



404(a)(5) Participant Fee Disclosure

Prepared on: 6/12/2020 | Investment data as of 3/31/2020 | Holdings as of 03/31/2020

Prepared For:

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Prepared By:

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Service Providers:

Custodian : MidAtlantic Trust Company
Recordkeeper : EPIC Advisors
RIA : rebel Financial LLC
TPA : EPIC Advisors

rebel Financial is a registered investment adviser in Gahanna, OH serving the greater Columbus, OH area. A more detailed description of the company, its management and practices are contained in its "Firm Brochure (Form ADV, Part 2A)", which may be obtained by writing to 540 Offcenter Place, Suite 286, Gahanna, OH 43230 or calling 614-441-9605.

Fees Paid By Plan Participants

Plan Assets: \$173,600.99

Participants: 5

This section will review the annual direct and indirect expenses charged against the Plan. Direct expenses will be paid from the plan's assets and deducted from individual plan accounts equally. Indirect expenses are paid through the investments in which you invest. Each investment option may charge an expense ratio that can either be kept in full by the investment manager or used to compensate other service providers for services they provide to the plan.

Compensation from Plan Participants

Direct fees paid to EPIC Advisors for TPA services

+ **EPIC Recordkeeping:** 2.50 bps of plan assets assessed quarterly. \$174
Fees paid to services provider to maintain plan-level and participant-level account records.

Direct fees paid to MidAtlantic Trust Company for Custodian services

+ **MATC AUM Fee:** 1.00 bps of plan assets assessed quarterly. \$69
Fees paid to independent bank or broker to maintain custody of plan assets.

Direct fees paid to rebel Financial LLC for RIA services

+ **rF401k Advisory Fee:** Calculated based on the fee schedule (rF401k Standard) shown in the appendix. \$1,215
Fees for all services to your Registered Investment Advisor (RIA), rebel Financial LLC.

Direct fees paid via the expense ratio to the investment manager

+ **Effective Mgmt Fee:** 0.00 bps of plan assets assessed annually. \$0

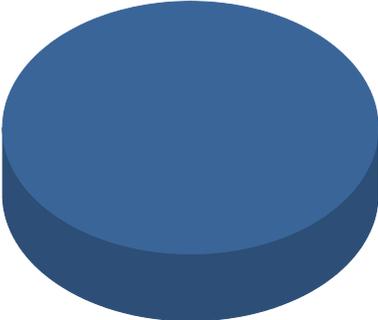
Net annual recurring fees

\$1,458

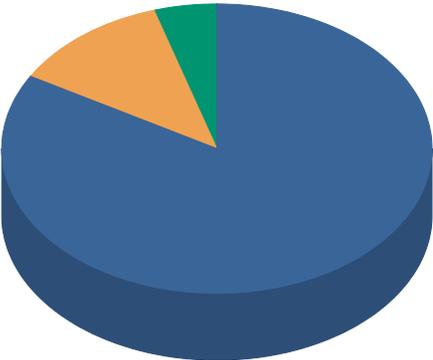
0.84% of plan assets or approximately \$8.40 per \$1,000 invested

Fees Paid By Plan Participants

The following pie charts will illustrate the relative expense distribution of plan funded expenses.



■ Direct fees paid from plan assets	\$1,458	100.0%
■ Fees paid through the investments	\$0	0.0%
Total:	\$1,458	100.0%



■ rebel Financial LLC	\$1,215	83.3%
■ EPIC Advisors	\$174	11.9%
■ MidAtlantic Trust Company	\$69	4.8%
Total:	\$1,458	100.0%

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Plan Options: Performance and Expenses

This document includes important information to help you compare the investment options under your retirement plan. If you want additional information about your investment options, you can go to the specific internet web site address shown next to each investment or you can contact us at the number shown on the cover page.

Investors should consider the investment objectives, risks, and charges and expenses of a fund carefully before investing. Prospectuses and, if available, the summary prospectuses, containing this and other information about the fund are available by contacting your financial consultant. Please read the prospectus and summary prospectus carefully before investing to make sure that the fund is appropriate for your goals and risk tolerance. The performance quoted reflects the reinvestment of dividends and capital gains and is net of expenses. It does not reflect the maximum sales charges, which are generally waived for investments within qualified plans. Such charges, if applied, would reduce the performance quoted. **The performance information shown represents past performance and is not a guarantee of future results.** The investment return and principal value of an investment will fluctuate so that the shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information shown. For performance data current to the most recent month-end, please reference the Investment Company Contact Information section.

