

| Name/ Type of Option | Average Annual Total Return as of 12/31/16 | | | | Total Annual Operating Expenses | | | | Shareholder - Type Charges and Investment Restrictions |
|--|---|--------------|--------------|--------------------|------------------------------------|----------------------|---------------------------|------------------------|--|
| | 1yr. | 5yr. | 10yr. | Since Inception | Net Expense Ratio | Net per \$1000 | Gross Expense Ratio | Gross per \$1000 | |
| Invesco Stable Asset Fund - ADPZ Class/ Stable Value | 1.65% | N/A | N/A | 1.52% | 0.48% | \$4.80 | 0.48% | \$4.80 | |
| <i>Benchmark – USTREAS T-Bill Cnst Mat Rate 3 Yr</i> | <i>0.51%</i> | <i>0.10%</i> | <i>2.28%</i> | <i>0.38%</i> | <i>N/A</i> | <i>N/A</i> | <i>N/A</i> | <i>N/A</i> | |
| Loomis Sayles Investment Grade Bond Fund - Class N/ Intermediate-Term Bond | 6.30% | N/A | N/A | 1.74% | 0.47% | \$4.70 | 0.47% | \$4.70 | You are allowed 2 transfers in and out of the fund within 90 days. Once you reach this restriction you will be blocked from future transfers into this fund for 90 days. |
| <i>Benchmark – Barclays US Agg Bond TR USD</i> | <i>2.65%</i> | <i>2.23%</i> | <i>4.34%</i> | <i>1.99%</i> | <i>N/A</i> | <i>N/A</i> | <i>N/A</i> | <i>N/A</i> | |
| Vanguard Intermediate Term Bond Index Fund - Admiral Class/ Intermediate-Term Bond | 2.83% | 2.85% | 5.37% | 5.17% | 0.09% | \$0.90 | 0.09% | \$0.90 | Transfers into this fund are not permitted for 30 days after you transfer out of the fund. |
| <i>Benchmark – Barclays US Agg Bond TR USD</i> | <i>2.65%</i> | <i>2.23%</i> | <i>4.34%</i> | <i>4.40%</i> | <i>N/A</i> | <i>N/A</i> | <i>N/A</i> | <i>N/A</i> | |
| DFA Inflation Protected Securities Portfolio - Institutional Class/ Inflation-Protected Bond | 4.67% | 0.82% | 4.55% | 4.36% | 0.12% | \$1.20 | 0.12% | \$1.20 | You are allowed 2 transfers in and out of the fund within 30 days. Once you reach this restriction you will be blocked from future transfers into this fund for 90 days. |
| <i>Benchmark – BarCap US Treasury US TIPS TR USD</i> | <i>4.68%</i> | <i>0.89%</i> | <i>4.36%</i> | <i>4.22%</i> | <i>N/A</i> | <i>N/A</i> | <i>N/A</i> | <i>N/A</i> | |
| American Century One Choice in Retirement Portfolio - Class R6/ Target-Date | 6.20% | N/A | N/A | 4.64% | 0.53% | \$5.30 | 0.53% | \$5.30 | You are allowed 1 transfers in and out of the fund within 365 days. Once you reach this restriction you will be blocked from future transfers into this fund for 365 days. |
| <i>Benchmark – Morningstar Lifetime Moderate Income</i> | <i>5.98%</i> | <i>4.75%</i> | <i>4.80%</i> | <i>3.43%</i> | <i>N/A</i> | <i>N/A</i> | <i>N/A</i> | <i>N/A</i> | |

