

# Plan and Investment Notice

## JOHNS HOPKINS UNIVERSITY 403(B) PLAN

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.

# 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

### 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.org/planinvestmentoptions](http://www.TIAA.org/planinvestmentoptions). After entering a plan ID, 103250, 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 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/pensionsdaciaa.pdf>

## 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. Applies to all plans.
Retirement plan loan	The cost to you based upon the difference between what you earn on collateral and what you pay in interest. This applies to plan(s):
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](http://americancentury.com)
2. By phone via Automated Information Line: 800-345-3533

### 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.

The following base services are offered to all plan participants:

-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](http://americancentury.com) or through the automated telephone line.

-Participant fund allocation instructions will remain on file for all future contributions until new instructions are received from the participant.

### 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.

## 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](http://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 Fidelity International Bond Fund are not allowed.
- Investment elections for Fidelity International Bond Fund are not allowed.
- 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

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.

If any plan administrative fees are deducted directly from your account, they will be reflected in your plan account statement.

### **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, or an investment option you hold in your account. 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 exceed 0.65%) of the average daily managed 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

Prior Loan Maintenance Fee \$15.00 per year per loan initiated prior to 07/01/2010

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](http://www.valic.com) or you may contact VALIC at 800- 448-2542.

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. VALIC has an Investor Trading Policy to discourage excessive trading and market timing as such activity can result in increased fund expenses. If an investor sells fund shares in the Plan valued at \$5,000 or more, the investor will not be able to make a purchase of \$5,000 or more in that same fund for 30 calendar days. Certain transactions may be excluded from this policy. The Investor Trading Policy for VALIC can be located at [https://www.valic.com/investor-trading-policy-3240\\_423144.html](https://www.valic.com/investor-trading-policy-3240_423144.html) or you may contact VALIC at 800-448-2542.

## 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.

## Loans

An annual net loan maintenance fee of 2% or 3% for outstanding loans, which is the difference between the loan interest rate and the interest credited on the loan security as determined under the terms of the annuity contract and described in the loan agreement.

Guided Portfolio Services is a fiduciary participant investment advisory service offered by VALIC Financial Advisors, Inc. ("VFA") in accordance with Department of Labor Advisory Opinion 2001-09A issued to VALIC's sister company, SunAmerica Retirement Markets, Inc., in 2001. GPS must be authorized by the Plan Sponsor to be available in the plan and must be elected by the participant. Fees for GPS are paid to VFA and are charged to the account of any participant who elects GPS. GPS is available in 2 formats:

-GPS Portfolio Advisor is an option for those participants who want to monitor and manage their investment portfolio themselves, but still value expert advice. For Portfolio Advisor, a fixed annual fee of \$25.00 is charged following enrollment, which entitles the participant to use the service for one year. At the end of the year, the participant will be required to re-enroll to continue the service

-GPS Portfolio Manager is the managed account option that automatically implements the investment advice, provides ongoing portfolio monitoring and asset rebalancing, and updates the participant's advice and retirement income forecast annually. For Portfolio Manager, an asset based fee is calculated at each calendar quarter end and will be assessed shortly after quarter end. Following is the GPS Portfolio Manager fee schedule.

For assets managed by GPS:

-The first \$100,000, the annual participant fee is 0.60% on assets

-The next \$150,000, the annual participant fee is 0.50% on assets

-And amounts over \$250,000, the annual participant fee is 0.45% on assets.

# 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](http://vanguard.com) anytime. If you have not signed up for secure online account access, visit [vanguard.com/register](http://vanguard.com/register) and follow the prompts. You will need your plan number: 090078

**By phone.** Call the 24 hour 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. If calling from outside the United States, contact Vanguard at 610-669-1000.

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](http://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 through 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.

### Redemption Gate

A money market fund's board may impose a temporary suspension of redemption (for not more than 10 business days in any 90 day period) if the fund's weekly assets fall below 30% of total assets.

## ADDITIONAL RIGHTS AND PRIVILEGES

You have the right to exercise voting, tender and similar rights with respect to the mutual funds held in your account. You will receive copies of all notices, financial statements, proxies, and proxy soliciting materials provided to the Plan in connection with any vote, tender, or similar opportunity. If you submit your directions in the required form by the applicable deadline, Vanguard or the trustee, if Vanguard is not trustee, will vote shares allocated to your account in accordance with your directions. If you do not provide timely instructions to Vanguard or the trustee, if Vanguard is not the trustee, Vanguard or your Plan trustee will vote your shares in the same proportion as the shares for which Vanguard or the trustee received timely instruction.

## 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 - 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.



# 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](http://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.

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## Part A. Performance and Fee Information

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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.



For the most up-to-date information about your investment options, prospectuses for available TIAA investments and other helpful resources, visit [www.TIAA.org/planinvestmentoptions](http://www.TIAA.org/planinvestmentoptions). After entering the plan ID, 103250, you'll be directed to plan and investment information.

Visit [tiaa.org](http://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, 2017

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	
<b>Equities</b>									
<b>Mutual Fund</b>									
<b>Vanguard Total International Stock Index Fund Institutional</b>	Foreign Large Blend	VTSNX	11/29/2010	20.08%	7.70%	4.96%	0.09% \$0.90	0.09% \$0.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>MSCI AC World Ex USA Index</b>				20.45%	7.22%	4.64%			
<b>TIAA-CREF International Equity Fund Institutional</b>	Foreign Large Growth	TIIEX	07/01/1999	22.57%	10.38%	1.14%	0.49% \$4.90	0.49% \$4.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>MSCI EAFE Index</b>				20.27%	8.69%	1.03%	Contractual Cap Exp: 02/28/2018		
<b>Vanguard Total Stock Market Index Fund Institutional</b>	Large Blend	VITSX	07/07/1997	18.50%	14.55%	7.38%	0.04% \$0.40	0.04% \$0.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>CRSP U.S. Total Market Index</b>				18.49%	14.56%	7.42%			
<b>TIAA-CREF Small-Cap Equity Fund Institutional</b>	Small Growth	TISEX	10/01/2002	26.94%	14.86%	7.07%	0.42% \$4.20	0.42% \$4.20	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Russell 2000 Index</b>				24.60%	13.70%	6.92%	Contractual Cap Exp: 02/28/2018		
<b>Variable Annuity</b>									

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	
<b>CREF Equity Index Account R3</b>	Large Blend	QCEQIX	04/24/2015	18.26%	14.24%	6.90%	0.23% \$2.30	0.23% \$2.30	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>				18.51%	14.58%	7.26%			
<b>CREF Stock Account R3</b>	Large Blend	QCSTIX	04/24/2015	19.19%	12.17%	5.24%	0.32% \$3.20	0.32% \$3.20	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>				18.51%	14.58%	7.26%			
<b>CREF Growth Account R3</b>	Large Growth	QCGRIX	04/24/2015	20.97%	15.21%	8.70%	0.27% \$2.70	0.27% \$2.70	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>				20.42%	15.30%	8.91%			
<b>CREF Global Equities Account R3</b>	World Stock	QCGLIX	04/24/2015	18.81%	11.11%	3.93%	0.33% \$3.30	0.33% \$3.30	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>				18.20%	11.38%	3.97%			
<b>Fixed Income</b>									
<b>Mutual Fund</b>									
<b>Vanguard Inflation- Protected Securities Fund Institutional</b>	Inflation-Protected Bond	VIPIX	12/12/2003	-0.78%	0.25%	4.17%	0.07% \$0.70	0.07% \$0.70	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Bloomberg Barclays U.S. Treasury Inflation Protected Securities (TIPS) Index (Series-L)</i>				-0.63%	0.27%	4.27%			
<b>Vanguard Total Bond Market Index Fund Institutional</b>	Intermediate- Term Bond	VBTIX	09/18/1995	-0.43%	2.15%	4.48%	0.04% \$0.40	0.04% \$0.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Bloomberg Barclays U.S. Aggregate Float Adjusted Index</i>				-0.33%	2.23%				
<b>Variable Annuity</b>									

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	
<b>CREF Inflation-Linked Bond Account R3</b>	Inflation-Protected Bond	QCILIX	04/24/2015	-0.45%	-0.10%	3.83%	0.24% \$2.40	0.24% \$2.40	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<b>Bloomberg Barclays U.S. Treasury Inflation Protected Securities (TIPS) 1-10 Year Index</b>				-0.26%	0.28%	3.57%			
<b>CREF Bond Market Account R3</b>	Intermediate- Term Bond	QCBMIX	04/24/2015	0.59%	2.47%	4.21%	0.29% \$2.90	0.29% \$2.90	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<b>Bloomberg Barclays U.S. Aggregate Bond Index</b>				-0.31%	2.21%	4.48%			
<b>Money Market</b>									
<b>Mutual Fund</b>									
<b>Vanguard Federal Money Market Fund Investor</b>	Money Market- Taxable	VMFXX	07/13/1981	0.46%	0.14%	0.61%	0.11% \$1.10	0.11% \$1.10	
7-day current annualized yield 0.87% as of 06/30/2017 7-day effective annualized yield 0.87% as of 06/30/2017									
<b>Citi 3-Month Treasury Bill Index</b>				0.46%	0.15%	0.51%			
<b>Variable Annuity</b>									
<b>CREF Money Market Account R3</b>	Money Market- Taxable	QCMMIX	04/24/2015	0.25%	0.06%	0.52%	0.23% \$2.30	0.23% \$2.30	
7-day current annualized yield 0.55% as of 06/27/2017 7-day effective annualized yield 0.55% as of 06/27/2017									
<b>iMoneyNet Money Fund Averages - All Government</b>				0.20%	0.05%	0.41%			
<b>Multi-Asset</b>									
<b>Mutual Fund</b>									
<b>Vanguard Institutional Target Retirement 2065 Fund Institutional</b>	N/A	VSXFX	07/12/2017	-	-	-	0.09% \$0.90	0.09% \$0.90	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)		Shareholder Fees & Restrictions*
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<b>TIAA-CREF Lifecycle Retirement Income Fund Institutional</b>	Retirement Income	TLRIX	11/30/2007	8.76%	6.52%	4.90%	0.52% \$5.20	0.37% \$3.70	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>S&amp;P Target Date Retirement Income Index</b>				4.95%	4.76%	4.88%	Contractual Waiver Exp: 09/30/2019		
<b>Vanguard Institutional Target Retirement Income Fund Institutional</b>	Retirement Income	VITRX	06/26/2015	5.22%	-	4.11%	0.09% \$0.90	0.09% \$0.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Bloomberg Barclays U.S. Aggregate Bond Index</b>				-0.31%		3.10%			
<b>TIAA-CREF Lifecycle 2010 Fund Institutional</b>	Target Date 2000-2010	TCTIX	01/17/2007	9.48%	7.18%	4.89%	0.49% \$4.90	0.37% \$3.70	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>S&amp;P Target Date 2010 Index</b>				6.72%	5.90%	4.25%	Contractual Waiver Exp: 09/30/2019		
<b>TIAA-CREF Lifecycle 2015 Fund Institutional</b>	Target-Date 2015	TCNIX	01/17/2007	10.50%	7.81%	4.88%	0.50% \$5.00	0.38% \$3.80	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>S&amp;P Target Date 2015 Index</b>				8.31%	6.98%	4.53%	Contractual Waiver Exp: 09/30/2019		
<b>Vanguard Institutional Target Retirement 2015 Fund Institutional</b>	Target-Date 2015	VITVX	06/26/2015	8.14%	-	4.60%	0.09% \$0.90	0.09% \$0.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Bloomberg Barclays U.S. Aggregate Bond Index</b>				-0.31%		3.10%			
<b>TIAA-CREF Lifecycle 2020 Fund Institutional</b>	Target-Date 2020	TCWIX	01/17/2007	11.90%	8.66%	4.90%	0.52% \$5.20	0.40% \$4.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>S&amp;P Target Date 2020 Index</b>				9.84%	7.91%	4.73%	Contractual Waiver Exp: 09/30/2019		
<b>Vanguard Institutional Target Retirement 2020 Fund Institutional</b>	Target-Date 2020	VITWX	06/26/2015	10.34%	-	5.24%	0.10% \$1.00	0.10% \$1.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>MSCI U.S. Broad Market Index (GR USD)</b>				18.61%		8.99%			

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	
<b>TIAA-CREF Lifecycle 2025 Fund Institutional</b>	Target-Date 2025	TCYIX	01/17/2007	13.56%	9.50%	4.93%	0.53% \$5.30	0.41% \$4.10	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>S&amp;P Target Date 2025 Index</b>				11.26%	8.68%	4.84%	Contractual Waiver Exp: 09/30/2019		
<b>Vanguard Institutional Target Retirement 2025 Fund Institutional</b>	Target-Date 2025	VRIVX	06/26/2015	12.01%	-	5.59%	0.10% \$1.00	0.10% \$1.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>MSCI U.S. Broad Market Index (GR USD)</b>				18.61%		8.99%			
<b>TIAA-CREF Lifecycle 2030 Fund Institutional</b>	Target-Date 2030	TCRIX	01/17/2007	15.09%	10.28%	4.90%	0.54% \$5.40	0.42% \$4.20	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>S&amp;P Target Date 2030 Index</b>				12.55%	9.41%	4.89%	Contractual Waiver Exp: 09/30/2019		
<b>Vanguard Institutional Target Retirement 2030 Fund Institutional</b>	Target-Date 2030	VTTWX	06/26/2015	13.52%	-	5.78%	0.10% \$1.00	0.10% \$1.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>MSCI U.S. Broad Market Index (GR USD)</b>				18.61%		8.99%			
<b>TIAA-CREF Lifecycle 2035 Fund Institutional</b>	Target-Date 2035	TCIIX	01/17/2007	16.63%	11.01%	5.05%	0.55% \$5.50	0.43% \$4.30	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>S&amp;P Target Date 2035 Index</b>				13.85%	10.03%	4.96%	Contractual Waiver Exp: 09/30/2019		
<b>Vanguard Institutional Target Retirement 2035 Fund Institutional</b>	Target-Date 2035	VITFX	06/26/2015	15.05%	-	6.00%	0.10% \$1.00	0.10% \$1.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>MSCI U.S. Broad Market Index (GR USD)</b>				18.61%		8.99%			
<b>TIAA-CREF Lifecycle 2040 Fund Institutional</b>	Target-Date 2040	TCOIX	01/17/2007	18.18%	11.49%	5.29%	0.55% \$5.50	0.44% \$4.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>S&amp;P Target Date 2040 Index</b>				14.77%	10.47%	5.02%	Contractual Waiver Exp: 09/30/2019		

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	16.60%	-	6.18%	0.10%	0.10%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>MSCI U.S. Broad Market Index (GR USD)</i>				18.61%		8.99%	\$1.00	\$1.00	
TIAA-CREF Lifecycle 2045 Fund Institutional	Target-Date 2045	TTFIX	11/30/2007	18.81%	11.56%	5.23%	0.57%	0.45%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>S&amp;P Target Date 2045 Index</i>				15.52%	10.83%	5.70%	\$5.70	\$4.50	
Vanguard Institutional Target Retirement 2045 Fund Institutional	Target-Date 2045	VITLX	06/26/2015	17.06%	-	6.36%	0.10%	0.10%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>MSCI U.S. Broad Market Index (GR USD)</i>				18.61%		8.99%	\$1.00	\$1.00	
TIAA-CREF Lifecycle 2050 Fund Institutional	Target-Date 2050	TFTIX	11/30/2007	19.03%	11.63%	5.24%	0.58%	0.45%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>S&amp;P Target Date 2050 Index</i>				16.24%	11.16%	5.73%	\$5.80	\$4.50	
Vanguard Institutional Target Retirement 2050 Fund Institutional	Target-Date 2050	VTRLX	06/26/2015	17.05%	-	6.38%	0.10%	0.10%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>MSCI U.S. Broad Market Index (GR USD)</i>				18.61%		8.99%	\$1.00	\$1.00	
TIAA-CREF Lifecycle 2055 Fund Institutional	Target-Date 2055	TTRIX	04/29/2011	19.27%	11.69%	8.56%	0.64%	0.45%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>S&amp;P Target Date 2055 TR USD</i>				16.72%	11.40%	8.87%	\$6.40	\$4.50	
Vanguard Institutional Target Retirement 2055 Fund Institutional	Target-Date 2055	VIVLX	06/26/2015	17.03%	-	6.37%	0.10%	0.10%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>MSCI U.S. Broad Market Index (GR USD)</i>				18.61%		8.99%	\$1.00	\$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	
<b>TIAA-CREF Lifecycle 2060 Fund Institutional</b>	Target-Date 2060+	TLXNX	09/26/2014	19.43%	-	7.67%	1.60% \$16.00	0.45% \$4.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>S&amp;P Target Date 2060+ TR USD</b>				18.10%		7.54%	Contractual Waiver Exp: 09/30/2019		
<b>Vanguard Institutional Target Retirement 2060 Fund Institutional</b>	Target-Date 2060+	VILVX	06/26/2015	17.10%	-	6.37%	0.10% \$1.00	0.10% \$1.00	
<b>MSCI U.S. Broad Market Index (GR USD)</b>				18.61%		8.99%			
<b>Variable Annuity</b>									
<b>CREF Social Choice Account R3</b>	Allocation--50% to 70% Equity	QCSCIX	04/24/2015	11.01%	8.54%	5.44%	0.27% \$2.70	0.27% \$2.70	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<b>Russell 3000 Index</b>				18.51%	14.58%	7.26%			
<b>Real Estate</b>									
<b>Variable Annuity</b>									
<b>TIAA Real Estate Account</b>	N/A	QREARX	10/02/1995	3.93%	8.21%	2.84%	0.85% \$8.50	0.85% \$8.50	Transfers out: Limit 1 per quarter. Limitations may apply to any transaction resulting in a balance > \$150,000.
<b>S&amp;P 500 Index</b>				17.90%	14.63%	7.18%			

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



# AMERICAN CENTURY

To request additional information from this service provider about your investment options, including performance data current to the most recent month end, call 800-345-3533 or visit [americancentury.com](http://americancentury.com). To request a paper copy of information available online, free of charge, contact: P.O. Box 419385 Kansas City, MO 64141-6385 or call the Automated Information Line at 800-345-8765 or a Business Retirement Specialist at 800-345-3533