Your Investment Options	Total Annualized Returns		
	1-Year	5-Year	10-Year
Large-Cap Equity			
Franklin Growth Adv (FCGAX) Franklin Templeton Investments Mutual Fund			www.franklintempleton.com
Your Share Class Inception: 12/31/1996	-3.56% - Investment return	8.02% - Investment return	10.93% - Investment return
Oldest Share Class Inception: 04/01/1948	-2.35% - Median peer return	7.99% - Median peer return	11.29% - Median peer return
Return Benchmark: Russell 1000 Growth TR USD	0.91% - Benchmark return	10.36% - Benchmark return	12.96% - Benchmark return
	Lost \$35.60 per \$1000 invested	Earned \$401.00 per \$1000 invested	Earned \$1,093.00 per \$1000 invested
	Outperformed 43% of its 1,379 peers	Outperformed 50% of its 1,260 peers	Outperformed 42% of its 1,098 peers
Total Annual Investment Expenses	Investment return since inception is 8.12% for your share class		
0.59% - Expense ratio			
0.94% - Median peer expense ratio			
Charged \$5.90 annually per \$1000 invested	<u>Shareholder-type expenses (if applicable)</u>		
Costs less than 86% of its 1,399 peers	None		
DFA US Large Cap Value I (DFLVX) Dimensional Fund Advisors Mutual Fund			www.dimensional.com
Your Share Class Inception: 02/19/1993	-22.47% - Investment return	0.75% - Investment return	7.55% - Investment return
Oldest Share Class Inception: 02/19/1993	-17.56% - Median peer return	1.43% - Median peer return	6.86% - Median peer return
Return Benchmark: Russell 1000 Value TR USD	-17.16% - Benchmark return	1.90% - Benchmark return	7.66% - Benchmark return
	Lost \$224.70 per \$1000 invested	Earned \$37.50 per \$1000 invested	Earned \$755.00 per \$1000 invested
	Outperformed 13% of its 1,229 peers	Outperformed 38% of its 1,094 peers	Outperformed 67% of its 952 peers
Total Annual Investment Expenses	Investment return since inception is 8.53% for your share class		
0.26% - Expense ratio			
0.87% - Median peer expense ratio			
Charged \$2.60 annually per \$1000 invested	<u>Shareholder-type expenses (if applicable)</u>		
Costs less than 93% of its 1,260 peers	None		

Plan Options: Performance and Expenses (Cont.)