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| | 1yr. | 5yr. | 10yr. | Since Inception | Net Expense Ratio | Net per \$1000 | Gross Expense Ratio | Gross per \$1000 | |
| American Century One Choice 2020 Portfolio - Class R6/ Target-Date | 6.40% | N/A | N/A | 4.98% | 0.55% | \$5.50 | 0.55% | \$5.50 | You are allowed 1 transfers in and out of the fund within 365 days. Once you reach this restriction you will be blocked from future transfers into this fund for 365 days. |
| <i>Benchmark – Morningstar Lifetime Moderate 2020</i> | 7.66% | 7.29% | 5.18% | 4.95% | N/A | N/A | N/A | N/A | |
| American Century One Choice 2025 Portfolio - Class R6/ Target-Date | 6.48% | N/A | N/A | 5.31% | 0.58% | \$5.80 | 0.58% | \$5.80 | You are allowed 1 transfers in and out of the fund within 365 days. Once you reach this restriction you will be blocked from future transfers into this fund for 365 days. |
| <i>Benchmark – Morningstar Lifetime Moderate 2025</i> | 8.39% | 8.27% | 5.22% | 5.49% | N/A | N/A | N/A | N/A | |
| American Century One Choice 2030 Portfolio - Class R6/ Target-Date | 6.74% | N/A | N/A | 5.63% | 0.60% | \$6.00 | 0.60% | \$6.00 | You are allowed 1 transfers in and out of the fund within 365 days. Once you reach this restriction you will be blocked from future transfers into this fund for 365 days. |
| <i>Benchmark – Morningstar Lifetime Moderate 2030</i> | 9.26% | 9.20% | 5.31% | 6.00% | N/A | N/A | N/A | N/A | |
| American Century One Choice 2035 Portfolio - Class R6/ Target-Date | 6.95% | N/A | N/A | 6.04% | 0.63% | \$6.30 | 0.63% | \$6.30 | You are allowed 1 transfers in and out of the fund within 365 days. Once you reach this restriction you will be blocked from future transfers into this fund for 365 days. |
| <i>Benchmark – Morningstar Lifetime Moderate 2035</i> | 10.07% | 9.82% | 5.41% | 6.34% | N/A | N/A | N/A | N/A | |
| American Century One Choice 2040 Portfolio - Class R6/ Target-Date | 7.23% | N/A | N/A | 6.41% | 0.65% | \$6.50 | 0.65% | \$6.50 | You are allowed 1 transfers in and out of the fund within 365 days. Once you reach this restriction you will be blocked from future transfers into this fund for 365 days. |
| <i>Benchmark – Morningstar Lifetime Moderate 2040</i> | 10.61% | 10.06% | 5.45% | 6.46% | N/A | N/A | N/A | N/A | |

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| | 1yr. | 5yr. | 10yr. | Since Inception | Net Expense Ratio | Net per \$1000 | Gross Expense Ratio | Gross per \$1000 | |
| American Century One Choice 2045 Portfolio - Class R6/ Target-Date | 7.62% | N/A | N/A | 6.73% | 0.68% | \$6.80 | 0.68% | \$6.80 | You are allowed 1 transfers in and out of the fund within 365 days. Once you reach this restriction you will be blocked from future transfers into this fund for 365 days. |
| <i>Benchmark – Morningstar Lifetime Moderate 2045</i> | <i>10.84%</i> | <i>10.03%</i> | <i>5.41%</i> | <i>6.42%</i> | <i>N/A</i> | <i>N/A</i> | <i>N/A</i> | <i>N/A</i> | |
| American Century One Choice 2050 Portfolio - Class R6/ Target-Date | 7.76% | N/A | N/A | 6.81% | 0.70% | \$7.00 | 0.70% | \$7.00 | You are allowed 1 transfers in and out of the fund within 365 days. Once you reach this restriction you will be blocked from future transfers into this fund for 365 days. |
| <i>Benchmark – Morningstar Lifetime Moderate 2050</i> | <i>10.89%</i> | <i>9.93%</i> | <i>5.35%</i> | <i>6.31%</i> | <i>N/A</i> | <i>N/A</i> | <i>N/A</i> | <i>N/A</i> | |
| American Century One Choice 2055 Portfolio - Class R6/ Target-Date | 7.96% | N/A | N/A | 6.99% | 0.71% | \$7.10 | 0.71% | \$7.10 | You are allowed 1 transfers in and out of the fund within 365 days. Once you reach this restriction you will be blocked from future transfers into this fund for 365 days. |
| <i>Benchmark – Morningstar Lifetime Moderate 2055</i> | <i>10.90%</i> | <i>9.79%</i> | <i>5.27%</i> | <i>6.18%</i> | <i>N/A</i> | <i>N/A</i> | <i>N/A</i> | <i>N/A</i> | |
| DFA US Large Cap Value Portfolio - Institutional Class/ Large Value | 18.89% | 16.68% | 6.55% | 10.21% | 0.27% | \$2.70 | 0.37% | \$3.70 | You are allowed 2 transfers in and out of the fund within 30 days. Once you reach this restriction you will be blocked from future transfers into this fund for 90 days. |
| <i>Benchmark – Russell 1000 Value TR USD</i> | <i>17.34%</i> | <i>14.80%</i> | <i>5.72%</i> | <i>9.76%</i> | <i>N/A</i> | <i>N/A</i> | <i>N/A</i> | <i>N/A</i> | |
| Fidelity Spartan 500 Index Fund - Investor Class/ Large Blend | 11.87% | 14.57% | 6.88% | 10.00% | 0.09% | \$0.90 | 0.09% | \$0.90 | You are allowed 1 transfers in and out of the fund within 30 days. Once you reach this restriction you will be blocked from future transfers into this fund for 85 days. |
| <i>Benchmark – Russell 1000 TR USD</i> | <i>12.05%</i> | <i>14.69%</i> | <i>7.08%</i> | <i>10.31%</i> | <i>N/A</i> | <i>N/A</i> | <i>N/A</i> | <i>N/A</i> | |