**Table 1 – Variable Return Investment Performance as of June 30, 2017**

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	
<b>Allocation</b>									
<b>Mutual Fund</b>									
<b>American Century Multi-Asset RI Ret Inv</b>	Allocation-- 15% to 30% Equity	ASIOX	04/30/2010	3.92%	-0.16%	0.22%	1.18% \$11.80	0.98% \$9.80	
<b>BBgBarc US Treasury 1-3 Yr TR USD</b>				-0.11%	0.64%	1.96%	Contractual Waiver Exp: 10/31/2017		
<b>American Century Multi-Asset Income Inv</b>	Allocation-- 30% to 50% Equity	AMJVX	12/01/2014	8.05%	-	5.27%	1.33% \$13.30	0.97% \$9.70	
<b>Morningstar Mod Con Tgt Risk TR USD</b>				7.15%	5.74%	4.91%			
<b>American Century One Choice Cnsv Inv</b>	Allocation-- 30% to 50% Equity	AOCIX	09/30/2004	7.67%	6.25%	5.00%	0.81% \$8.10	0.81% \$8.10	
<b>Russell 3000 TR USD</b>				18.51%	14.58%	7.26%			
<b>American Century Strat Allc: Cnsv Inv</b>	Allocation-- 30% to 50% Equity	TWSCX	02/15/1996	7.24%	5.83%	4.67%	1.00% \$10.00	1.00% \$10.00	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>American Century Balanced Inv</b>	Allocation-- 50% to 70% Equity	TWBIX	10/20/1988	10.28%	8.27%	5.74%	0.91% \$9.10	0.91% \$9.10	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>American Century One Choice Mod Inv</b>	Allocation-- 50% to 70% Equity	AOMIX	09/30/2004	11.61%	8.23%	5.33%	0.91% \$9.10	0.91% \$9.10	

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	
<b>Russell 3000 TR USD</b>				18.51%	14.58%	7.26%			
<b>American Century Strat Allc: Mod Inv</b>	Allocation-- 50% to 70% Equity	TWSMX	02/15/1996	11.36%	7.91%	5.14%	1.07% \$10.70	1.07% \$10.70	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>American Century One Choice Agrsv Inv</b>	Allocation-- 70% to 85% Equity	AOGIX	09/30/2004	14.55%	9.81%	5.55%	1.01% \$10.10	1.01% \$10.10	
<b>Russell 3000 TR USD</b>				18.51%	14.58%	7.26%			
<b>American Century One Choice VryAgrsv Inv</b>	Allocation-- 85%+ Equity	AOVIX	09/30/2004	17.99%	11.43%	5.41%	1.07% \$10.70	1.07% \$10.70	
<b>Russell 3000 TR USD</b>				18.51%	14.58%	7.26%			
<b>American Century Global Allocation Inv</b>	World Allocation	AGAVX	01/31/2012	6.06%	3.65%	3.37%	2.22% \$22.20	1.25% \$12.50	
<b>Morningstar Gbl Allocation TR USD</b>				11.16%	7.56%	4.77%	Contractual Waiver Exp: 03/31/2018		
<b>Alternative Mutual Fund</b>									
<b>AC Alternatives® Income Investor</b>	Multialternativ e	ALNNX	07/31/2015	6.86%	-	2.30%	2.07% \$20.70	1.98% \$19.80	
<b>Morningstar Mod Tgt Risk TR USD</b>				10.95%	7.74%	5.31%	Contractual Waiver Exp: 04/09/2018		
<b>Equities Mutual Fund</b>									
<b>American Century Emerg Mkts Sm Cp Inv</b>	Diversified Emerging Mkts	AECVX	04/07/2016	16.04%	-	16.25%	1.66% \$16.60	1.66% \$16.60	
<b>MSCI EM NR USD</b>				23.75%	3.96%	1.91%			
<b>American Century Emerging Markets Inv</b>	Diversified Emerging Mkts	TWMIX	09/30/1997	23.92%	6.48%	1.02%	1.64% \$16.40	1.29% \$12.90	Redemption Fee: 2.00% if held < 60 days
<b>MSCI EM NR USD</b>				23.75%	3.96%	1.91%	Contractual Waiver Exp: 04/09/2018		
<b>American Century Emerging Mkts Val Inv</b>	Diversified Emerging Mkts	AEVVX	10/31/2013	20.93%	-	-2.88%	1.59% \$15.90	1.52% \$15.20	
<b>MSCI EM NR USD</b>				23.75%	3.96%	1.91%	Contractual Waiver Exp: 10/31/2017		

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	
<b>American Century Global Gold Inv</b>	Equity Precious Metals	BGEIX	08/17/1988	-21.33%	-10.86%	-3.10%	0.68% \$6.80	0.68% \$6.80	Redemption Fee: 1.00% if held < 60 days
<b>MSCI World NR USD</b>				18.20%	11.38%	3.97%			
<b>American Century Intl Core Equity Inv</b>	Foreign Large Blend	ACIMX	11/30/2006	19.92%	8.90%	0.18%	1.18% \$11.80	1.18% \$11.80	Redemption Fee: 2.00% if held < 60 days
<b>MSCI EAFE NR USD</b>				20.27%	8.69%	1.03%			
<b>American Century Focused Intl Gr Inv</b>	Foreign Large Growth	AFCNX	03/29/2016	15.55%	-	10.60%	1.24% \$12.40	1.24% \$12.40	
<b>MSCI ACWI Ex USA Growth NR USD</b>				17.38%	8.04%	1.89%			
<b>American Century International Gr Inv</b>	Foreign Large Growth	TWIEX	05/09/1991	16.52%	8.26%	1.96%	1.18% \$11.80	1.18% \$11.80	Redemption Fee: 2.00% if held < 60 days
<b>MSCI EAFE NR USD</b>				20.27%	8.69%	1.03%			
<b>American Century International Val Inv</b>	Foreign Large Value	ACEVX	04/03/2006	23.48%	7.55%	0.66%	1.32% \$13.20	1.32% \$13.20	Redemption Fee: 2.00% if held < 60 days
<b>MSCI EAFE Value NR USD</b>				25.01%	8.12%	-0.08%			
<b>American Century International Opps Inv</b>	Foreign Small/Mid Growth	AIOIX	06/01/2001	19.54%	12.04%	3.20%	1.74% \$17.40	1.54% \$15.40	Redemption Fee: 2.00% if held < 60 days
<b>MSCI World Ex USA SMID NR USD</b>				20.49%	10.68%	2.38%	Contractual Waiver Exp: 03/31/2018		
<b>American Century Intl Discovery Inv</b>	Foreign Small/Mid Growth	TWEGX	04/04/1994	15.88%	10.01%	1.31%	1.65% \$16.50	1.65% \$16.50	Redemption Fee: 2.00% if held < 60 days
<b>MSCI World Ex USA SMID NR USD</b>				20.49%	10.68%	2.38%			
<b>American Century Adaptive Equity Inv</b>	Large Blend	AMVIX	11/30/1999	19.29%	14.73%	5.30%	1.25% \$12.50	1.15% \$11.50	Redemption Fee: 2.00% if held < 60 days
<b>Russell 1000 TR USD</b>				18.03%	14.67%	7.29%	Contractual Waiver Exp: 02/28/2018		
<b>American Century Core Equity Plus Inv</b>	Large Blend	ACPVX	10/31/2011	16.46%	13.15%	13.03%	1.89% \$18.90	1.30% \$13.00	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>American Century Equity</b>	Large Blend	BEQGX	05/09/1991	17.99%	12.96%	6.23%	0.67%	0.67%	

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	
<b>Growth Fund Investor</b>							\$6.70	\$6.70	
<i>S&amp;P 500 Index</i>				17.90%	14.63%	7.18%			
<b>American Century Sustainable Equity Inv</b>	Large Blend	AFDIX	07/29/2005	19.89%	13.52%	6.87%	1.00% \$10.00	1.00% \$10.00	
<i>S&amp;P 500 TR USD</i>				17.90%	14.63%	7.18%			
<b>American Century All Cap Growth Inv</b>	Large Growth	TWGTX	11/25/1983	18.45%	12.65%	7.41%	1.00% \$10.00	1.00% \$10.00	
<i>Russell 3000 Growth TR USD</i>				20.72%	15.20%	8.82%			
<b>American Century Disciplined Growth Fund Investor</b>	Large Growth	ADSIX	09/30/2005	20.88%	13.72%	8.11%	1.03% \$10.30	1.03% \$10.30	
<i>Russell 1000 Growth Index</i>				20.42%	15.30%	8.91%			
<b>American Century Focused Dynamic Gr Inv</b>	Large Growth	ACFOX	05/31/2006	24.12%	13.78%	6.22%	1.11% \$11.10	1.03% \$10.30	
<i>Russell 1000 Growth TR USD</i>				20.42%	15.30%	8.91%			
<b>American Century Growth Fund Investor</b>	Large Growth	TWCGX	06/30/1971	21.19%	13.36%	8.37%	0.98% \$9.80	0.98% \$9.80	
<i>Russell 1000 Growth Index</i>				20.42%	15.30%	8.91%			
<b>American Century Select Inv</b>	Large Growth	TWCIX	06/30/1971	21.47%	14.02%	8.31%	0.99% \$9.90	0.99% \$9.90	
<i>Russell 1000 Growth TR USD</i>				20.42%	15.30%	8.91%			
<b>American Century Ultra® Inv</b>	Large Growth	TWCUX	11/02/1981	23.68%	15.27%	8.90%	0.98% \$9.80	0.98% \$9.80	
<i>Russell 1000 Growth TR USD</i>				20.42%	15.30%	8.91%			
<b>American Century Capital Val Inv</b>	Large Value	ACTIX	03/31/1999	17.20%	13.21%	4.67%	1.10% \$11.00	1.00% \$10.00	
<i>Russell 1000 Value TR USD</i>				15.53%	13.94%	5.57%			
<b>American Century Equity Income Fund Investor</b>	Large Value	TWEIX	08/01/1994	11.88%	12.47%	6.90%	0.94% \$9.40	0.94% \$9.40	
<i>Russell 3000 Value Index</i>				16.21%	13.89%	5.59%			
<b>American Century Income</b>	Large Value	BIGRX	12/17/1990	15.95%	13.03%	5.35%	0.68%	0.68%	

Investment Name / Benchmark and Growth 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 \$6.80	Net \$6.80	
<b>S&amp;P 500 Index</b>				17.90%	14.63%	7.18%			
<b>American Century Large Company Value Fund Investor</b>	Large Value	ALVIX	07/30/1999	16.12%	13.16%	4.77%	0.84% \$8.40	0.84% \$8.40	
<b>Russell 1000 Value Index</b>				15.53%	13.94%	5.57%			
<b>American Century Value Inv</b>	Large Value	TWVLX	09/01/1993	12.84%	13.00%	5.79%	0.98% \$9.80	0.98% \$9.80	
<b>Russell 1000 Value TR USD</b>				15.53%	13.94%	5.57%			
<b>AC Alternatives® Discp Long Short Inv</b>	Long-Short Equity	ACDJX	10/31/2011	14.65%	13.72%	13.68%	1.91% \$19.10	1.47% \$14.70	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>AC Alternatives® Long Short Investor</b>	Long-Short Equity	ALEVX	10/30/2015	8.38%	-	3.42%	3.15% \$31.50	2.43% \$24.30	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>AC Alternatives® Equity Market Netr Inv</b>	Market Neutral	ALHIX	09/30/2005	0.91%	1.06%	0.11%	2.93% \$29.30	1.40% \$14.00	
<b>BBgBarc US Treasury Bill 1- 3 Mon TR USD</b>				0.45%	0.14%	0.50%			
<b>AC Alternatives® Market Neutral Val Inv</b>	Market Neutral	ACVVX	10/31/2011	0.32%	2.89%	3.05%	4.09% \$40.90	1.67% \$16.70	
<b>BBgBarc US Treasury Bill 1- 3 Mon TR USD</b>				0.45%	0.14%	0.50%			
<b>American Century Adaptive All Cap Inv</b>	Mid-Cap Blend	ACMNX	05/31/2006	15.32%	13.78%	5.65%	1.16% \$11.60	1.16% \$11.60	
<b>Russell 3000 TR USD</b>				18.51%	14.58%	7.26%			
<b>American Century Heritage Fund Investor</b>	Mid-Cap Growth	TWHIX	11/10/1987	13.96%	11.34%	7.32%	1.00% \$10.00	1.00% \$10.00	
<b>Russell Midcap Growth Index</b>				17.05%	14.19%	7.87%			
<b>American Century New Opportunities Inv</b>	Mid-Cap Growth	TWNOX	12/26/1996	23.04%	13.60%	6.46%	1.50% \$15.00	1.35% \$13.50	Redemption Fee: 2.00% if held < 60 days
<b>Russell 2500 Growth TR USD</b>				21.44%	14.33%	8.18%			
							Contractual Waiver Exp: 02/28/2018		

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	
<b>American Century Mid Cap Value Fund Investor</b>	Mid-Cap Value	ACMVX	03/31/2004	15.46%	15.59%	8.70%	1.01% \$10.10	0.98% \$9.80	
<i>Russell Midcap Value Index</i>				15.93%	15.14%	7.23%	Contractual Waiver Exp: 04/09/2018		
<b>American Century Real Estate Fund Investor</b>	Real Estate	REACX	09/21/1995	-4.11%	8.35%	4.71%	1.14% \$11.40	1.14% \$11.40	
<i>MSCI U.S. REIT Index</i>				-1.82%	9.38%	5.94%			
<b>American Century Small Company Fund Investor</b>	Small Blend	ASQIX	07/31/1998	21.19%	13.24%	4.89%	0.88% \$8.80	0.88% \$8.80	
<i>Russell 2000 Index</i>				24.60%	13.70%	6.92%			
<b>American Century Small Cap Growth Inv</b>	Small Growth	ANOIX	06/01/2001	27.44%	13.62%	6.49%	1.36% \$13.60	1.36% \$13.60	Redemption Fee: 2.00% if held < 60 days
<i>Russell 2000 Growth TR USD</i>				24.40%	13.98%	7.82%			
<b>American Century Small Cap Value Inv</b>	Small Value	ASVIX	07/31/1998	28.09%	14.21%	8.09%	1.26% \$12.60	1.26% \$12.60	
<i>Russell 2000 Value TR USD</i>				24.86%	13.39%	5.92%			
<b>American Century Utilities Inv</b>	Utilities	BULIX	03/01/1993	0.61%	10.11%	5.82%	0.68% \$6.80	0.68% \$6.80	
<i>S&amp;P 500 TR USD</i>				17.90%	14.63%	7.18%			
<b>American Century Global Growth Inv</b>	World Large Stock	TWGGX	12/01/1998	18.66%	10.80%	4.73%	1.08% \$10.80	1.08% \$10.80	Redemption Fee: 2.00% if held < 60 days
<i>MSCI World NR USD</i>				18.20%	11.38%	3.97%			
<b>American Century Global Small Cap Inv</b>	World Small/Mid Stock	AGCVX	03/29/2016	23.56%	-	22.14%	1.51% \$15.10	1.51% \$15.10	
<i>MSCI ACWI SMID NR USD</i>				19.35%	11.70%	4.66%			
<b>Fixed Income</b>									
<b>Mutual Fund</b>									
<b>AC Alternatives® Emerg Opps Ttl Ret Inv</b>	Emerging Markets Bond	AEOVX	12/06/2016	-	-	6.43%	1.31% \$13.10	1.21% \$12.10	
<i>JPM EMBI Global TR USD</i>				5.52%	5.20%	7.30%	Contractual Waiver Exp: 04/09/2018		
<b>American Century Emerging Mkts Dbt Inv</b>	Emerging Markets Bond	AEDVX	07/29/2014	6.06%	-	4.86%	0.97% \$9.70	0.97% \$9.70	

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	
<b>JPM EMBI Global TR USD</b>				5.52%	5.20%	7.30%			
<b>American Century High-Yield Inv</b>	High Yield Bond	ABHIX	09/30/1997	9.66%	5.25%	6.21%	0.85% \$8.50	0.85% \$8.50	
<b>BBgBarc US HY 2% Issuer Cap TR USD</b>				12.69%	6.90%	7.76%			
<b>American Century Inflation- Adjusted Bond Fund Investor</b>	Inflation- Protected Bond	ACITX	02/10/1997	-0.42%	-0.21%	3.92%	0.47% \$4.70	0.47% \$4.70	
<b>Bloomberg Barclays U.S. Treasury Inflation Protect</b>				-0.63%	0.27%	4.27%			
<b>American Century Short Dur Inf PrBd Inv</b>	Inflation- Protected Bond	APOIX	05/31/2005	0.43%	0.15%	3.53%	0.57% \$5.70	0.57% \$5.70	
<b>BBgBarc US Treasury US TIPS TR USD</b>				-0.63%	0.27%	4.27%			
<b>American Century Ginnie Mae Fund Investor</b>	Intermediate Government	BGNMX	09/23/1985	-0.81%	1.18%	3.93%	0.55% \$5.50	0.55% \$5.50	
<b>Bloomberg Barclays U.S. GNMA Bond Index</b>				-0.20%	1.66%	4.35%			
<b>American Century Government Bond Inv</b>	Intermediate Government	CPTNX	05/16/1980	-1.70%	0.99%	3.85%	0.47% \$4.70	0.47% \$4.70	
<b>BBgBarc US Govt/Mortgage TR USD</b>				-1.30%	1.59%	4.10%			
<b>American Century Zero Coupon 2020 Inv</b>	Intermediate Government	BTTTX	12/29/1989	-1.61%	1.07%	7.91%	0.56% \$5.60	0.56% \$5.60	
<b>BofAML US Treasuries 10+Y TR USD</b>				-7.18%	2.72%	7.27%			
<b>American Century Core Plus Inv</b>	Intermediate- Term Bond	ACCNX	11/30/2006	1.17%	2.42%	5.17%	0.67% \$6.70	0.65% \$6.50	
<b>BBgBarc US Agg Bond TR USD</b>				-0.31%	2.21%	4.48%			
<b>American Century Diversified Bond Inv</b>	Intermediate- Term Bond	ADFIX	12/02/2001	-0.05%	2.11%	4.71%	0.60% \$6.00	0.60% \$6.00	
<b>BBgBarc US Agg Bond TR USD</b>				-0.31%	2.21%	4.48%			
<b>American Century Zero</b>	Long	BTTRX	02/15/1996	-3.29%	2.11%	8.13%	0.56%	0.56%	

