. Information on the website includes the option's objectives and goals, principal risks and principal strategies, portfolio turnover rate, performance data and fee and expense information. A glossary of investment terms relevant to the investment options under the plan is available at <https://myvalic.com/MyVALIC/FundFactSheet.aspx?q=1>. A free paper copy of the information on the websites may be obtained by contacting the Plan Administrator. Contact VALIC at 1-800-428-2542 or write to: The Variable Annuity Life Insurance Company, 2929 Allen Parkway, Houston, Texas 77019. Additional information may also be obtained at www.valic.com/feedisclosure.

TIAA important additional information:

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Variable return investments (mutual funds and/or variable annuities) are offered through your plan sponsor's retirement plan. Funds are offered at that day's net asset value (NAV), and the performance is displayed accordingly. Performance at NAV does not reflect sales charges, which are waived through your retirement plan. If included, the sales charges would have reduced the performance as quoted.

If a variable return investment option includes performance for periods beyond its inception date that performance is based on the performance of an older share class of the investment option. Such performance has not been restated to reflect expense differences between the two classes. If expense differences had been reflected, performance for these periods would be lower or higher than stated.

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There are inherent risks in investing in variable return investments including loss of principal. Please read the prospectus and carefully consider the investment objectives, risks, charges and expenses before investing.

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