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| | 1yr. | 5yr. | 10yr. | Since Inception | Net Expense Ratio | Net per \$1000 | Gross Expense Ratio | Gross per \$1000 | |
| ClearBridge Aggressive Growth Fund - Class IS/ Large Growth | 6.17% | 15.21% | N/A | 10.64% | 0.72% | \$7.20 | 0.72% | \$7.20 | |
| <i>Benchmark – Russell 1000 Growth TR USD</i> | <i>7.08%</i> | <i>14.50%</i> | <i>8.33%</i> | <i>10.29%</i> | <i>N/A</i> | <i>N/A</i> | <i>N/A</i> | <i>N/A</i> | |
| MFS Mid Cap Value Fund - Class R6/ Mid-Cap Value | 15.86% | N/A | N/A | 12.61% | 0.75% | \$7.50 | 0.75% | \$7.50 | You are allowed 1 transfers in and out of the fund within 90 days. Once you reach this restriction you will be blocked from future transfers into this fund for 90 days. |
| <i>Benchmark – Russell Mid Cap Value TR USD</i> | <i>20.00%</i> | <i>15.70%</i> | <i>7.59%</i> | <i>13.04%</i> | <i>N/A</i> | <i>N/A</i> | <i>N/A</i> | <i>N/A</i> | |
| Vanguard Extended Market Index Fund - Admiral Class/ Mid-Cap Blend | 16.13% | 14.65% | 7.95% | 7.69% | 0.09% | \$0.90 | 0.09% | \$0.90 | Transfers into this fund are not permitted for 30 days after you transfer out of the fund. |
| <i>Benchmark – Russell Mid Cap TR USD</i> | <i>13.80%</i> | <i>14.72%</i> | <i>7.86%</i> | <i>8.62%</i> | <i>N/A</i> | <i>N/A</i> | <i>N/A</i> | <i>N/A</i> | |
| Vanguard Mid-Cap Growth Fund - Investor Class/ Mid-Cap Growth | 0.44% | 11.44% | 7.52% | 9.53% | 0.43% | \$4.30 | 0.43% | \$4.30 | Transfers into this fund are not permitted for 30 days after you transfer out of the fund. |
| <i>Benchmark – Russell Mid Cap Growth TR USD</i> | <i>7.33%</i> | <i>13.51%</i> | <i>7.83%</i> | <i>7.52%</i> | <i>N/A</i> | <i>N/A</i> | <i>N/A</i> | <i>N/A</i> | |
| DFA US Small Cap Value Portfolio - Institutional Class/ Small Value | 28.26% | 16.22% | 6.82% | 12.13% | 0.52% | \$5.20 | 0.52% | \$5.20 | You are allowed 2 transfers in and out of the fund within 30 days. Once you reach this restriction you will be blocked from future transfers into this fund for 90 days. |
| <i>Benchmark – Russell 2000 Value TR USD</i> | <i>31.74%</i> | <i>15.07%</i> | <i>6.26%</i> | <i>10.68%</i> | <i>N/A</i> | <i>N/A</i> | <i>N/A</i> | <i>N/A</i> | |
| Franklin Small Cap Growth Fund - Class R6/ Small Growth | 8.92% | N/A | N/A | 11.65% | 0.62% | \$6.20 | 0.64% | \$6.40 | |
| <i>Benchmark – Russell 2000 Growth TR USD</i> | <i>11.32%</i> | <i>13.74%</i> | <i>7.76%</i> | <i>11.96%</i> | <i>N/A</i> | <i>N/A</i> | <i>N/A</i> | <i>N/A</i> | |