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	
Coupon 2025 Inv	Government						\$5.60	\$5.60	
<i>BofAML US Treasuries 10+Y TR USD</i>				-7.18%	2.72%	7.27%			
American Century Strategic Income Inv	Multisector Bond	ASIEX	07/28/2014	5.61%	-	3.42%	0.86% \$8.60	0.75% \$7.50	
<i>BBgBarc US Agg Bond TR USD</i>				-0.31%	2.21%	4.48%			
American Century Short-Term Govt Inv	Short Government	TWUSX	12/15/1982	-0.34%	0.19%	1.65%	0.55% \$5.50	0.55% \$5.50	
<i>BBgBarc US Govt 1-3 Yr TR USD</i>				-0.07%	0.65%	2.01%			
American Century Short Dur Strt Inc Inv	Short-Term Bond	ASDVX	07/28/2014	4.95%	-	1.82%	0.81% \$8.10	0.66% \$6.60	
<i>BBgBarc US Govt/Credit 1-3 Yr TR USD</i>				0.35%	0.95%	2.30%	Contractual Waiver Exp: 04/09/2018		
American Century Short Duration Inv	Short-Term Bond	ACSNX	11/30/2006	1.32%	1.13%	2.68%	0.60% \$6.00	0.60% \$6.00	
<i>BBgBarc US Govt/Credit 1-3 Yr TR USD</i>				0.35%	0.95%	2.30%			
American Century Global Bond Inv	World Bond	AGBVX	01/31/2012	0.75%	2.97%	3.10%	0.96% \$9.60	0.84% \$8.40	
<i>BBgBarc Global Aggregate TR Hdg USD</i>				-0.41%	3.32%	4.49%	Contractual Waiver Exp: 04/09/2018		
American Century International Bond Inv	World Bond	BEGBX	01/07/1992	-3.40%	-1.11%	1.99%	0.80% \$8.00	0.80% \$8.00	
<i>BBgBarc Gbl Agg Ex USD TR USD</i>				-3.80%	-0.36%	3.05%			
<b>Money Market</b>									
<b>Mutual Fund</b>									
American Century Capital Presv Investor	Money Market-Taxable	CPFXX	10/13/1972	0.11%	0.03%	0.38%	0.48% \$4.80	0.48% \$4.80	
<i>BBgBarc US Govt 1-3 Yr TR USD</i>				-0.07%	0.65%	2.01%			
American Century U.S. Government Money Market Fund Investor	Money Market-Taxable	TCRXX	04/01/1993	0.15%	0.04%	0.60%	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	
<b>BofA Merrill Lynch 3 Month LIBOR Constant Maturity</b>				0.85%	0.43%	1.06%			
<b>American Century Prime Money Mkt Inv</b>	Prime Money Market	BPRXX	11/17/1993	0.30%	0.07%	0.61%	0.58% \$5.80	0.58% \$5.80	
<b>BofAML USD LIBOR 3 Mon CM</b>				0.85%	0.43%	1.06%			
<b>Multi-Asset</b>									
<b>Mutual Fund</b>									
<b>American Century One Choice Very Conservative Fund Investor</b>	Allocation-- 15% to 30% Equity	AONIX	09/30/2004	3.98%	4.06%	4.25%	0.70% \$7.00	0.70% \$7.00	
<b>Russell 3000 Index</b>				18.51%	14.58%	7.26%			
<b>American Century Strategic Allocation: Aggressive Fund Investor</b>	Allocation-- 70% to 85% Equity	TWSAX	02/15/1996	14.55%	9.48%	5.37%	1.16% \$11.60	1.11% \$11.10	
<b>S&amp;P 500 Index</b>				17.90%	14.63%	7.18%	Contractual Waiver Exp: 04/09/2018		
<b>American Century One Choice In Retirement Portfolio Investor</b>	Retirement Income	ARTOX	08/31/2004	7.80%	6.20%	4.95%	0.79% \$7.90	0.79% \$7.90	
<b>S&amp;P Target Date Retirement Income Index</b>				4.95%	4.76%	3.93%			
<b>American Century One Choice 2020 Portfolio Investor</b>	Target-Date 2020	ARBVX	05/30/2008	8.28%	6.78%	5.17%	0.82% \$8.20	0.82% \$8.20	
<b>S&amp;P Target Date To 2020 TR</b>				8.39%	6.74%	4.74%			
<b>American Century One Choice 2025 Portfolio Investor</b>	Target-Date 2025	ARWIX	08/31/2004	9.20%	7.36%	4.96%	0.85% \$8.50	0.85% \$8.50	
<b>S&amp;P Target Date To 2025 TR</b>				9.86%	7.55%	4.35%			
<b>American Century One Choice 2030 Portfolio Investor</b>	Target-Date 2030	ARCVX	05/30/2008	10.27%	8.00%	5.42%	0.87% \$8.70	0.87% \$8.70	
<b>S&amp;P Target Date To 2030 TR</b>				11.22%	8.31%	5.06%			
<b>American Century One</b>	Target-Date	ARYIX	08/31/2004	11.46%	8.71%	5.13%	0.90%	0.90%	

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	
<b>Choice 2035 Portfolio Investor</b>	2035						\$9.00	\$9.00	
<b>S&amp;P Target Date To 2035 TR</b>				12.26%	8.93%	4.43%			
<b>American Century One Choice 2040 Portfolio Investor</b>	Target-Date 2040	ARDVX	05/30/2008	12.56%	9.35%	5.98%	0.93% \$9.30	0.93% \$9.30	
<b>S&amp;P Target Date To 2040 TR</b>				13.52%	9.53%	5.34%			
<b>American Century One Choice 2045 Portfolio Investor</b>	Target-Date 2045	AROIX	08/31/2004	13.67%	9.93%	5.44%	0.97% \$9.70	0.97% \$9.70	
<b>S&amp;P Target Date To 2045 TR</b>				14.39%	10.00%	4.62%			
<b>American Century One Choice 2050 Portfolio Investor</b>	Target-Date 2050	ARFVX	05/30/2008	14.39%	10.17%	6.05%	0.99% \$9.90	0.99% \$9.90	
<b>S&amp;P Target Date To 2050 TR</b>				15.15%	10.44%	5.68%			
<b>American Century One Choice 2055 Portfolio Investor</b>	Target-Date 2055	AREVX	04/01/2011	14.90%	10.42%	8.62%	0.99% \$9.90	0.99% \$9.90	
<b>S&amp;P Target Date To 2055+ TR</b>				15.77%	10.79%	8.25%			
<b>Real Estate</b>									
<b>Mutual Fund</b>									
<b>American Century Global Real Estate Inv</b>	Global Real Estate	ARYVX	04/29/2011	-1.22%	7.30%	6.09%	1.21% \$12.10	1.13% \$11.30	
<b>FTSE EPRA/NAREIT Global NR USD</b>				2.19%	7.32%	5.54%	Contractual Waiver Exp: 04/09/2018		
<b>Target Date</b>									
<b>Mutual Fund</b>									
<b>American Century One Choice 2060 Inv</b>	Target-Date 2060+	ARGVX	09/30/2015	15.08%	-	12.07%	0.99% \$9.90	0.99% \$9.90	
<b>Morningstar Lifetime Mod 2060 TR USD</b>				16.54%	10.27%	5.31%			

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.

# FIDELITY INVESTMENTS

Additional information from this service provider about your investment options, including more current performance information is available at <http://mv.participantdisclosure.com> (Password: 65183). To request a paper copy of information available online, free of charge, contact: Fidelity Investments, PO Box # 770003, Cincinnati, OH 45277-0065 or call 800-343-0860.

**Table 1 – Variable Return Investment Performance as of June 30, 2017**

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	
<b>Allocation</b>									
<b>Mutual Fund</b>									
<b>Fidelity Asset Manager® 20%</b>	Allocation-- 15% to 30% Equity	FASIX	10/01/1992	4.59%	4.05%	3.97%	0.53%	0.53%	
				\$5.30	\$5.30				
<b>BBgBarc US Agg Bond TR USD</b>				-0.31%	2.21%	4.48%			
<b>Fidelity Asset Manager® 30%</b>	Allocation-- 15% to 30% Equity	FTANX	10/09/2007	6.65%	5.35%	4.25%	0.54%	0.54%	
				\$5.40	\$5.40				
<b>BBgBarc US Agg Bond TR USD</b>				-0.31%	2.21%	4.48%			
<b>Fidelity® Strategic Real Return</b>	Allocation-- 15% to 30% Equity	FSRRX	09/07/2005	1.33%	0.84%	2.33%	0.82%	0.82%	
				\$8.20	\$8.20				
<b>BBgBarc US Treasury US TIPS TR USD</b>				-0.63%	0.27%	4.27%			
<b>Fidelity Asset Manager® 40%</b>	Allocation-- 30% to 50% Equity	FFANX	10/09/2007	8.66%	6.49%	4.54%	0.55%	0.55%	
				\$5.50	\$5.50				
<b>BBgBarc US Agg Bond TR USD</b>				-0.31%	2.21%	4.48%			
<b>Fidelity Asset Manager® 50%</b>	Allocation-- 30% to 50% Equity	FASMX	12/28/1988	10.54%	7.54%	5.04%	0.66%	0.66%	
				\$6.60	\$6.60				
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity Asset Manager® 60%</b>	Allocation-- 50% to 70%	FSANX	10/09/2007	12.51%	8.54%	4.99%	0.72%	0.72%	

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 \$7.20	Net \$7.20	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity Asset Manager® 70%</b>	Allocation-- 50% to 70% Equity	FASGX	12/30/1991	14.59%	9.55%	5.20%	0.73% \$7.30	0.73% \$7.30	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity® Balanced K</b>	Allocation-- 50% to 70% Equity	FBAKX	05/09/2008	13.61%	10.44%	6.90%	0.46% \$4.60	0.46% \$4.60	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity® Puritan® K</b>	Allocation-- 50% to 70% Equity	FPUKX	05/09/2008	13.05%	10.38%	7.29%	0.46% \$4.60	0.46% \$4.60	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity Asset Manager® 85%</b>	Allocation-- 70% to 85% Equity	FAMRX	09/24/1999	17.54%	11.11%	5.38%	0.76% \$7.60	0.76% \$7.60	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity® Four-in-One Index</b>	Allocation-- 70% to 85% Equity	FFNOX	06/29/1999	15.94%	11.14%	5.43%	0.17% \$1.70	0.15% \$1.50	
<b>Morningstar Mod Agg Tgt Risk TR USD</b>				15.13%	9.72%	5.46%			
<b>Fidelity® Strategic Dividend &amp; Income®</b>	Allocation-- 70% to 85% Equity	FSDIX	12/23/2003	9.35%	10.55%	5.47%	0.78% \$7.80	0.78% \$7.80	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity Freedom K® 2005</b>	Target-Date 2000-2010	FFKVX	07/02/2009	8.21%	5.63%	7.39%	0.49% \$4.90	0.49% \$4.90	
<b>BBgBarc US Agg Bond TR USD</b>				-0.31%	2.21%	4.48%			
<b>Fidelity Freedom K® 2010</b>	Target-Date 2000-2010	FFKCX	07/02/2009	10.01%	6.77%	8.41%	0.52% \$5.20	0.52% \$5.20	
<b>BBgBarc US Agg Bond TR USD</b>				-0.31%	2.21%	4.48%			
<b>Vanguard Instl Trgt Retire</b>	Target-Date	VIRTX	06/26/2015	5.42%	-	3.96%	0.09%	0.09%	

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	
2010 Instl	2000-2010						\$0.90	\$0.90	
<b>BBgBarc US Agg Bond TR USD</b>				-0.31%	2.21%	4.48%			
<b>Fidelity Freedom K® 2015</b>	Target-Date 2015	FKVFX	07/02/2009	11.75%	7.32%	8.85%	0.55% \$5.50	0.55% \$5.50	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity Freedom K® 2020</b>	Target-Date 2020	FFKDX	07/02/2009	12.88%	7.90%	9.62%	0.59% \$5.90	0.59% \$5.90	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity Freedom K® 2025</b>	Target-Date 2025	FKTWX	07/02/2009	14.07%	8.91%	10.40%	0.62% \$6.20	0.62% \$6.20	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity Freedom K® 2030</b>	Target-Date 2030	FFKEX	07/02/2009	17.07%	9.70%	11.03%	0.66% \$6.60	0.66% \$6.60	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity Freedom K® 2035</b>	Target-Date 2035	FKTHX	07/02/2009	19.04%	10.58%	11.58%	0.69% \$6.90	0.69% \$6.90	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity Freedom K® 2040</b>	Target-Date 2040	FFKFX	07/02/2009	19.13%	10.68%	11.70%	0.69% \$6.90	0.69% \$6.90	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity Freedom K® 2045</b>	Target-Date 2045	FFKGX	07/02/2009	19.20%	10.84%	11.83%	0.69% \$6.90	0.69% \$6.90	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity Freedom K® 2050</b>	Target-Date 2050	FFKHX	07/02/2009	19.16%	10.89%	11.87%	0.69% \$6.90	0.69% \$6.90	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity Freedom K® 2055</b>	Target-Date 2055	FDENX	06/01/2011	19.13%	11.08%	8.36%	0.69% \$6.90	0.69% \$6.90	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity Freedom K® 2060</b>	Target-Date 2060+	FDKNX	08/05/2014	18.98%	-	7.68%	0.69% \$6.90	0.69% \$6.90	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			

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	
<b>Fidelity Freedom K® Income</b>	Target-Date Retirement	FFKAX	07/02/2009	5.99%	4.17%	5.50%	0.47% \$4.70	0.47% \$4.70	
<b>BBgBarc US Agg Bond TR USD</b>				-0.31%	2.21%	4.48%			
<b>Fidelity® Global Balanced</b>	World Allocation	FGBLX	02/01/1993	7.54%	6.24%	4.57%	1.02% \$10.20	1.02% \$10.20	
<b>MSCI World NR USD</b>				18.20%	11.38%	3.97%			
<b>Fidelity® Global Strategies</b>	World Allocation	FDYSX	10/31/2007	12.91%	6.28%	3.74%	1.21% \$12.10	1.11% \$11.10	
<b>MSCI ACWI NR USD</b>				18.78%	10.54%	3.71%	Contractual Waiver Exp: 07/31/2017		
<b>Equities</b>									
<b>Mutual Fund</b>									
<b>Fidelity® China Region</b>	China Region	FHKCX	11/01/1995	29.84%	11.46%	7.03%	1.02% \$10.20	1.02% \$10.20	Redemption Fee: 1.50% if held < 90 days
<b>MSCI Golden Dragon NR USD</b>				30.56%	10.09%	4.77%			
<b>Fidelity® Select Telecommunications Port</b>	Communicatio ns	FSTCX	07/29/1985	2.91%	10.94%	4.22%	0.80% \$8.00	0.80% \$8.00	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity® Select Wireless</b>	Communicatio ns	FWRLX	09/21/2000	21.42%	12.68%	5.90%	0.87% \$8.70	0.87% \$8.70	Redemption Fee: 0.75% if held < 30 days
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity® Select Automotive Port</b>	Consumer Cyclical	FSAVX	06/30/1986	18.58%	12.76%	4.17%	0.96% \$9.60	0.96% \$9.60	Redemption Fee: 0.75% if held < 30 days
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity® Select Consumer Discret Port</b>	Consumer Cyclical	FSCPX	06/29/1990	14.04%	14.69%	8.61%	0.76% \$7.60	0.76% \$7.60	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity® Select Leisure</b>	Consumer Cyclical	FDLSX	05/08/1984	24.58%	15.16%	10.71%	0.80% \$8.00	0.80% \$8.00	Redemption Fee: 0.75% if held < 30 days
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%	Voluntary Waiver		
<b>Fidelity® Select Multimedia</b>	Consumer Cyclical	FBMPX	06/30/1986	20.21%	15.98%	9.85%	0.82% \$8.20	0.82% \$8.20	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	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%	Voluntary Waiver		
<b>Fidelity® Select Retailing</b>	Consumer Cyclical	FSRPX	12/16/1985	13.52%	18.43%	13.07%	0.78% \$7.80	0.78% \$7.80	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%	Voluntary Waiver		
<b>Fidelity® Select Consumer Staples Port</b>	Consumer Defensive	FDFAX	07/29/1985	5.92%	11.56%	9.64%	0.76% \$7.60	0.76% \$7.60	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%	Voluntary Waiver		
<b>Fidelity® EMEA</b>	Diversified Emerging Mkts	FEMEX	05/08/2008	16.45%	2.94%	0.15%	1.46% \$14.60	1.46% \$14.60	Redemption Fee: 1.50% if held < 90 days
<b>MSCI EM EMEA NR USD</b>				12.89%	-1.46%	-1.62%			
<b>Fidelity® Emerging Markets Discovery</b>	Diversified Emerging Mkts	FEDDX	11/01/2011	25.04%	6.86%	7.34%	1.55% \$15.50	1.45% \$14.50	Redemption Fee: 2.00% if held < 90 days
<b>MSCI EM NR USD</b>				23.75%	3.96%	1.91%	Contractual Waiver Exp: 12/31/2017		
<b>Fidelity® Emerging Markets Idx Premium</b>	Diversified Emerging Mkts	FPMAX	09/08/2011	22.89%	3.87%	1.89%	0.14% \$1.40	0.14% \$1.40	Redemption Fee: 1.50% if held < 90 days
<b>MSCI EM NR USD</b>				23.75%	3.96%	1.91%			
<b>Fidelity® Emerging Markets K</b>	Diversified Emerging Mkts	FKEMX	05/09/2008	21.33%	6.80%	-0.30%	0.84% \$8.40	0.84% \$8.40	Redemption Fee: 1.50% if held < 90 days
<b>MSCI EM NR USD</b>				23.75%	3.96%	1.91%			
<b>Fidelity® Total Emerg Mkts</b>	Diversified Emerging Mkts	FTEMX	11/01/2011	19.50%	6.05%	5.66%	1.62% \$16.20	1.40% \$14.00	Redemption Fee: 1.50% if held < 90 days
<b>MSCI EM NR USD</b>				23.75%	3.96%	1.91%	Contractual Waiver Exp: 12/31/2017		
<b>Strategic Advisers® Emg Mkts Fd of Fds</b>	Diversified Emerging Mkts	FLILX	05/02/2012	22.87%	3.94%	2.39%	2.36% \$23.60	1.36% \$13.60	Redemption Fee: 1.50% if held < 90 days
<b>MSCI EM NR USD</b>				23.75%	3.96%	1.91%	Contractual Waiver Exp: 04/30/2018		
<b>Fidelity® Pacific Basin</b>	Diversified Pacific/Asia	FPBFX	10/01/1986	17.11%	13.61%	5.23%	1.19% \$11.90	1.19% \$11.90	Redemption Fee: 1.50% if held < 90 days
<b>MSCI Pacific NR USD</b>				19.26%	8.54%	2.01%			
<b>Fidelity® Select Energy</b>	Equity Energy	FSENX	07/14/1981	-4.88%	0.99%	-0.98%	0.79% \$7.90	0.79% \$7.90	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			