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| | 1yr. | 5yr. | 10yr. | Since Inception | Net Expense Ratio | Net per \$1000 | Gross Expense Ratio | Gross per \$1000 | |
| Harbor International Fund - Institutional Class/ Foreign Large Blend | 0.25% | 4.88% | 2.03% | 10.41% | 0.76% | \$7.60 | 0.78% | \$7.80 | You are allowed 4 transfers in and out of the fund within 30 days. Once you reach this restriction you will be blocked from future transfers into this fund for 60 days. |
| <i>Benchmark – MSCI AC World Ex USA NR USD</i> | <i>4.50%</i> | <i>5.00%</i> | <i>0.96%</i> | <i>N/A</i> | <i>N/A</i> | <i>N/A</i> | <i>N/A</i> | <i>N/A</i> | |
| Vanguard Developed Markets Index Fund - Admiral Class/ Foreign Large Blend | 2.45% | 6.90% | 1.03% | 3.43% | 0.09% | \$0.90 | 0.09% | \$0.90 | Transfers into this fund are not permitted for 30 days after you transfer out of the fund. |
| <i>Benchmark – MSCI AC World Ex USA NR USD</i> | <i>4.50%</i> | <i>5.00%</i> | <i>0.96%</i> | <i>3.82%</i> | <i>N/A</i> | <i>N/A</i> | <i>N/A</i> | <i>N/A</i> | |
| DFA Emerging Markets Portfolio - Institutional Class/ Diversified Emerging Mkts | 12.09% | 1.38% | 2.49% | 6.32% | 0.57% | \$5.70 | 0.67% | \$6.70 | You are allowed 2 transfers in and out of the fund within 30 days. Once you reach this restriction you will be blocked from future transfers into this fund for 90 days. |
| <i>Benchmark – MSCI EM NR USD</i> | <i>11.19%</i> | <i>1.28%</i> | <i>1.84%</i> | <i>N/A</i> | <i>N/A</i> | <i>N/A</i> | <i>N/A</i> | <i>N/A</i> | |
| DFA Real Estate Securities Portfolio - Institutional Class/ Real Estate | 8.38% | 11.81% | 4.81% | 10.27% | 0.18% | \$1.80 | 0.19% | \$1.90 | You are allowed 2 transfers in and out of the fund within 30 days. Once you reach this restriction you will be blocked from future transfers into this fund for 90 days. |
| <i>Benchmark – S&P United States REIT TR USD</i> | <i>8.49%</i> | <i>11.85%</i> | <i>4.89%</i> | <i>10.87%</i> | <i>N/A</i> | <i>N/A</i> | <i>N/A</i> | <i>N/A</i> | |

The **Net Expense Ratio** is the fund's "Total Expense Ratio (Gross)" reduced for any investment management fee waivers that are currently in effect. The **Gross Expense Ratio** is the fund's total expense ratio which is defined as the total cost of investing and administering assets, including management fees, 12b-1 fee (if applicable) in a mutual fund or other collective fund expressed as a percentage of total assets.

The **Per \$1,000 Total Annual Operating Expenses** listed in the table above is the total annual operating expenses of the investment for a one-year period expressed as a dollar amount for a \$1,000 investment, assuming no returns and based on the stated percentage.

Fees and expenses are only one of several factors that you should consider when making investment decisions. The cumulative effect of fees and expenses may substantially reduce the growth of your retirement account. For more information about fees and expenses, visit the Department of Labor's web site at http://www.dol.gov/ebsa/publications/401k_employee.html.