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	
<b>Fidelity® Select Energy Service Port</b>	Equity Energy	FSESX	12/16/1985	-0.84%	-2.86%	-4.59%	0.85% \$8.50	0.85% \$8.50	Redemption Fee: 0.75% if held < 30 days
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity® Select Natural Gas</b>	Equity Energy	FSNGX	04/21/1993	-5.87%	-3.43%	-4.72%	0.87% \$8.70	0.87% \$8.70	Redemption Fee: 0.75% if held < 30 days
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity® Select Natural Resources Port</b>	Equity Energy	FNARX	03/03/1997	-4.30%	-0.20%	-1.12%	0.84% \$8.40	0.84% \$8.40	Redemption Fee: 0.75% if held < 30 days
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity® Select Gold</b>	Equity Precious Metals	FSAGX	12/16/1985	-18.38%	-10.13%	-2.29%	0.87% \$8.70	0.84% \$8.40	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity® Europe</b>	Europe Stock	FIEUX	10/01/1986	19.40%	9.95%	1.93%	Contractual Waiver Exp: 04/29/2018 1.07% \$10.70	1.07% \$10.70	
<b>MSCI Europe NR USD</b>				21.11%	8.82%	0.62%			
<b>Fidelity® Select Banking</b>	Financial	FSRBX	06/30/1986	39.82%	15.30%	2.89%	0.79% \$7.90	0.79% \$7.90	Redemption Fee: 0.75% if held < 30 days
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity® Select Brokerage &amp; Invmt Mgmt</b>	Financial	FSLBX	07/29/1985	38.84%	14.42%	3.17%	0.82% \$8.20	0.82% \$8.20	Redemption Fee: 0.75% if held < 30 days
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity® Select Consumer Finance Port</b>	Financial	FSVLX	12/16/1985	27.70%	12.94%	-4.51%	0.94% \$9.40	0.94% \$9.40	Redemption Fee: 0.75% if held < 30 days
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity® Select Financial Services Port</b>	Financial	FIDSX	12/10/1981	28.73%	14.64%	0.43%	0.77% \$7.70	0.77% \$7.70	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity® Select Insurance Port</b>	Financial	FSPCX	12/16/1985	23.62%	18.16%	5.35%	0.80% \$8.00	0.80% \$8.00	Redemption Fee: 0.75% if held < 30 days
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity® Global ex US Index</b>	Foreign Large	FSGDX	09/08/2011	20.02%	7.10%	5.81%	0.11%	0.11%	



Investment Name / Benchmark Premium	Morningstar Category Blend	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 \$1.10	Net \$1.10	
<b>MSCI ACWI Ex USA NR USD</b>				20.45%	7.22%	1.13%			
<b>Fidelity® International Index Premium</b>	Foreign Large Blend	FSIVX	10/14/2005	20.02%	8.78%	1.18%	0.08% \$0.80	0.08% \$0.80	
<b>MSCI EAFE NR USD</b>				20.27%	8.69%	1.03%			
<b>Strategic Advisers® Intl Multi-Mgr</b>	Foreign Large Blend	FMJDX	05/02/2012	17.44%	8.80%	7.58%	1.19% \$11.90	1.01% \$10.10	Redemption Fee: 1.00% if held < 30 days
<b>MSCI EAFE NR USD</b>				20.27%	8.69%	1.03%		Contractual Waiver Exp: 04/30/2018	
<b>Fidelity® Diversified International K</b>	Foreign Large Growth	FDIKX	05/09/2008	18.16%	9.69%	2.04%	0.92% \$9.20	0.92% \$9.20	
<b>MSCI EAFE NR USD</b>				20.27%	8.69%	1.03%			
<b>Fidelity® International Capital Apprec</b>	Foreign Large Growth	FIVFX	11/01/1994	15.17%	11.59%	3.35%	1.14% \$11.40	1.14% \$11.40	
<b>MSCI ACWI Ex USA NR USD</b>				20.45%	7.22%	1.13%			
<b>Fidelity® International Discovery K</b>	Foreign Large Growth	FIDKX	05/09/2008	18.77%	9.70%	2.39%	0.86% \$8.60	0.86% \$8.60	
<b>MSCI EAFE NR USD</b>				20.27%	8.69%	1.03%			
<b>Fidelity® International Growth</b>	Foreign Large Growth	FIGFX	11/01/2007	16.36%	9.47%	3.45%	0.99% \$9.90	0.99% \$9.90	
<b>MSCI EAFE Growth NR USD</b>				15.70%	9.19%	2.06%			
<b>Fidelity® Overseas K</b>	Foreign Large Growth	FOSKX	05/09/2008	21.15%	12.45%	2.46%	0.91% \$9.10	0.91% \$9.10	
<b>MSCI EAFE NR USD</b>				20.27%	8.69%	1.03%			
<b>Fidelity® Total International Equity</b>	Foreign Large Growth	FTIEX	11/01/2007	18.07%	8.30%	0.80%	1.11% \$11.10	1.11% \$11.10	Redemption Fee: 1.00% if held < 30 days
<b>MSCI ACWI Ex USA NR USD</b>				20.45%	7.22%	1.13%			
<b>Fidelity® International Enhanced Index</b>	Foreign Large Value	FIENX	12/20/2007	22.10%	10.13%	1.61%	0.59% \$5.90	0.59% \$5.90	Redemption Fee: 1.00% if held < 30 days
<b>MSCI EAFE NR USD</b>				20.27%	8.69%	1.03%			
<b>Fidelity® International Value</b>	Foreign Large Value	FIVLX	05/18/2006	17.24%	7.78%	-0.49%	1.03% \$10.30	1.03% \$10.30	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	
<b>MSCI EAFE Value NR USD</b>				25.01%	8.12%	-0.08%			
<b>Fidelity® International Small Cap</b>	Foreign Small/Mid Blend	FISMX	09/18/2002	24.65%	14.56%	5.01%	1.34% \$13.40	1.34% \$13.40	Redemption Fee: 2.00% if held < 90 days
<b>MSCI ACWI Ex USA Small NR USD</b>				20.32%	10.02%	2.91%			
<b>Fidelity® International Small Cap Opp</b>	Foreign Small/Mid Growth	FSCOX	08/02/2005	22.65%	13.22%	2.09%	1.17% \$11.70	1.17% \$11.70	Redemption Fee: 2.00% if held < 90 days
<b>MSCI EAFE Small Cap NR USD</b>				23.18%	12.94%	3.41%	Voluntary Waiver		
<b>Fidelity® Select Biotechnology</b>	Health	FBIOX	12/16/1985	24.95%	20.16%	15.68%	0.75% \$7.50	0.75% \$7.50	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity® Select Health Care</b>	Health	FSPHX	07/14/1981	16.68%	20.77%	13.14%	0.74% \$7.40	0.74% \$7.40	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity® Select Health Care Svcs Port</b>	Health	FSHCX	06/30/1986	16.85%	16.39%	10.29%	0.78% \$7.80	0.78% \$7.80	Redemption Fee: 0.75% if held < 30 days
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity® Select Medical Equip &amp; Systems</b>	Health	FSMEX	04/28/1998	22.05%	21.84%	13.91%	0.76% \$7.60	0.76% \$7.60	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity® Select Pharmaceuticals Port</b>	Health	FPHAX	06/18/2001	1.84%	13.27%	10.34%	0.80% \$8.00	0.80% \$8.00	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity® Select Air Transportation Port</b>	Industrials	FSAIX	12/16/1985	34.56%	19.79%	10.05%	0.85% \$8.50	0.85% \$8.50	Redemption Fee: 0.75% if held < 30 days
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity® Select Defense &amp; Aero Port</b>	Industrials	FSDAX	05/08/1984	25.10%	17.41%	9.26%	0.79% \$7.90	0.79% \$7.90	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity® Select Envir and Alt Engy Port</b>	Industrials	FSLEX	06/29/1989	31.35%	15.00%	5.86%	0.94% \$9.40	0.94% \$9.40	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	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity® Select Industrial Equip Port</b>	Industrials	FSCGX	09/29/1986	13.85%	12.32%	6.78%	0.83% \$8.30	0.83% \$8.30	Redemption Fee: 0.75% if held < 30 days
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity® Select Industrials</b>	Industrials	FCYIX	03/03/1997	17.38%	14.27%	8.58%	0.77% \$7.70	0.77% \$7.70	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity® Select Transportation</b>	Industrials	FSRFX	09/29/1986	33.32%	17.30%	10.14%	0.83% \$8.30	0.83% \$8.30	Redemption Fee: 0.75% if held < 30 days
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity® Japan</b>	Japan Stock	FJPNX	09/15/1992	19.79%	8.66%	0.38%	0.78% \$7.80	0.78% \$7.80	Redemption Fee: 1.50% if held < 90 days
<b>Topix TR JPY</b>				32.22%	18.34%	1.07%			
<b>Fidelity® Japan Smaller Companies</b>	Japan Stock	FJSCX	11/01/1995	17.69%	16.74%	4.93%	0.96% \$9.60	0.96% \$9.60	Redemption Fee: 1.50% if held < 90 days
<b>MSCI Japan NR USD</b>				19.18%	9.56%	1.21%			
<b>Fidelity® 500 Index Premium</b>	Large Blend	FUSVX	10/14/2005	17.85%	14.58%	7.15%	0.05% \$0.50	0.05% \$0.50	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity® Disciplined Equity K</b>	Large Blend	FDEKX	05/09/2008	15.77%	13.81%	6.11%	0.57% \$5.70	0.57% \$5.70	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity® Dividend Growth K</b>	Large Blend	FDGKX	05/09/2008	14.93%	13.27%	8.28%	0.50% \$5.00	0.50% \$5.00	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity® Growth &amp; Income K</b>	Large Blend	FGIKX	05/09/2008	21.34%	14.09%	5.35%	0.53% \$5.30	0.53% \$5.30	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity® Large Cap Core Enhanced Index</b>	Large Blend	FLCEX	04/19/2007	16.45%	13.92%	6.73%	0.39% \$3.90	0.39% \$3.90	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity® Large Cap Stock</b>	Large Blend	FLCSX	06/22/1995	23.12%	15.25%	7.66%	0.62%	0.62%	

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 \$6.20	Net \$6.20	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity® Mega Cap Stock</b>	Large Blend	FGRTX	12/28/1998	20.87%	14.07%	7.14%	0.69% \$6.90	0.69% \$6.90	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity® Total Market Index Premium</b>	Large Blend	FSTVX	10/14/2005	18.53%	14.49%	7.30%	0.05% \$0.50	0.05% \$0.50	
<b>DJ US Total Stock Market TR USD</b>				18.52%	14.51%	7.32%			
<b>Strategic Advisers® Core Multi-Mgr</b>	Large Blend	FLAUX	11/16/2011	17.88%	13.76%	14.08%	1.20% \$12.00	0.90% \$9.00	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity K</b>	Large Growth	FFDKX	05/09/2008	14.46%	12.75%	6.77%	Contractual Waiver Exp: 07/31/2018 0.41% \$4.10	0.41% \$4.10	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity® Blue Chip Growth K</b>	Large Growth	FBGKX	05/09/2008	28.51%	17.23%	11.45%	0.70% \$7.00	0.70% \$7.00	
<b>Russell 1000 Growth TR USD</b>				20.42%	15.30%	8.91%			
<b>Fidelity® Capital Appreciation K</b>	Large Growth	FCAKX	05/09/2008	18.67%	13.12%	8.69%	0.50% \$5.00	0.50% \$5.00	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity® Contrafund® K</b>	Large Growth	FCNKX	05/09/2008	22.29%	14.76%	9.12%	0.58% \$5.80	0.58% \$5.80	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity® Export and Multinational K</b>	Large Growth	FEXKX	05/09/2008	14.77%	12.07%	6.25%	0.64% \$6.40	0.64% \$6.40	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity® Focused Stock</b>	Large Growth	FTQGX	11/12/1996	13.92%	12.58%	8.16%	0.62% \$6.20	0.62% \$6.20	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity® Growth Company K</b>	Large Growth	FGCKX	05/09/2008	32.71%	17.65%	11.42%	0.66% \$6.60	0.66% \$6.60	

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	
<b>Russell 3000 Growth TR USD</b>				20.72%	15.20%	8.82%			
<b>Fidelity® Growth Discovery K</b>	Large Growth	FGDKX	05/09/2008	25.23%	15.54%	8.70%	0.66% \$6.60	0.66% \$6.60	
<b>Russell 3000 Growth TR USD</b>				20.72%	15.20%	8.82%			
<b>Fidelity® Independence K</b>	Large Growth	FDKX	05/09/2008	20.02%	13.68%	5.35%	0.45% \$4.50	0.45% \$4.50	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity® Large Cap Growth Enhanced Idx</b>	Large Growth	FLGEX	04/19/2007	18.48%	14.47%	8.10%	0.39% \$3.90	0.39% \$3.90	
<b>Russell 1000 Growth TR USD</b>				20.42%	15.30%	8.91%			
<b>Fidelity® Magellan® K</b>	Large Growth	FMGKX	05/09/2008	18.59%	15.05%	5.85%	0.59% \$5.90	0.59% \$5.90	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity® Nasdaq Composite Index®</b>	Large Growth	FNCMX	09/25/2003	28.01%	17.18%	9.99%	0.43% \$4.30	0.30% \$3.00	
<b>NASDAQ Composite TR USD</b>				28.30%	17.36%	10.15%	Contractual Waiver Exp: 01/31/2018		
<b>Fidelity® New Millennium</b>	Large Growth	FMILX	12/28/1992	19.46%	13.14%	8.11%	0.54% \$5.40	0.54% \$5.40	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity® OTC K</b>	Large Growth	FOCKX	05/09/2008	36.61%	20.40%	13.22%	0.79% \$7.90	0.79% \$7.90	
<b>NASDAQ Composite TR USD</b>				28.30%	17.36%	10.15%			
<b>Fidelity® Stock Selec All Cp</b>	Large Growth	FDSSX	09/28/1990	21.07%	14.54%	6.63%	0.64% \$6.40	0.64% \$6.40	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity® Trend</b>	Large Growth	FTRNX	06/16/1958	21.25%	15.29%	9.11%	0.74% \$7.40	0.74% \$7.40	
<b>Russell 1000 Growth TR USD</b>				20.42%	15.30%	8.91%			
<b>Strategic Advisers® Growth Multi-Mgr</b>	Large Growth	FMELX	11/16/2011	20.50%	14.50%	14.16%	0.86% \$8.60	0.86% \$8.60	
<b>Russell 1000 Growth TR USD</b>				20.42%	15.30%	8.91%			
<b>Fidelity® Blue Chip Value</b>	Large Value	FBCVX	06/17/2003	18.98%	13.98%	3.27%	0.88%	0.88%	

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 \$8.80	Net \$8.80	
<i>Russell 1000 Value TR USD</i>				15.53%	13.94%	5.57%			
<b>Fidelity® Equity Dividend Income K</b>	Large Value	FETKX	05/09/2008	14.19%	12.48%	6.13%	0.61% \$6.10	0.61% \$6.10	
<i>Russell 3000 Value TR USD</i>				16.21%	13.89%	5.59%			
<b>Fidelity® Equity-Income K</b>	Large Value	FEIKX	05/09/2008	17.09%	12.34%	5.97%	0.56% \$5.60	0.56% \$5.60	
<i>Russell 3000 Value TR USD</i>				16.21%	13.89%	5.59%			
<b>Fidelity® Large Cap Value Enhanced Index</b>	Large Value	FLVEX	04/19/2007	16.29%	14.32%	5.40%	0.39% \$3.90	0.39% \$3.90	
<i>Russell 1000 Value TR USD</i>				15.53%	13.94%	5.57%			
<b>Fidelity® Stk Selec Lg Cp Val</b>	Large Value	FSLVX	11/15/2001	13.98%	13.44%	4.00%	0.77% \$7.70	0.77% \$7.70	
<i>Russell 1000 Value TR USD</i>				15.53%	13.94%	5.57%			
<b>Fidelity® Value Discovery K</b>	Large Value	FVDKX	05/09/2008	19.42%	14.39%	7.31%	0.70% \$7.00	0.70% \$7.00	
<i>Russell 3000 Value TR USD</i>				16.21%	13.89%	5.59%			
<b>Strategic Advisers® Value Multi-Mgr</b>	Large Value	FKMOX	11/16/2011	20.43%	13.49%	14.11%	1.32% \$13.20	0.90% \$9.00	
<i>Russell 1000 Value TR USD</i>				15.53%	13.94%	5.57%			
<b>Fidelity® Latin America</b>	Latin America Stock	FLATX	04/19/1993	11.05%	-6.99%	-3.72%	Contractual Waiver Exp: 07/31/2018 1.14% \$11.40	1.14% \$11.40	Redemption Fee: 1.50% if held < 90 days
<i>MSCI EM Latin America NR USD</i>				15.01%	-3.76%	-1.15%			
<b>Fidelity® Mid Cap Enhanced Index</b>	Mid-Cap Blend	FMEIX	12/20/2007	17.87%	15.21%	8.69%	0.59% \$5.90	0.59% \$5.90	
<i>Russell Mid Cap TR USD</i>				16.48%	14.72%	7.67%			
<b>Fidelity® Mid Cap Index Premium</b>	Mid-Cap Blend	FSCCKX	09/08/2011	16.40%	14.65%	14.82%	0.07% \$0.70	0.07% \$0.70	
<i>Russell Mid Cap TR USD</i>				16.48%	14.72%	7.67%			
<b>Fidelity® Growth Strategies K</b>	Mid-Cap Growth	FAGKX	05/09/2008	13.13%	14.56%	7.47%	0.73% \$7.30	0.73% \$7.30	

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	
<b>Russell Mid Cap Growth TR USD</b>				17.05%	14.19%	7.87%			
<b>Fidelity® Mid-Cap Stock K</b>	Mid-Cap Growth	FKMCX	05/09/2008	17.90%	13.78%	8.53%	0.46% \$4.60	0.46% \$4.60	
<b>S&amp;P MidCap 400 TR</b>				18.57%	14.92%	8.56%			
<b>Fidelity® Select Construction &amp; Hsg Port</b>	Mid-Cap Growth	FSHOX	09/29/1986	12.45%	15.30%	8.45%	0.80% \$8.00	0.80% \$8.00	Redemption Fee: 0.75% if held < 30 days
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%	Voluntary Waiver		
<b>Fidelity® Stock Selector Mid Cap</b>	Mid-Cap Growth	FSSMX	06/06/2012	20.45%	13.00%	13.28%	0.64% \$6.40	0.64% \$6.40	
<b>S&amp;P MidCap 400 TR</b>				18.57%	14.92%	8.56%			
<b>Fidelity® Leveraged Company Stock K</b>	Mid-Cap Value	FLCKX	05/09/2008	19.36%	12.39%	4.97%	0.68% \$6.80	0.68% \$6.80	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity® Low-Priced Stock K</b>	Mid-Cap Value	FLPKX	05/09/2008	16.91%	13.30%	9.00%	0.78% \$7.80	0.78% \$7.80	
<b>Russell 2000 TR USD</b>				24.60%	13.70%	6.92%			
<b>Fidelity® Mid Cap Value</b>	Mid-Cap Value	FSMVX	11/15/2001	16.32%	14.93%	6.91%	0.73% \$7.30	0.73% \$7.30	
<b>Russell Mid Cap Value TR USD</b>				15.93%	15.14%	7.23%			
<b>Fidelity® Value K</b>	Mid-Cap Value	FVLKX	05/09/2008	19.48%	15.04%	7.87%	0.55% \$5.50	0.55% \$5.50	
<b>Russell Mid Cap Value TR USD</b>				15.93%	15.14%	7.23%			
<b>Fidelity® Global Commodity Stock</b>	Natural Resources	FFGCX	03/25/2009	10.92%	-2.12%	2.71%	1.13% \$11.30	1.13% \$11.30	Redemption Fee: 1.00% if held < 30 days
<b>MSCI ACWI NR USD</b>				18.78%	10.54%	3.71%			
<b>Fidelity® Select Chemicals</b>	Natural Resources	FSCHX	07/29/1985	25.00%	14.00%	11.54%	0.80% \$8.00	0.80% \$8.00	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity® Select Materials</b>	Natural Resources	FSDPX	09/29/1986	20.91%	8.94%	6.96%	0.81% \$8.10	0.81% \$8.10	

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	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity® Emerging Asia</b>	Pacific/Asia ex-Japan Stk	FSEAX	04/19/1993	27.53%	9.31%	3.12%	1.16% \$11.60	1.16% \$11.60	Redemption Fee: 1.50% if held < 90 days
<b>MSCI AC Asia Ex Japan NR USD</b>				26.73%	7.97%	4.19%			
<b>Fidelity® Small Cap Discovery</b>	Small Blend	FSCRX	09/26/2000	17.65%	14.27%	10.28%	0.87% \$8.70	0.87% \$8.70	Redemption Fee: 1.50% if held < 90 days
<b>Russell 2000 TR USD</b>				24.60%	13.70%	6.92%			
<b>Fidelity® Small Cap Enhanced Index</b>	Small Blend	FCPEX	12/20/2007	21.99%	14.34%	8.41%	0.64% \$6.40	0.64% \$6.40	
<b>Russell 2000 TR USD</b>				24.60%	13.70%	6.92%			
<b>Fidelity® Small Cap Index Premium</b>	Small Blend	FSSVX	09/08/2011	24.83%	13.89%	14.76%	0.07% \$0.70	0.07% \$0.70	
<b>Russell 2000 TR USD</b>				24.60%	13.70%	6.92%			
<b>Fidelity® Small Cap Stock</b>	Small Blend	FSLCX	03/12/1998	15.56%	12.31%	5.76%	1.02% \$10.20	1.02% \$10.20	Redemption Fee: 2.00% if held < 90 days
<b>Russell 2000 TR USD</b>				24.60%	13.70%	6.92%			
<b>Fidelity® Stock Selector Small Cap</b>	Small Blend	FDSCX	06/28/1993	15.98%	12.04%	4.73%	0.89% \$8.90	0.89% \$8.90	Redemption Fee: 1.50% if held < 90 days
<b>Russell 2000 TR USD</b>				24.60%	13.70%	6.92%			
<b>Fidelity® Small Cap Growth</b>	Small Growth	FCPGX	11/03/2004	24.82%	15.79%	8.13%	1.13% \$11.30	1.13% \$11.30	Redemption Fee: 1.50% if held < 90 days
<b>Russell 2000 Growth TR USD</b>				24.40%	13.98%	7.82%			
<b>Fidelity® Small Cap Value</b>	Small Value	FCPVX	11/03/2004	18.56%	14.60%	8.49%	1.22% \$12.20	1.22% \$12.20	Redemption Fee: 1.50% if held < 90 days
<b>Russell 2000 Value TR USD</b>				24.86%	13.39%	5.92%			
<b>Fidelity® Select Comms Equip Port</b>	Technology	FSDCX	06/29/1990	23.23%	13.53%	5.41%	0.88% \$8.80	0.88% \$8.80	Redemption Fee: 0.75% if held < 30 days
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity® Select Computers</b>	Technology	FDCPX	07/29/1985	37.72%	12.04%	9.42%	0.81% \$8.10	0.81% \$8.10	Redemption Fee: 0.75% if held < 30 days
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity® Select IT Services</b>	Technology	FBSOX	02/04/1998	22.29%	18.78%	12.59%	0.79%	0.79%	



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 \$7.90	Net \$7.90	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity® Select Semiconductors</b>	Technology	FSELX	07/29/1985	41.15%	23.15%	10.62%	0.77% \$7.70	0.77% \$7.70	Redemption Fee: 0.75% if held < 30 days
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity® Select Software &amp; IT Svcs Port</b>	Technology	FSCSX	07/29/1985	30.62%	19.82%	13.82%	0.76% \$7.60	0.76% \$7.60	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity® Select Technology</b>	Technology	FSPTX	07/14/1981	44.45%	18.42%	11.43%	0.77% \$7.70	0.77% \$7.70	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity® Select Utilities</b>	Utilities	FSUTX	12/10/1981	4.91%	10.77%	5.75%	0.79% \$7.90	0.79% \$7.90	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity® Telecom and Utilities</b>	Utilities	FIUIX	11/27/1987	2.39%	10.31%	5.07%	0.57% \$5.70	0.57% \$5.70	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity® Global Equity Income</b>	World Large Stock	FGILX	05/02/2012	14.22%	10.94%	9.82%	1.18% \$11.80	1.18% \$11.80	Redemption Fee: 1.00% if held < 30 days
<b>MSCI ACWI NR USD</b>				18.78%	10.54%	3.71%			
<b>Fidelity® Worldwide</b>	World Large Stock	FWWFX	05/30/1990	16.27%	11.36%	5.09%	0.91% \$9.10	0.91% \$9.10	
<b>MSCI World NR USD</b>				18.20%	11.38%	3.97%			
<b>Fixed Income</b>									
<b>Mutual Fund</b>									
<b>Fidelity® Corporate Bond</b>	Corporate Bond	FCBFX	05/04/2010	3.66%	4.02%	5.82%	0.45% \$4.50	0.45% \$4.50	
<b>BBgBarc US Credit TR USD</b>				1.84%	3.68%	5.61%			
<b>Fidelity® New Markets Income</b>	Emerging Markets Bond	FNMIK	05/04/1993	9.25%	5.86%	7.82%	0.86% \$8.60	0.86% \$8.60	Redemption Fee: 1.00% if held < 90 days
<b>JPM EMBI Global TR USD</b>				5.52%	5.20%	7.30%			
<b>Fidelity® Capital &amp; Income</b>	High Yield	FAGIX	11/01/1977	14.43%	8.00%	7.67%	0.73%	0.73%	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	
<b>BofAML US HY Master II Constnd TR USD</b>	Bond			12.74%	6.92%	7.63%	\$7.30	\$7.30	
<b>Fidelity® Focused High Income</b>	High Yield Bond	FHIFX	09/08/2004	9.88%	5.09%	5.76%	0.83% \$8.30	0.83% \$8.30	Redemption Fee: 1.00% if held < 90 days
<b>BofAML US HY Master II TR USD</b>				12.75%	6.91%	7.54%			
<b>Fidelity® Global High Income</b>	High Yield Bond	FGHNX	05/11/2011	11.57%	6.44%	5.53%	1.14% \$11.40	1.14% \$11.40	Redemption Fee: 1.00% if held < 90 days
<b>BofAML Gbl HY&amp;Em Mkt Plus TR USD</b>				9.66%	6.19%	7.13%			
<b>Fidelity® High Income</b>	High Yield Bond	SPHIX	08/29/1990	13.09%	6.02%	6.87%	0.72% \$7.20	0.72% \$7.20	Redemption Fee: 1.00% if held < 90 days
<b>BofAML US HY Master II Constnd TR USD</b>				12.74%	6.92%	7.63%			
<b>Strategic Advisers® Inc Opps Fd of Fds</b>	High Yield Bond	FSADX	06/19/2012	12.53%	6.45%	6.60%	2.41% \$24.10	0.77% \$7.70	Redemption Fee: 1.00% if held < 90 days
<b>BofAML US HY Master II Constnd TR USD</b>				12.74%	6.92%	7.63%		Contractual Waiver Exp: 04/30/2018	
<b>Fidelity® Inflation-Prot Bd Idx Prem</b>	Inflation- Protected Bond	FSIYX	05/16/2012	-0.86%	0.16%	0.29%	0.09% \$0.90	0.09% \$0.90	
<b>BBgBarc US Treasury US TIPS TR USD</b>				-0.63%	0.27%	4.27%			
<b>Fidelity® Inflation-Protected Bond</b>	Inflation- Protected Bond	FINPX	06/26/2002	-1.06%	-0.17%	3.58%	0.45% \$4.50	0.45% \$4.50	
<b>BBgBarc US Treasury US TIPS TR USD</b>				-0.63%	0.27%	4.27%			
<b>Fidelity® GNMA</b>	Intermediate Government	FGMNX	11/08/1985	-0.09%	1.75%	4.52%	0.45% \$4.50	0.45% \$4.50	
<b>BBgBarc GNMA TR USD</b>				-0.20%	1.66%	4.35%			
<b>Fidelity® Government Income</b>	Intermediate Government	FGOVX	04/04/1979	-1.69%	1.40%	4.03%	0.45% \$4.50	0.45% \$4.50	
<b>BBgBarc US Government TR USD</b>				-2.18%	1.30%	3.93%			
<b>Fidelity® Intermediate</b>	Intermediate	FSTGX	05/02/1988	-1.28%	0.98%	3.35%	0.45%	0.45%	

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	
<b>Government Income</b>	Government						\$4.50	\$4.50	
<i>BBgBarc US Govt Interm TR USD</i>				-1.25%	1.07%	3.39%			
<b>Fidelity® Intermediate Trs Bd Idx Prem</b>	Intermediate Government	FIBAX	12/20/2005	-3.07%	1.40%	5.06%	0.09% \$0.90	0.09% \$0.90	
<i>BBgBarc US Government TR USD</i>				-2.18%	1.30%	3.93%			
<b>Fidelity® Intermediate Bond</b>	Intermediate-Term Bond	FTHR	05/23/1975	0.44%	2.05%	3.93%	0.45% \$4.50	0.45% \$4.50	
<i>BBgBarc US Govt/Credit Interm TR USD</i>				-0.21%	1.77%	3.87%			
<b>Fidelity® Investment Grade Bond</b>	Intermediate-Term Bond	FBNDX	08/06/1971	1.53%	2.56%	4.23%	0.45% \$4.50	0.45% \$4.50	
<i>BBgBarc US Agg Bond TR USD</i>				-0.31%	2.21%	4.48%			
<b>Fidelity® Mortgage Securities</b>	Intermediate-Term Bond	FMSFX	12/31/1984	0.09%	2.18%	3.76%	0.45% \$4.50	0.45% \$4.50	
<i>BBgBarc US MBS TR USD</i>				-0.06%	2.00%	4.31%			
<b>Fidelity® Total Bond</b>	Intermediate-Term Bond	FTBFX	10/15/2002	2.27%	3.09%	5.09%	0.45% \$4.50	0.45% \$4.50	
<i>BBgBarc US Agg Bond TR USD</i>				-0.31%	2.21%	4.48%			
<b>Fidelity® US Bond Index Premium</b>	Intermediate-Term Bond	FSITX	05/04/2011	-0.50%	2.12%	3.03%	0.05% \$0.50	0.05% \$0.50	
<i>BBgBarc US Agg Bond TR USD</i>				-0.31%	2.21%	4.48%			
<b>Strategic Advisers® Core Inc Multi-Mgr</b>	Intermediate-Term Bond	FWHBX	06/19/2012	1.11%	2.72%	2.72%	1.02% \$10.20	0.56% \$5.60	
<i>BBgBarc US Agg Bond TR USD</i>				-0.31%	2.21%	4.48%			Contractual Waiver Exp: 04/30/2018
<b>Fidelity® Long-Term Treasury Bd Idx Prem</b>	Long Government	FLBAX	12/20/2005	-7.41%	2.65%	7.24%	0.09% \$0.90	0.09% \$0.90	
<i>BBgBarc US Treasury Long TR USD</i>				-7.22%	2.76%	7.34%			
<b>Fidelity® Strategic Income</b>	Multisector Bond	FSICX	05/01/1998	7.29%	4.37%	6.06%	0.70% \$7.00	0.70% \$7.00	

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	
<b>BBgBarc US Universal TR USD</b>				0.91%	2.73%	4.73%			
<b>Fidelity® Limited Term Government</b>	Short Government	FFXSX	11/10/1986	-0.73%	0.67%	2.48%	0.45% \$4.50	0.45% \$4.50	
<b>BBgBarc Government 1-5 Yr TR USD</b>				-0.52%	0.87%	2.64%			
<b>Fidelity® Short-Term Treasury Bd Idx Prm</b>	Short Government	FSBAX	12/20/2005	-0.65%	0.74%	2.55%	0.09% \$0.90	0.09% \$0.90	
<b>BBgBarc Government 1-5 Yr TR USD</b>				-0.52%	0.87%	2.64%			
<b>Fidelity® Short-Term Bond</b>	Short-Term Bond	FSHBX	09/15/1986	0.63%	1.14%	1.60%	0.45% \$4.50	0.45% \$4.50	
<b>BBgBarc US Govt/Credit 1-3 Yr TR USD</b>				0.35%	0.95%	2.30%			
<b>Fidelity® Conservative Income Bond</b>	Ultrashort Bond	FCONX	03/03/2011	1.10%	0.65%	0.66%	0.40% \$4.00	0.35% \$3.50	
<b>BBgBarc Govt/Corp 1 Yr Duration TR USD</b>				0.45%	0.52%	1.37%	Contractual Waiver Exp: 10/31/2017		
<b>Fidelity® Global Credit</b>	World Bond	FGBFX	05/22/2012	1.44%	0.57%	0.70%	1.14% \$11.40	0.75% \$7.50	
<b>BBgBarc Gbl Agg Credit TR Hdg USD</b>				2.34%	4.15%	5.13%	Contractual Waiver Exp: 02/28/2018		
<b>Fidelity® International Bond</b>	World Bond	FINUX	05/22/2012	-	-	-			
<b>Citi WGBI NonUSD USD</b>							Contractual Waiver Exp: 02/28/2018		
<b>Money Market</b>									
<b>Mutual Fund</b>									
<b>Fidelity Treasury Only Money Market</b>	Money Market- Taxable	FDLXX	01/05/1988	0.14%	0.04%	0.37%	0.42% \$4.20	0.42% \$4.20	
<b>BofAML USD LIBOR 3 Mon CM</b>				0.85%	0.43%	1.06%			
<b>Fidelity® Government Cash Reserves</b>	Money Market- Taxable	FDRXX	05/10/1979	0.25%	0.06%	0.63%	0.37% \$3.70	0.37% \$3.70	
<b>BofAML USD LIBOR 3 Mon CM</b>				0.85%	0.43%	1.06%			

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	
<b>Fidelity® Government MMkt</b>	Money Market- Taxable	SPAXX	02/05/1990	0.19%	0.05%	0.52%	0.42% \$4.20	0.42% \$4.20	
<b>BofAML USD LIBOR 3 Mon CM</b>				0.85%	0.43%	1.06%			
<b>Fidelity® Government MMkt Prm</b>	Money Market- Taxable	FZCXX	04/06/2015	0.29%	-	0.15%	0.37% \$3.70	0.32% \$3.20	
<b>BofAML USD LIBOR 3 Mon CM</b>				0.85%	0.43%	1.06%	Contractual Waiver Exp: 06/30/2019		
<b>Fidelity® MMT Retirement Govt Mny Mkt</b>	Money Market- Taxable	FGMXX	12/16/1988	0.21%	0.05%	0.53%	0.42% \$4.20	0.42% \$4.20	
<b>BofAML USD LIBOR 3 Mon CM</b>				0.85%	0.43%	1.06%			
<b>Fidelity® MMT Retirement Govt Mny Mkt II</b>	Money Market- Taxable	FRTXX	12/02/1988	0.21%	0.05%	0.63%	0.42% \$4.20	0.42% \$4.20	
<b>BofAML USD LIBOR 3 Mon CM</b>				0.85%	0.43%	1.06%			
<b>Multi-Asset</b>									
<b>Mutual Fund</b>									
<b>Vanguard Institutional Target Retirement Income Fund Institutional</b>	Retirement Income	VITRX	06/26/2015	5.22%	-	4.11%	0.09% \$0.90	0.09% \$0.90	
<b>Bloomberg Barclays U.S. Aggregate Bond Index</b>				-0.31%		3.10%			
<b>Vanguard Institutional Target Retirement 2015 Fund Institutional</b>	Target-Date 2015	VITVX	06/26/2015	8.14%	-	4.60%	0.09% \$0.90	0.09% \$0.90	
<b>Bloomberg Barclays U.S. Aggregate Bond Index</b>				-0.31%		3.10%			
<b>Vanguard Institutional Target Retirement 2020 Fund Institutional</b>	Target-Date 2020	VITWX	06/26/2015	10.34%	-	5.24%	0.10% \$1.00	0.10% \$1.00	
<b>MSCI U.S. Broad Market Index (GR USD)</b>				18.61%		8.99%			
<b>Vanguard Institutional Target Retirement 2025 Fund Institutional</b>	Target-Date 2025	VRIVX	06/26/2015	12.01%	-	5.59%	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>				18.61%		8.99%			
Vanguard Institutional Target Retirement 2030 Fund Institutional	Target-Date 2030	VTTWX	06/26/2015	13.52%	-	5.78%	0.10% \$1.00	0.10% \$1.00	
<i>MSCI U.S. Broad Market Index (GR USD)</i>				18.61%		8.99%			
Vanguard Institutional Target Retirement 2035 Fund Institutional	Target-Date 2035	VITFX	06/26/2015	15.05%	-	6.00%	0.10% \$1.00	0.10% \$1.00	
<i>MSCI U.S. Broad Market Index (GR USD)</i>				18.61%		8.99%			
Vanguard Institutional Target Retirement 2040 Fund Institutional	Target-Date 2040	VIRSX	06/26/2015	16.60%	-	6.18%	0.10% \$1.00	0.10% \$1.00	
<i>MSCI U.S. Broad Market Index (GR USD)</i>				18.61%		8.99%			
Vanguard Institutional Target Retirement 2045 Fund Institutional	Target-Date 2045	VITLX	06/26/2015	17.06%	-	6.36%	0.10% \$1.00	0.10% \$1.00	
<i>MSCI U.S. Broad Market Index (GR USD)</i>				18.61%		8.99%			
Vanguard Institutional Target Retirement 2050 Fund Institutional	Target-Date 2050	VTRLX	06/26/2015	17.05%	-	6.38%	0.10% \$1.00	0.10% \$1.00	
<i>MSCI U.S. Broad Market Index (GR USD)</i>				18.61%		8.99%			
Vanguard Institutional Target Retirement 2055 Fund Institutional	Target-Date 2055	VIVLX	06/26/2015	17.03%	-	6.37%	0.10% \$1.00	0.10% \$1.00	
<i>MSCI U.S. Broad Market Index (GR USD)</i>				18.61%		8.99%			
Vanguard Institutional Target Retirement 2060 Fund Institutional	Target-Date 2060+	VILVX	06/26/2015	17.10%	-	6.37%	0.10% \$1.00	0.10% \$1.00	
<i>MSCI U.S. Broad Market Index (GR USD)</i>				18.61%		8.99%			

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	
<b>Other</b>									
<b>Mutual Fund</b>									
<b>Fidelity® Floating Rate High Income</b>	Bank Loan	FFRHX	09/19/2002	7.17%	3.63%	3.80%	0.71% \$7.10	0.71% \$7.10	Redemption Fee: 1.00% if held < 60 days
<b>S&amp;P/LSTA Leveraged Loan TR</b>				7.42%	4.58%	4.48%			
<b>Fidelity® Convertible Securities</b>	Convertibles	FCVSX	01/05/1987	10.99%	8.73%	4.42%	0.45% \$4.50	0.45% \$4.50	
<b>BofAML US Convertible</b>				16.79%	11.25%	6.54%			
<b>Fidelity® Canada</b>	Miscellaneous Region	FICDX	11/17/1987	8.79%	4.04%	1.53%	1.17% \$11.70	1.17% \$11.70	Redemption Fee: 1.50% if held < 90 days
<b>S&amp;P/TSX Composite TR USD</b>				11.24%	3.60%	1.84%			
<b>Fidelity® Nordic</b>	Miscellaneous Region	FNORX	11/01/1995	17.51%	16.08%	4.33%	0.99% \$9.90	0.99% \$9.90	Redemption Fee: 1.50% if held < 90 days
<b>MSCI ACWI Ex USA NR USD</b>				20.45%	7.22%	1.13%			
<b>Real Estate</b>									
<b>Mutual Fund</b>									
<b>Fidelity® Intl Real Estate</b>	Global Real Estate	FIREX	09/08/2004	11.73%	10.75%	0.85%	1.13% \$11.30	1.13% \$11.30	Redemption Fee: 1.50% if held < 90 days
<b>MSCI EAFE NR USD</b>				20.27%	8.69%	1.03%	Voluntary Waiver		
<b>Fidelity® Real Estate Income</b>	Real Estate	FRIFX	02/04/2003	7.55%	8.41%	6.79%	0.82% \$8.20	0.82% \$8.20	Redemption Fee: 0.75% if held < 90 days
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			
<b>Fidelity® Real Estate Index Premium</b>	Real Estate	FSRVX	09/08/2011	-2.47%	8.88%	10.84%	0.09% \$0.90	0.09% \$0.90	Redemption Fee: 0.75% if held < 90 days
<b>DJ US Select REIT TR USD</b>				-2.43%	9.00%	5.42%			
<b>Fidelity® Real Estate Investment Port</b>	Real Estate	FRESX	11/17/1986	-2.14%	9.58%	6.01%	0.78% \$7.80	0.78% \$7.80	
<b>S&amp;P 500 TR USD</b>				17.90%	14.63%	7.18%			

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.

## VALIC

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Table 1 – Variable Return Investment Performance as of June 30, 2017

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	
<b>Equities</b>									
<b>Other</b>									
<b>CAPITAL APPRECIATION FUND</b>	N/A	N/A		13.64%	13.05%	5.94%		1.40% \$14.00	
<b>CAPITAL APPRECIATION FUND</b>				20.42%	15.30%	8.91%			
<b>INTERNATIONAL EQUITIES INDEX FUND</b>	N/A	N/A		18.29%	7.06%	-0.50%		1.24% \$12.40	
<b>MSCI EAFE NR USD</b>				20.27%	8.69%	1.03%			
<b>Variable Annuity</b>									
<b>AM BEAC HOLLAND LG CAP GROWTH PORTFOLIO DIRECTOR (A048)</b>	N/A	N/A		16.89%	11.73%	7.02%		2.07% \$20.70	
<b>Russell 1000 Growth</b>				20.42%	15.30%	8.91%			
<b>ARIEL APPRECIATION FUND PORTFOLIO DIRECTOR (A048)</b>	N/A	N/A		19.23%	13.80%	6.69%		1.92% \$19.20	
<b>Russell MidCap Value</b>				15.93%	15.14%	7.23%			
<b>ARIEL FUND PORTFOLIO DIRECTOR (A048)</b>	N/A	N/A		25.10%	15.14%	5.72%		1.82% \$18.20	
<b>Russell 2500 Value</b>				18.36%	13.69%	6.52%			
<b>BLUE CHIP GROWTH FUND PORTFOLIO DIRECTOR</b>	N/A	N/A		26.57%	15.79%	8.41%		1.64%	



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 \$16.40	
<i>S&amp;P 500 TR</i>				17.90%	14.63%	7.18%			
<b>BROAD CAP VALUE INC PORTFOLIO DIRECTOR (A048)</b>	N/A	N/A		22.32%	12.83%	5.39%		1.65% \$16.50	
<i>Russell 1000</i>				15.53%	13.94%	5.57%			
<b>CORE EQUITY FUND PORTFOLIO DIRECTOR (A048)</b>	N/A	N/A		19.58%	12.91%	4.73%		1.60% \$16.00	
<i>Russell 1000</i>				18.03%	14.67%	7.29%			
<b>DIVIDEND VALUE PORTFOLIO DIRECTOR (A048)</b>	N/A	N/A		15.51%	11.92%	4.86%		1.62% \$16.20	
<i>Russell 1000 Value</i>				15.53%	13.94%	5.57%			
<b>EMERGING ECONOMIES PORTFOLIO DIRECTOR (A048)</b>	N/A	N/A		26.69%	2.91%	-2.81%		1.77% \$17.70	
<i>MSCI Emerging Markets (net)</i>				23.75%	3.96%	1.91%			
<b>FOREIGN VALUE PORTFOLIO DIRECTOR (A048)</b>	N/A	N/A		22.27%	7.90%	0.99%		1.59% \$15.90	
<i>MSCI EAFE NR USD</i>				20.27%	8.69%	1.03%			
<b>GLOBAL REAL ESTATE FUND PORTFOLIO DIRECTOR (A048)</b>	N/A	N/A		2.00%	6.68%	4.05%		1.65% \$16.50	
<i>FTSE EPRA/NAREIT Developed Index</i>				1.14%	8.36%	5.00%			
<b>GLOBAL SOCIAL AWARENESS FUND PORTFOLIO DIRECTOR (A048)</b>	N/A	N/A		16.03%	11.85%	3.77%		1.43% \$14.30	
<i>MSCI World (net)</i>				18.20%	11.38%	3.97%			
<b>GLOBAL STRATEGY PORTFOLIO DIRECTOR (A048)</b>	N/A	N/A		16.18%	7.44%	4.73%		1.44% \$14.40	

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	
<i>60% MSCI AS World Index (net) &amp; 40% JPMorgan GBI Global Unhedg</i>				8.98%	6.33%	4.12%			
<b>GROWTH &amp; INCOME FUND PORTFOLIO DIRECTOR (A408)</b>	N/A	N/A		17.33%	13.02%	4.68%		1.65% \$16.50	
<i>S&amp;P 500 TR</i>				17.90%	14.63%	7.18%			
<b>GROWTH FUND PORTFOLIO DIRECTOR (A408)</b>	N/A	N/A		20.91%	12.55%	7.71%		1.56% \$15.60	
<i>Russell 1000 Growth</i>				20.42%	15.30%	8.91%			
<b>HEALTH SCIENCES FUND PORTFOLIO DIRECTOR (A073)</b>	N/A	N/A		15.86%	19.42%	14.14%		1.85% \$18.50	
<i>S&amp;P 500 Health Care</i>				12.47%	17.86%	10.57%			
<b>INTERNATIONAL GROWTH FUND PORTFOLIO DIRECTOR (A048)</b>	N/A	N/A		16.51%	7.48%	1.77%		1.80% \$18.00	
<i>MSCI EAFE NR USD</i>				20.27%	8.69%	1.03%			
<b>INTL OPPORTUNITIES PORTFOLIO DIRECTOR (A048)</b>	N/A	N/A		18.07%	10.85%	1.26%		1.55% \$15.50	
<i>MCSI EAFE Small Cap NR USD</i>				23.18%	12.94%	3.41%			
<b>LARGE CAP CORE PORTFOLIO DIRECTOR (A408)</b>	N/A	N/A		16.56%	14.73%	8.48%		1.63% \$16.30	
<i>Russell 1000</i>				18.03%	14.67%	7.29%			
<b>LARGE CAP VALUE FUND PORTFOLIO DIRECTOR (A048)</b>	N/A	N/A		17.89%	13.80%	3.87%		1.36% \$13.60	
<i>Russell 1000 Value</i>				15.53%	13.94%	5.57%			
<b>LARGE CAPITAL GROWTH PORTFOLIO DIRECTOR (A048)</b>	N/A	N/A		16.55%	12.25%	5.63%		1.55% \$15.50	

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 Growth</i>				20.42%	15.30%	8.91%			
<b>MID CAP GROWTH FUND PORTFOLIO DIRECTOR (A048)</b>	N/A	N/A		21.34%	10.59%	4.30%		1.40% \$14.00	
<i>Russell Mid Cap Growth</i>				18.57%	14.92%	8.56%			
<b>MID CAP INDEX FUND PORTFOLIO DIRECTOR (A048)</b>	N/A	N/A		17.33%	13.70%	7.41%		1.16% \$11.60	
<i>S&amp;P MID CAP 400</i>				18.57%	14.92%	8.56%			
<b>MID CAP STRATEGIC GWTH PORTFOLIO DIRECTOR (A048)</b>	N/A	N/A		19.27%	11.42%	5.81%		1.63% \$16.30	
<i>Russell Mid Cap Growth</i>				17.05%	14.19%	7.87%			
<b>MID CAP VALUE FUND PORTFOLIO DIRECTOR (A048)</b>	N/A	N/A		16.46%	12.91%	5.11%		1.60% \$16.00	
<i>Russell Mid Cap Value</i>				15.93%	15.14%	7.23%			
<b>NASDAQ-100(R) INDEX FUND PORTFOLIO DIRECTOR (A048)</b>	N/A	N/A		27.76%	16.63%	11.01%		1.33% \$13.30	
<i>NASDAQ 100</i>				29.39%	18.17%	12.46%			
<b>SCIENCE &amp; TECHNOLOGY FUND PORTFOLIO DIRECTOR (A048)</b>	N/A	N/A		30.88%	17.87%	9.32%		0.99% \$9.90	
<i>S&amp;P North American Technology Index</i>				33.11%	18.72%	11.11%			
<b>SM CAP AGGRESSIVE GWTH PORTFOLIO DIRECTOR (A048)</b>	N/A	N/A		30.88%	17.87%	9.93%		0.99% \$9.90	
<i>Russell 2000 Growth</i>				27.78%	14.24%	7.91%			
<b>SMALL CAP FUND PORTFOLIO DIRECTOR (A048)</b>	N/A	N/A		18.01%	11.87%	5.61%		1.73% \$17.30	
<i>Russell 2000</i>				24.60%	13.70%	6.92%			

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	
<b>SMALL CAP GROWTH FUND PORTFOLIO DIRECTOR (A048)</b>	N/A	N/A		33.74%	14.36%	6.62%		1.71% \$17.10	
<i>Russell 2000 Growth</i>				24.40%	13.98%	7.82%			
<b>SMALL CAP INDEX FUND PORTFOLIO DIRECTOR (A048)</b>	N/A	N/A		23.37%	12.66%	5.89%		1.22% \$12.20	
<i>Russell 2000</i>				24.60%	13.70%	6.92%			
<b>SMALL CAP SPECIAL VALUE FUND PORTFOLIO DIRECTOR (A048)</b>	N/A	N/A		19.81%	13.99%	5.02%		1.68% \$16.80	
<i>Russell 2000 Value</i>				24.86%	13.39%	5.92%			
<b>SMALL CAP VALUE FUND PORTFOLIO DIRECTOR (A048)</b>	N/A	N/A		21.05%	12.83%	5.15%		1.50% \$15.00	
<i>Russell 2000 Value</i>				24.86%	13.39%	5.92%			
<b>SOCIALLY RESPONSIBLE FUND PORTFOLIO DIRECTOR (A048)</b>	N/A	N/A		15.97%	14.32%	6.68%		1.11% \$11.10	
<i>S&amp;P 500 TR</i>				17.90%	14.63%	7.18%			
<b>STOCK INDEX FUND PORTFOLIO DIRECTOR (A048)</b>	N/A	N/A		16.54%	13.33%	5.98%		1.15% \$11.50	
<i>S&amp;P 500 TR</i>				17.90%	14.63%	7.18%			
<b>VALUE FUND PORTFOLIO DIRECTOR (A048)</b>	N/A	N/A		14.53%	12.02%	4.11%		1.65% \$16.50	
<i>Russell 1000 Value</i>				15.53%	13.94%	5.57%			
<b>VANGUARD WINDSOR II PORTFOLIO DIRECTOR (A048)</b>	N/A	N/A		17.33%	11.77%	4.42%		1.38% \$13.80	
<i>Russell 1000</i>				15.53%	13.94%	5.57%			
<b>Fixed Income</b>									
<b>Other</b>									
<b>GOVERNMENT MONEY</b>	N/A	N/A		-0.69%	-0.77%	-0.31%		1.31%	

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	
<b>MARKET I</b>								\$13.10	
<i>Citi Treasury Bill 3 Mon USD</i>				0.15%	11.35%	0.51%			
<b>Variable Annuity</b>									
<b>CAPITAL CONSERVATION PORTFOLIO DIRECTOR (A048)</b>	N/A	N/A		-1.15%	1.28%	3.07%		1.43%	\$14.30
<i>BarCap US Agg Bond TR USD</i>				-0.31%	2.21%	4.48%			
<b>CORE BOND FUND PORTFOLIO DIRECTOR (A048)</b>	N/A	N/A		0.53%	1.98%	4.01%		1.32%	\$13.20
<i>BarCap US Agg Bond TR USD</i>				-0.31%	2.21%	4.48%			
<b>GOVERNMENT SECURITIES FUND (0008)</b>	N/A	N/A		-2.53%	0.43%	2.64%		1.44%	\$14.40
<i>Barclays US Government TR USD</i>				-2.18%	1.30%	3.93%			
<b>HIGH YIELD BOND FUND PORTFOLIO DIRECTOR (A048)</b>	N/A	N/A		10.24%	5.06%	4.38%		1.51%	\$15.10
<i>Citigroup High Yield Market Index</i>				12.31%	6.42%	7.24%			
<b>INFLATION PROTECTED FUND PORTFOLIO DIRECTOR (A048)</b>	N/A	N/A		0.60%	-0.33%	2.84%		1.39%	\$13.90
<i>Barclays Capital U.S. TIPS</i>				-0.63%	0.27%	4.27%			
<b>INTERNATIONAL GOVERNMENT BOND PORTFOLIO DIRECTOR (A048)</b>	N/A	N/A		-1.47%	0.44%	3.15%		1.44%	\$14.40
<i>30% JP Morgan EMBI Global Diversified Index and 70</i>				-1.17%	1.57%	4.73%			
<b>STRATEGIC BOND FUND PORTFOLIO DIRECTOR (A048)</b>	N/A	N/A		5.14%	3.56%	4.65%		1.43%	\$14.30

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>BarCap US Agg Bond TR USD</i>				-0.31%	2.21%	4.48%			
VANGUARD LONG-TERM TREASURY PORTFOLIO DIRECTOR (A048)	N/A	N/A		-8.15%	1.75%	6.26%		1.00%	\$10.00
<i>Barclays Capital Long Term US Treasury</i>				-7.22%	2.76%	7.34%			
VANGUARD LT INV-GRADE FUND PORTFOLIO DIRECTOR (A048)	N/A	N/A		0.40%	4.75%	6.91%		1.02%	\$10.20
<i>Barclays US Long Credit A TR</i>				1.04%	5.09%	7.28%			
<b>Other</b>									
<b>Other</b>									
AGGRESSIVE GROWTH LIFESTYLE	N/A	N/A		13.57%	8.90%	4.97%	1.41%		\$14.10
<i>54% Russell 3000, 13% EAFE(net), 25% Barclays Capital Aggregate Bond, and 8% FTSE/EPRA NAREIT Global Real Estate</i>				12.40%	10.28%	5.73%			
CONSERVATIVE GROWTH LIFESTYLE	N/A	N/A		7.22%	5.08%	4.55%	1.45%		\$14.50
<i>24% Russell 3000, 8% EAFE (net), 65% Barclays Capital Aggregate Bond, and 5% FTSE/EPRA NAREIT Global Real Estate</i>				5.62%	5.91%	5.17%			
GOVERNMENT MONEY MARKET II	N/A	N/A		-0.46%	-0.53%	-0.07%		1.10%	\$11.00
<i>CITI TREASURY BILL 3 MON USD</i>				0.46%	0.15%	0.51%			
INVESCO BAL RISK COMMODO STR R5	N/A	N/A		-9.81%	-8.76%	-6.65%		2.02%	\$20.20
<i>BLOOMBERG COMMODITY TR USD</i>				-6.50%	-9.25%	-8.21%			
MODERATE GROWTH LIFESTYLE	N/A	N/A		10.82%	7.42%	5.08%	1.42%		\$14.20

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	
<i>40% Russell 3000, 10% EAFE (net), 45% Barclays Capital Aggregate Bond, and 5% FTSE/EPRA NAREIT Global Real Estate</i>				9.05%	8.15%	5.56%			
<b>SMALL MID GROWTH FUND</b>	N/A	N/A		10.30%	10.08%	4.91%	1.80% \$18.00		
<i>Russell 2500 Growth TR USD</i>				21.44%	14.33%	8.18%			
<b>T ROWE PRICE RETIRMNT 2015 ADV</b>	N/A	N/A		9.37%	7.10%	3.99%		1.67% \$16.70	
<i>S&amp;P TARGET DATE 2015 TR USD</i>				8.31%	6.98%	4.53%			
<b>VANGUARD WELLINGTON FUND INC.</b>	N/A	N/A		11.06%	9.22%	5.78%		0.25% \$2.50	
<i>65% S&amp;P 500, 35% BarCap Credit A or Better Bond Variable Annuity</i>				11.46%	10.62%	6.70%			
<b>ASSET ALLOCATION FUND PORTFOLIO DIRECTOR (A048)</b>	N/A	N/A		10.33%	6.62%	4.78%		1.51% \$15.10	
<i>55% S&amp;P 500 Index, 35% Barclays Capital Agregate Bond, 10% TBill 3 month index</i>				9.49%	8.79%	5.87%			
<b>Small-Mid Growth Fund (Wells Cap./Cent.Capital)</b>	N/A	N/A		-10.41%	6.54%	4.56%		1.80% \$18.00	
<i>Russell 2500 Growth</i>				-7.69%	9.27%	7.96%			
<b>VANGUARD LIFESTRATEGY CONSER PORTFOLIO DIRECTOR (A048)</b>	N/A	N/A		5.88%	5.23%	3.40%		1.18% \$11.80	
<i>Vanguard LifeStrategy Conservative Growth Composite Index</i>				7.18%	6.53%	5.13%			
<b>VANGUARD LIFESTRATEGY GROWTH PORTFOLIO DIRECTOR (A048)</b>	N/A	N/A		13.74%	9.12%	3.76%		1.20% \$12.00	

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>Vanguard LifeStrategy Growth Composite Index</i>				15.21%	10.50%	5.55%			
VANGUARD LIFESTRATEGY MODERA PORTFOLIO DIRECTOR (A048)	N/A	N/A		9.78%	7.20%	3.77%		1.19%	\$11.90
<i>Vanguard LifeStrategy Moderate Growth Composite Index</i>				11.14%	8.54%	5.54%			
<b>Target Date</b>									
<b>Other</b>									
T ROWE PRICE RETIRMNT 2020 ADV	N/A	N/A		11.50%	8.13%	4.20%		1.71%	\$17.10
<i>S&amp;P TARGET DATE 2020 TR USD</i>				9.84%	7.91%	4.73%			
T ROWE PRICE RETIRMNT 2025 ADV	N/A	N/A		13.34%	9.06%	4.37%		1.74%	\$17.40
<i>S&amp;P TARGET DATE 2025 TR USD</i>				11.26%	8.68%	4.84%			
T ROWE PRICE RETIRMNT 2030 ADV	N/A	N/A		15.07%	9.85%	4.54%		1.77%	\$17.70
<i>S&amp;P TARGET DATE 2030 TR USD</i>				12.55%	9.41%	4.89%			
T ROWE PRICE RETIRMNT 2035 ADV	N/A	N/A		16.52%	10.42%	4.68%		1.79%	\$17.90
<i>S&amp;P TARGET DATE 2035 TR USD</i>				13.85%	10.03%	4.96%			
T ROWE PRICE RETIRMNT 2040 ADV	N/A	N/A		17.60%	10.77%	4.85%		1.81%	\$18.10
<i>S&amp;P TARGET DATE 2040 TR USD</i>				14.77%	10.47%	5.02%			
T ROWE PRICE RETIRMNT 2045 ADV	N/A	N/A		17.89%	10.82%	4.88%		1.81%	\$18.10
<i>S&amp;P TARGET DATE 2045 TR USD</i>				15.52%	10.83%	5.01%			
T ROWE PRICE RETIRMNT 2050 ADV	N/A	N/A		17.86%	10.82%	4.87%		1.81%	\$18.10



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	
<b>S&amp;P TARGET DATE 2050 TR USD</b>				16.24%	11.16%	5.14%			
<b>T ROWE PRICE RETIRMNT 2055 ADV</b>	N/A	N/A		17.88%	10.81%	4.87%		1.81% \$18.10	
<b>S&amp;P TARGET DATE 2055 TR USD</b>				16.72%	11.40%	5.26%			
<b>T ROWE PRICE RETIRMNT 2060 ADV</b>	N/A	N/A		17.88%	-	5.48%		1.81% \$18.10	
<b>S&amp;P TARGET DATE 2060 TR USD</b>				16.72%		5.95%			

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

Additional information from this service provider about your investment options is available at <http://retirementplans.vanguard.com/PubFundChart/jhu/2270>. To request a paper copy of information available online, free of charge, contact: Vanguard, P.O. Box 2900, Valley Forge, PA 19482-2900 or call 800-523-1188.

## Table 1 – Variable Return Investment Performance as of June 30, 2017

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	
<b>Allocation</b>									
<b>Mutual Fund</b>									
<b>Vanguard Instl Trgt Retire 2010 Instl</b>	Target-Date 2000-2010	VIRTX	06/26/2015	5.42%	-	3.96%	0.09% \$0.90	0.09% \$0.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>BBgBarc US Agg Bond TR USD</b>				-0.31%	2.21%	4.48%			
<b>Equities</b>									
<b>Mutual Fund</b>									
<b>Vanguard Emerging Markets Stock Index Fund Investor</b>	Diversified Emerging Mkts	VEIEX	05/04/1994	18.70%	3.18%	1.43%	0.32% \$3.20	0.32% \$3.20	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>MSCI Emerging Markets Index</b>				23.75%	3.96%	1.91%			
<b>Vanguard Pacific Stock Index Fund Investor</b>	Diversified Pacific/Asia	VPACX	06/18/1990	20.52%	8.55%	2.08%	0.26% \$2.60	0.26% \$2.60	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>MSCI Pacific Index (NR USD)</b>				19.26%	8.54%	2.01%			
<b>Vanguard Energy Fund Investor</b>	Equity Energy	VGENX	05/23/1984	-1.07%	0.49%	-0.09%	0.41% \$4.10	0.41% \$4.10	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>S&amp;P 1500 Energy Index</b>				-5.07%	0.92%	0.91%			
<b>Vanguard Precious Metals and Mining Fund Investor</b>	Equity Precious Metals	VGPMX	05/23/1984	-7.84%	-6.96%	-6.11%	0.43% \$4.30	0.43% \$4.30	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>S&amp;P 500 Index</b>				17.90%	14.63%	7.18%			
<b>Vanguard European Stock Index Fund Investor</b>	Europe Stock	VEURX	06/18/1990	21.52%	9.13%	0.89%	0.26% \$2.60	0.26% \$2.60	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)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<b>MSCI Europe Index (NR USD)</b>				21.11%	8.82%	0.62%			
<b>Vanguard Developed Markets Index Fund Investor</b>	Foreign Large Blend	VDVIX	12/19/2013	20.10%	-	3.75%	0.17% \$1.70	0.17% \$1.70	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>MSCI AC World Ex USA Index</b>				20.45%		3.04%			
<b>Vanguard FTSE All-World ex- US Index Fund Investor</b>	Foreign Large Blend	VFWIX	03/08/2007	19.95%	7.42%	1.33%	0.23% \$2.30	0.23% \$2.30	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>MSCI AC World Ex USA Index</b>				20.45%	7.22%	1.13%			
<b>Vanguard Total International Stock Index Fund Institutional</b>	Foreign Large Blend	VTSNX	11/29/2010	20.08%	7.70%	4.96%	0.09% \$0.90	0.09% \$0.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>MSCI AC World Ex USA Index</b>				20.45%	7.22%	4.64%			
<b>Vanguard International Growth Fund Investor</b>	Foreign Large Growth	VWIGX	09/30/1981	28.29%	10.71%	3.48%	0.46% \$4.60	0.46% \$4.60	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>MSCI All Country World Excluding-U.S. Index (GR)</b>				21.00%	7.70%	1.59%			
<b>Vanguard International Value Fund Investor</b>	Foreign Large Value	VTRIX	05/16/1983	19.86%	8.13%	0.97%	0.43% \$4.30	0.43% \$4.30	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>MSCI All Country World Excluding-U.S. Index (GR)</b>				21.00%	7.70%	1.59%			
<b>Vanguard FTSE All-World ex- US Small-Cap Index Fund Investor</b>	Foreign Small/Mid Blend	VFSVX	04/02/2009	19.31%	8.90%	12.01%	0.27% \$2.70	0.27% \$2.70	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>MSCI World Ex USA SMID NR USD</b>				20.49%	10.68%	12.37%			
<b>Vanguard International Explorer Fund Investor</b>	Foreign Small/Mid Blend	VINEX	11/04/1996	26.60%	13.05%	3.45%	0.41% \$4.10	0.41% \$4.10	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>S&amp;P EPAC Small Cap Index</b>				23.43%	13.17%	3.61%			
<b>Vanguard Health Care Fund Admiral</b>	Health	VGHAX	11/12/2001	11.63%	18.58%	11.49%	0.32% \$3.20	0.32% \$3.20	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>S&amp;P 1500 Health Care Index</b>				13.41%	18.21%	10.96%			
<b>Amana Income Fund Institutional</b>	Large Blend	AMINX	09/25/2013	11.22%	-	9.10%	0.90% \$9.00	0.90% \$9.00	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)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<b>S&amp;P 500 Index</b>				17.90%		12.35%			
<b>Vanguard Dividend Appreciation Index Fund Investor</b>	Large Blend	VDAIX	04/27/2006	13.59%	12.64%	7.28%	0.17% \$1.70	0.17% \$1.70	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Russell 1000 Index</b>				18.03%	14.67%	7.29%			
<b>Vanguard Dividend Growth Fund Investor</b>	Large Blend	VDIGX	05/15/1992	11.95%	13.13%	8.08%	0.30% \$3.00	0.30% \$3.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Russell 1000 Index</b>				18.03%	14.67%	7.29%			
<b>Vanguard FTSE Social Index Fund Investor</b>	Large Blend	VFTSX	05/31/2000	21.37%	16.39%	6.66%	0.22% \$2.20	0.22% \$2.20	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Russell 1000 Index</b>				18.03%	14.67%	7.29%			
<b>Vanguard Growth and Income Fund Investor</b>	Large Blend	VQNPX	12/10/1986	16.41%	14.58%	6.56%	0.34% \$3.40	0.34% \$3.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>S&amp;P 500 Index</b>				17.90%	14.63%	7.18%			
<b>Vanguard Institutional Index Fund Institutional</b>	Large Blend	VINIX	07/31/1990	17.86%	14.60%	7.18%	0.04% \$0.40	0.04% \$0.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>S&amp;P 500 Index</b>				17.90%	14.63%	7.18%			
<b>Vanguard Large Cap Index Fund Investor</b>	Large Blend	VLACX	01/30/2004	18.08%	14.42%	7.17%	0.18% \$1.80	0.18% \$1.80	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>CRSP U.S. Large Cap Index</b>				18.24%	14.60%	7.29%			
<b>Vanguard Total Stock Market Index Fund Institutional</b>	Large Blend	VITSX	07/07/1997	18.50%	14.55%	7.38%	0.04% \$0.40	0.04% \$0.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>CRSP U.S. Total Market Index</b>				18.49%	14.56%	7.42%			
<b>Amana Growth Fund</b>	Large Growth	AMAGX	02/03/1994	18.00%	12.14%	7.47%	1.09% \$10.90	1.09% \$10.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>S&amp;P 500 Index</b>				17.90%	14.63%	7.18%			
<b>Iman K</b>	Large Growth	IMANX	06/30/2000	22.23%	13.95%	6.87%	1.39% \$13.90	1.39% \$13.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Russell 1000 Growth TR USD</b>				20.42%	15.30%	8.91%			
<b>Vanguard Capital Opportunity Fund Admiral</b>	Large Growth	VHCAX	11/12/2001	33.90%	19.91%	9.78%	0.38% \$3.80	0.38% \$3.80	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)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<b>Russell Midcap Growth Index</b>				17.05%	14.19%	7.87%			
<b>Vanguard Diversified Equity Fund Investor</b>	Large Growth	VDEQX	06/10/2005	19.54%	14.25%	6.71%	0.36% \$3.60	0.36% \$3.60	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>MSCI U.S. Broad Market Index (GR USD)</b>				18.61%	14.63%	7.41%			
<b>Vanguard Growth Index Fund Investor</b>	Large Growth	VIGRX	11/02/1992	20.00%	14.70%	8.65%	0.18% \$1.80	0.18% \$1.80	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>CRSP US Large Cap Growth TR USD</b>				20.19%	14.71%	8.43%			
<b>Vanguard Morgan Growth Fund Investor</b>	Large Growth	VMRGX	12/31/1968	20.70%	14.64%	7.49%	0.38% \$3.80	0.38% \$3.80	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Russell 3000 Growth Index</b>				20.72%	15.20%	8.82%			
<b>Vanguard PRIMECAP Core Fund Investor</b>	Large Growth	VPCCX	12/09/2004	27.40%	17.85%	9.63%	0.46% \$4.60	0.46% \$4.60	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>MSCI U.S. Prime Market 750 Index</b>				18.21%	14.70%	7.38%			
<b>Vanguard PRIMECAP Fund Admiral</b>	Large Growth	VPMAX	11/12/2001	28.98%	18.56%	9.97%	0.33% \$3.30	0.33% \$3.30	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>S&amp;P 500 Index</b>				17.90%	14.63%	7.18%			
<b>Vanguard U.S. Growth Fund Investor</b>	Large Growth	VWUSX	01/06/1959	18.93%	15.35%	8.08%	0.46% \$4.60	0.46% \$4.60	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Russell 1000 Growth Index</b>				20.42%	15.30%	8.91%			
<b>Vanguard Equity Income Fund I</b>	Large Value	VEIPX	03/21/1988	13.57%	13.50%	7.42%	0.26% \$2.60	0.26% \$2.60	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Russell 1000 Value Index</b>				15.53%	13.94%	5.57%			
<b>Vanguard High Dividend Yield Index Fund Investor</b>	Large Value	VHDYX	11/16/2006	12.63%	13.54%	6.96%	0.15% \$1.50	0.15% \$1.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Russell 1000 Value Index</b>				15.53%	13.94%	5.57%			
<b>Vanguard U.S. Value Fund Investor</b>	Large Value	VUVLX	06/29/2000	16.32%	14.48%	5.89%	0.23% \$2.30	0.23% \$2.30	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Russell 3000 Value Index</b>				16.21%	13.89%	5.59%			
<b>Vanguard Value Index Fund Investor</b>	Large Value	VIVAX	11/02/1992	16.36%	14.22%	5.69%	0.18% \$1.80	0.18% \$1.80	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)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<b>CRSP US Large Cap Value TR USD</b>				16.53%	14.44%	6.18%			
<b>Vanguard Windsor Fund Admiral</b>	Large Value	VWNEX	11/12/2001	23.22%	14.90%	5.69%	0.20% \$2.00	0.20% \$2.00	
<b>Russell 1000 Value Index</b>				15.53%	13.94%	5.57%			
<b>Vanguard Windsor II Fund Admiral</b>	Large Value	VWNAX	05/14/2001	18.64%	13.03%	5.61%	0.25% \$2.50	0.25% \$2.50	
<b>Russell 1000 Value Index</b>				15.53%	13.94%	5.57%			
<b>Vanguard Capital Value Fund</b>	Mid-Cap Blend	VCVLX	12/17/2001	18.60%	12.62%	4.55%	0.25% \$2.50	0.25% \$2.50	
<b>Russell 3000 Value Index</b>				16.21%	13.89%	5.59%			
<b>Vanguard Extended Market Index Fund Investor</b>	Mid-Cap Blend	VEXMX	12/21/1987	21.45%	14.19%	7.57%	0.21% \$2.10	0.21% \$2.10	
<b>S&amp;P Completion Index</b>				21.49%	14.24%	7.61%			
<b>Vanguard Mid-Cap Index Fund Investor</b>	Mid-Cap Blend	VIMSX	05/21/1998	17.11%	14.63%	7.34%	0.18% \$1.80	0.18% \$1.80	
<b>CRSP U.S. Mid Cap Index</b>				17.31%	14.79%	7.47%			
<b>Vanguard Strategic Equity Fund Investor</b>	Mid-Cap Blend	VSEQX	08/14/1995	22.41%	16.71%	6.96%	0.18% \$1.80	0.18% \$1.80	
<b>Russell Midcap Index</b>				16.48%	14.72%	7.67%			
<b>Vanguard Mid-Cap Growth Fund Investor</b>	Mid-Cap Growth	VMGRX	12/31/1997	15.51%	11.61%	7.18%	0.36% \$3.60	0.36% \$3.60	
<b>Russell Midcap Growth Index</b>				17.05%	14.19%	7.87%			
<b>Vanguard Mid-Cap Growth Index Fund Investor</b>	Mid-Cap Growth	VMGIX	08/24/2006	16.29%	13.58%	6.98%	0.19% \$1.90	0.19% \$1.90	
<b>CRSP US Mid Cap Growth TR USD</b>				16.49%	13.71%	7.44%			
<b>Vanguard Mid-Cap Value Index Fund Investor</b>	Mid-Cap Value	VMVIX	08/24/2006	17.83%	15.52%	7.44%	0.19% \$1.90	0.19% \$1.90	
<b>CRSP US Mid Cap Value TR USD</b>				18.06%	15.78%	7.44%			
<b>Vanguard Selected Value</b>	Mid-Cap Value	VASVX	02/15/1996	24.27%	14.75%	7.40%	0.35%	0.35%	

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	
<b>Fund Investor</b>							\$3.50	\$3.50	
<i>Russell Midcap Value Index</i>				15.93%	15.14%	7.23%			
<b>Vanguard REIT Index Fund Investor</b>	Real Estate	VGSIX	05/13/1996	-2.05%	9.13%	6.05%	0.26% \$2.60	0.26% \$2.60	
<i>MSCI U.S. REIT Index</i>				-1.82%	9.38%	5.94%			
<b>Vanguard Small-Cap Index Fund Institutional</b>	Small Blend	VSCIX	07/07/1997	19.13%	14.14%	7.86%	0.05% \$0.50	0.05% \$0.50	
<i>CRSP U.S. Small Cap Index</i>				19.09%	14.34%	8.19%			
<b>Vanguard Strategic Small- Cap Equity Fund Investor</b>	Small Blend	VSTCX	04/25/2006	21.45%	15.49%	7.01%	0.29% \$2.90	0.29% \$2.90	
<i>MSCI U.S. Small Cap 1750 Index (GR USD)</i>				21.40%	14.18%	7.79%			
<b>Vanguard Explorer Fund Investor</b>	Small Growth	VEXPX	12/11/1967	23.03%	13.95%	7.08%	0.46% \$4.60	0.46% \$4.60	
<i>Russell 2500 Growth Index</i>				21.44%	14.33%	8.18%			
<b>Vanguard Small-Cap Growth Index Fund Investor</b>	Small Growth	VISGX	05/21/1998	18.91%	12.76%	7.76%	0.19% \$1.90	0.19% \$1.90	
<i>CRSP US Small Cap Growth TR USD</i>				18.95%	12.63%	7.55%			
<b>Vanguard Small-Cap Value Index Fund Investor</b>	Small Value	VISVX	05/21/1998	19.00%	14.85%	7.35%	0.19% \$1.90	0.19% \$1.90	
<i>CRSP US Small Cap Value TR USD</i>				19.16%	15.68%	8.81%			
<b>Vanguard Global Equity Fund Investor</b>	World Stock	VHGEX	08/14/1995	21.76%	12.47%	3.68%	0.51% \$5.10	0.51% \$5.10	
<i>MSCI All Country World Index (NR USD)</i>				18.78%	10.54%	3.71%			
<b>Vanguard Total World Stock Index Fund Investor</b>	World Stock	VTWSX	06/26/2008	18.96%	10.88%	5.71%	0.21% \$2.10	0.21% \$2.10	
<i>MSCI ACWI Large Cap NR USD</i>				18.88%	10.38%	5.07%			
<b>Fixed Income</b>									
<b>Mutual Fund</b>									
<b>Vanguard Intermediate-Term</b>	Corporate	VFICX	11/01/1993	0.69%	3.36%	5.49%	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	
<b>Investment-Grade Fund Investor</b>	Bond						\$2.00	\$2.00	
<i><b>Bloomberg Barclays U.S. 5- 10 Year Government/Credi</b></i>				1.50%	4.02%	6.18%			
<b>Vanguard Long-Term Investment-Grade Fund Investor</b>	Corporate Bond	VWESX	07/09/1973	1.24%	5.60%	7.77%	0.22% \$2.20	0.22% \$2.20	
<i><b>Bloomberg Barclays U.S. Long Government/Credit A+</b></i>				1.04%	5.09%	7.28%			
<b>Vanguard High-Yield Corporate Fund Investor</b>	High Yield Bond	VWEHX	12/27/1978	10.23%	6.16%	6.62%	0.23% \$2.30	0.23% \$2.30	
<i><b>Bloomberg Barclays U.S. Corporate High Yield Index</b></i>				12.70%	6.89%	7.67%			
<b>Vanguard Inflation-Protected Securities Fund Institutional</b>	Inflation- Protected Bond	VIPIX	12/12/2003	-0.78%	0.25%	4.17%	0.07% \$0.70	0.07% \$0.70	
<i><b>Bloomberg Barclays U.S. Treasury Inflation Protect</b></i>				-0.63%	0.27%	4.27%			
<b>Vanguard GNMA Fund Investor</b>	Intermediate Government	VFII	06/27/1980	-0.10%	1.86%	4.40%	0.21% \$2.10	0.21% \$2.10	
<i><b>Bloomberg Barclays U.S. GNMA Bond Index</b></i>				-0.20%	1.66%	4.35%			
<b>Vanguard Intermediate-Term Treasury Fund Investor</b>	Intermediate Government	VFITX	10/28/1991	-2.20%	1.25%	4.50%	0.20% \$2.00	0.20% \$2.00	
<i><b>Bloomberg Barclays U.S. Government Index</b></i>				-2.18%	1.30%	3.93%			
<b>Vanguard Intermediate-Term Bond Index Fund Investor</b>	Intermediate- Term Bond	VBII	03/01/1994	-1.05%	2.55%	5.52%	0.15% \$1.50	0.15% \$1.50	
<i><b>Bloomberg Barclays U.S. 5- 10 Year Government/Credi</b></i>				-0.80%	2.74%				
<b>Vanguard Total Bond Market Index Fund Institutional</b>	Intermediate- Term Bond	VBTI	09/18/1995	-0.43%	2.15%	4.48%	0.04% \$0.40	0.04% \$0.40	
<i><b>Bloomberg Barclays U.S. Aggregate Float Adjusted I</b></i>				-0.33%	2.23%				
<b>Vanguard Long-Term Treasury Fund Investor</b>	Long Government	VUSTX	05/19/1986	-7.39%	2.58%	7.12%	0.20% \$2.00	0.20% \$2.00	



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	
<b>Bloomberg Barclays Long U.S. Treasury Index</b>				-7.22%	2.76%	7.34%			
<b>Vanguard Long-Term Bond Index Fund Investor</b>	Long-Term Bond	VBLTX	03/01/1994	-1.24%	4.14%	7.51%	0.15% \$1.50	0.15% \$1.50	
<b>Bloomberg Barclays U.S. Long Government/Credit Ind</b>				-1.07%	4.26%	7.58%			
<b>Vanguard Short-Term Federal Fund Investor</b>	Short Government	VSGBX	12/31/1987	-0.19%	0.78%	2.58%	0.20% \$2.00	0.20% \$2.00	
<b>Bloomberg Barclays U.S. 1-5 Year Government Index</b>				-0.52%	0.87%	2.64%			
<b>Vanguard Short-Term Treasury Fund Investor</b>	Short Government	VFISX	10/28/1991	-0.32%	0.62%	2.20%	0.20% \$2.00	0.20% \$2.00	
<b>Bloomberg Barclays U.S. 1-5 Year Government Index</b>				-0.52%	0.87%	2.64%			
<b>Vanguard Short-Term Bond Index Fund Investor</b>	Short-Term Bond	VBISX	03/01/1994	-0.03%	1.10%	2.82%	0.15% \$1.50	0.15% \$1.50	
<b>Bloomberg Barclays U.S. 1-5 Year Government/Credit</b>				0.11%	1.30%				
<b>Vanguard Short-Term Investment Grade Fund Investor</b>	Short-Term Bond	VFSTX	10/29/1982	1.21%	2.05%	3.18%	0.20% \$2.00	0.20% \$2.00	
<b>Bloomberg Barclays U.S. 1-5 Year Government/Credit</b>				1.27%	2.24%	3.84%			
<b>Money Market</b>									
<b>Mutual Fund</b>									
<b>Vanguard Admiral Treasury Money Market Fund Investor</b>	Money Market- Taxable	VUSXX	12/14/1992	0.43%	0.12%	0.52%	0.09% \$0.90	0.09% \$0.90	
<b>BofA Merrill Lynch 3 Month LIBOR Constant Maturity</b>				0.85%	0.43%	1.06%			
<b>Vanguard Federal Money Market Fund Investor</b>	Money Market- Taxable	VMFXX	07/13/1981	0.46%	0.14%	0.61%	0.11% \$1.10	0.11% \$1.10	
<b>Citi 3-Month Treasury Bill Index</b>				0.46%	0.15%	0.51%			
<b>Vanguard Prime Money Market Fund Institutional</b>	Prime Money Market	VMRXX	10/03/1989	0.78%	0.26%	0.78%	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>Citi 3-Month Treasury Bill Index</i>				0.46%	0.15%	0.51%			
<b>Multi-Asset</b>									
<b>Mutual Fund</b>									
<b>Vanguard LifeStrategy Income Fund Investor</b>	Allocation-- 15% to 30% Equity	VASIX	09/30/1994	3.15%	4.30%	4.18%	0.12% \$1.20	0.12% \$1.20	
<i>Bloomberg Barclays U.S. Aggregate Bond Index</i>				-0.31%	2.21%	4.48%			
<b>Vanguard LifeStrategy Conservative Growth Fund Investor</b>	Allocation-- 30% to 50% Equity	VSCGX	09/30/1994	6.99%	6.34%	4.49%	0.13% \$1.30	0.13% \$1.30	
<i>Bloomberg Barclays U.S. Aggregate Bond Index</i>				-0.31%	2.21%	4.48%			
<b>Vanguard Wellesley Income Fund Admiral</b>	Allocation-- 30% to 50% Equity	VWIAX	05/14/2001	5.04%	7.22%	6.91%	0.15% \$1.50	0.15% \$1.50	
<i>Morningstar Mod Conservative Target Risk Index</i>				7.15%	5.74%	4.91%			
<b>Vanguard Balanced Index Fund Investor</b>	Allocation-- 50% to 70% Equity	VBINX	11/09/1992	10.45%	9.42%	6.42%	0.19% \$1.90	0.19% \$1.90	
<i>Morningstar Moderate Target Risk Index</i>				10.95%	7.74%	5.31%			
<b>Vanguard LifeStrategy Moderate Growth Fund Investor</b>	Allocation-- 50% to 70% Equity	VSMGX	09/30/1994	10.94%	8.33%	4.86%	0.14% \$1.40	0.14% \$1.40	
<i>Bloomberg Barclays U.S. Aggregate Bond Index</i>				-0.31%	2.21%	4.48%			
<b>Vanguard STAR Fund - Balanced Option Investor</b>	Allocation-- 50% to 70% Equity	VGSTX	03/29/1985	13.97%	9.58%	5.92%	0.32% \$3.20	0.32% \$3.20	
<i>Morningstar Moderate Target Risk Index</i>				10.95%	7.74%	5.31%			
<b>Vanguard Wellington Fund Admiral</b>	Allocation-- 50% to 70% Equity	VWENX	05/14/2001	12.30%	10.46%	6.99%	0.16% \$1.60	0.16% \$1.60	

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	
<b>S&amp;P 500 Index</b>				17.90%	14.63%	7.18%			
<b>Vanguard LifeStrategy Growth Fund Investor</b>	Allocation-- 70% to 85% Equity	VASGX	09/30/1994	14.94%	10.27%	4.85%	0.15% \$1.50	0.15% \$1.50	
<b>Dow Jones U.S. Total Stock Market Index</b>				18.52%	14.51%	7.32%			
<b>Vanguard Convertible Securities Fund Investor</b>	Convertibles	VCVSX	06/17/1986	11.19%	7.55%	5.56%	0.34% \$3.40	0.34% \$3.40	
<b>BofAML All Convertible All Qualities</b>				16.79%	11.25%	6.54%			
<b>Vanguard Institutional Target Retirement Income Fund Institutional</b>	Retirement Income	VITRX	06/26/2015	5.22%	-	4.11%	0.09% \$0.90	0.09% \$0.90	
<b>Bloomberg Barclays U.S. Aggregate Bond Index</b>				-0.31%		3.10%			
<b>Vanguard Institutional Target Retirement 2015 Fund Institutional</b>	Target-Date 2015	VITVX	06/26/2015	8.14%	-	4.60%	0.09% \$0.90	0.09% \$0.90	
<b>Bloomberg Barclays U.S. Aggregate Bond Index</b>				-0.31%		3.10%			
<b>Vanguard Institutional Target Retirement 2020 Fund Institutional</b>	Target-Date 2020	VITWX	06/26/2015	10.34%	-	5.24%	0.10% \$1.00	0.10% \$1.00	
<b>MSCI U.S. Broad Market Index (GR USD)</b>				18.61%		8.99%			
<b>Vanguard Institutional Target Retirement 2025 Fund Institutional</b>	Target-Date 2025	VRIVX	06/26/2015	12.01%	-	5.59%	0.10% \$1.00	0.10% \$1.00	
<b>MSCI U.S. Broad Market Index (GR USD)</b>				18.61%		8.99%			
<b>Vanguard Institutional Target Retirement 2030 Fund Institutional</b>	Target-Date 2030	VTTWX	06/26/2015	13.52%	-	5.78%	0.10% \$1.00	0.10% \$1.00	
<b>MSCI U.S. Broad Market Index (GR USD)</b>				18.61%		8.99%			
<b>Vanguard Institutional Target Retirement 2035 Fund Institutional</b>	Target-Date 2035	VITFX	06/26/2015	15.05%	-	6.00%	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>				18.61%		8.99%			
<b>Vanguard Institutional Target Retirement 2040 Fund Institutional</b>	Target-Date 2040	VIRSX	06/26/2015	16.60%	-	6.18%	0.10% \$1.00	0.10% \$1.00	
<i>MSCI U.S. Broad Market Index (GR USD)</i>				18.61%		8.99%			
<b>Vanguard Institutional Target Retirement 2045 Fund Institutional</b>	Target-Date 2045	VITLX	06/26/2015	17.06%	-	6.36%	0.10% \$1.00	0.10% \$1.00	
<i>MSCI U.S. Broad Market Index (GR USD)</i>				18.61%		8.99%			
<b>Vanguard Institutional Target Retirement 2050 Fund Institutional</b>	Target-Date 2050	VTRLX	06/26/2015	17.05%	-	6.38%	0.10% \$1.00	0.10% \$1.00	
<i>MSCI U.S. Broad Market Index (GR USD)</i>				18.61%		8.99%			
<b>Vanguard Institutional Target Retirement 2055 Fund Institutional</b>	Target-Date 2055	VIVLX	06/26/2015	17.03%	-	6.37%	0.10% \$1.00	0.10% \$1.00	
<i>MSCI U.S. Broad Market Index (GR USD)</i>				18.61%		8.99%			
<b>Vanguard Institutional Target Retirement 2060 Fund Institutional</b>	Target-Date 2060+	VILVX	06/26/2015	17.10%	-	6.37%	0.10% \$1.00	0.10% \$1.00	
<i>MSCI U.S. Broad Market Index (GR USD)</i>				18.61%		8.99%			

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>Available in all plans.</p> <p>The current rate shown applies to premiums remitted during the month of September 2017 and will be credited through 2/28/2018. 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	4.00%	Through 02/28/2018	

Name/Type/Option	Return	Term	Additional Information*
TIAA Traditional-Retirement Annuity	4.00%	Through 02/28/2018	<p data-bbox="1062 207 1491 232">Available in plan(s): 103250 103252 103251</p> <p data-bbox="1062 235 2018 306">The current rate shown applies to premiums remitted during the month of September 2017 and will be credited through 2/28/2018. 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 data-bbox="1062 334 2041 480">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 data-bbox="1062 508 2041 654">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 data-bbox="1062 682 2041 800">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	3.25%	Through 02/28/2018	<p data-bbox="1062 805 1491 829">Available in plan(s): 406297 103252 103251</p> <p data-bbox="1062 833 2018 904">The current rate shown applies to premiums remitted during the month of September 2017 and will be credited through 2/28/2018. 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 data-bbox="1062 932 2041 1078">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 data-bbox="1062 1105 2041 1222">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	3.25%	Through 02/28/2018	<p>Available in plan(s): 103252 103251</p> <p>The current rate shown applies to premiums remitted during the month of September 2017 and will be credited through 2/28/2018. 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	JHU 403(B) PLAN
406297	JHU 403(B) PLAN
103252	JOHNS HOPKINS UNIV VOLUNTARY 403(B) PLAN
103251	JOHNS HOPKINS STAFF DEFINED CONTRIBUTION PLAN

## 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
SHORT TERM FIXED ACCOUNT PORTFOLIO DIRECTOR (A048)	4.50%	NA	Not less frequently than annually, VALIC will declare interest rates that will be credited on a portfolio basis. On the portfolio basis, all amounts accumulated will be credited with the same rate of interest for the current period. The interest rate will be set in advance of the period to which it relates and will never fall below 1%. Transfers out of the Short Term Fixed Account are not allowed during the 90 day period following a transfer in. Please refer to your contract or certificate for specific information.
SHORT TERM FIXED ACCOUNT INDEPENDENCE PLUS (A040)	1.00%	NA	Not less frequently than annually, VALIC will declare interest rates that will be credited on a portfolio basis. On the portfolio basis, all amounts accumulated will be credited with the same rate of interest for the current period. The interest rate will be set in advance of the period to which it relates and will never fall below 1%. Transfers out of the Short Term Fixed Account are not allowed during the 90 day period following a transfer in. Please refer to your contract or certificate for specific 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)	1.70%	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 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.

### Guaranteed Income Payment Options

#### OBJECTIVES / GOALS

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.

#### PRICING FACTORS

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.

#### 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

Please visit [www.TIAA.org/public/support/help/glossary/index.html](http://www.TIAA.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](http://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](http://www.tiaa-cref.org/planinvestmentoptions), enter your plan ID, 103371, and you'll be directed to plan and investment information. Visit [tiaa-cref.org](http://tiaa-cref.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](http://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:** If you want additional information about the investment options, you can go to the specific Internet website addresses provided in this document. 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 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](http://www.valic.com/feedisclosure).

**TIAA important additional information:**

The returns quoted represent past performance, which is no guarantee of future results. Returns and the principal value of your investment will fluctuate. Current performance may be higher or lower than that shown, and you may have a gain or a loss when you redeem your investments. Expense ratios shown are based on the most recent information available, but may not reflect all updates. Please consult the most recent prospectus or offering document for more detailed information.

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.

TIAA provides information on restrictions on recordkept investment options, as well as performance and product information for all proprietary investment options. TIAA assumes no responsibility for damages or losses arising from the use of such information, and has not independently verified the accuracy or completeness of such information.

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The Morningstar Category classifies an investment option based on its investment style as measured by underlying portfolio holdings (portfolio statistics and compositions over the past three years). If the investment option is new and has no portfolio, Morningstar estimates where it will fall before assigning a more permanent category. When necessary, Morningstar may change a category assignment based on current information.

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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