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Your Investment Options	Total Annualized Returns		
	1-Year	5-Year	10-Year
Large-Cap Equity (Cont.)			
TIAA-CREF Large-Cap Value Idx Retire (TRCVX) TIAA Investments Mutual Fund			www.tiaa-cref.org
Your Share Class Inception: 10/01/2002	-17.32% - Investment return	1.62% - Investment return	7.34% - Investment return
Oldest Share Class Inception: 10/01/2002	-17.56% - Median peer return	1.43% - Median peer return	6.86% - Median peer return
Return Benchmark: Russell 1000 Value TR USD	-17.16% - Benchmark return	1.90% - Benchmark return	7.66% - Benchmark return
	Lost \$173.20 per \$1000 invested	Earned \$81.00 per \$1000 invested	Earned \$734.00 per \$1000 invested
	Outperformed 52% of its 1,229 peers	Outperformed 54% of its 1,094 peers	Outperformed 62% of its 952 peers
Total Annual Investment Expenses	Investment return since inception is 7.10% for your share class		
0.30% - Expense ratio			
0.87% - Median peer expense ratio			
Charged \$3.00 annually per \$1000 invested	<u>Shareholder-type expenses (if applicable)</u>		
Costs less than 92% of its 1,260 peers	None		
Vanguard Equity-Income Adm (VEIRX) Vanguard Mutual Fund			www.vanguard.com
Your Share Class Inception: 08/13/2001	-13.20% - Investment return	4.55% - Investment return	9.61% - Investment return
Oldest Share Class Inception: 03/21/1988	-17.56% - Median peer return	1.43% - Median peer return	6.86% - Median peer return
Return Benchmark: Russell 1000 Value TR USD	-17.16% - Benchmark return	1.90% - Benchmark return	7.66% - Benchmark return
	Lost \$132.00 per \$1000 invested	Earned \$227.50 per \$1000 invested	Earned \$961.00 per \$1000 invested
	Outperformed 81% of its 1,229 peers	Outperformed 93% of its 1,094 peers	Outperformed 98% of its 952 peers
Total Annual Investment Expenses	Investment return since inception is 6.70% for your share class		
0.18% - Expense ratio			
0.87% - Median peer expense ratio			
Charged \$1.80 annually per \$1000 invested	<u>Shareholder-type expenses (if applicable)</u>		
Costs less than 95% of its 1,260 peers	None		
Mid-Cap Equity			
Vanguard Mid-Cap Growth Index Admiral (VMGMX) Vanguard Mutual Fund			www.vanguard.com
Your Share Class Inception: 09/27/2011	-10.49% - Investment return	4.17% - Investment return	10.10% - Investment return
Oldest Share Class Inception: 08/17/2006	-9.24% - Median peer return	4.88% - Median peer return	9.87% - Median peer return
Return Benchmark: Russell Mid Cap Growth TR USD	-9.44% - Benchmark return	5.60% - Benchmark return	10.88% - Benchmark return
	Lost \$104.90 per \$1000 invested	Earned \$208.50 per \$1000 invested	Earned \$1,010.00 per \$1000 invested
	Outperformed 41% of its 618 peers	Outperformed 36% of its 564 peers	Outperformed 56% of its 514 peers
Total Annual Investment Expenses	Investment return since inception is 10.47% for your share class		
0.07% - Expense ratio	<i>Note: Any investment return shown in bold italics was calculated using extended performance data. The oldest share class return adjusted for your share class expense ratio is shown as a proxy.</i>		
1.06% - Median peer expense ratio			
Charged \$0.70 annually per \$1000 invested	<u>Shareholder-type expenses (if applicable)</u>		
Costs less than 98% of its 629 peers	None		

Plan Options: Performance and Expenses (Cont.)

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Your Investment Options	Total Annualized Returns		
	1-Year	5-Year	10-Year
Mid-Cap Equity (Cont.)			
TIAA-CREF Mid-Cap Value Retire (TRVRX) TIAA Investments Mutual Fund			www.tiaa-cref.org
Your Share Class Inception: 10/01/2002	-27.42% - Investment return	-3.22% - Investment return	5.22% - Investment return
Oldest Share Class Inception: 10/01/2002	-24.62% - Median peer return	-1.60% - Median peer return	5.76% - Median peer return
Return Benchmark: Russell Mid Cap Value TR USD	-24.13% - Benchmark return	-0.76% - Benchmark return	7.21% - Benchmark return
	Lost \$274.20 per \$1000 invested	Lost \$161.00 per \$1000 invested	Earned \$522.00 per \$1000 invested
	Outperformed 29% of its 433 peers	Outperformed 26% of its 400 peers	Outperformed 38% of its 330 peers
Total Annual Investment Expenses	Investment return since inception is 8.06% for your share class		
0.69% - Expense ratio			
0.98% - Median peer expense ratio			
Charged \$6.90 annually per \$1000 invested	<u>Shareholder-type expenses (if applicable)</u>		
Costs less than 82% of its 435 peers	None		
Small-Cap Equity			
Vanguard Small Cap Growth Index Admiral (VSGAX) Vanguard Mutual Fund			www.vanguard.com
Your Share Class Inception: 09/27/2011	-15.81% - Investment return	3.27% - Investment return	9.56% - Investment return
Oldest Share Class Inception: 05/21/1998	-16.86% - Median peer return	3.01% - Median peer return	9.25% - Median peer return
Return Benchmark: Russell 2000 Growth TR USD	-18.57% - Benchmark return	1.70% - Benchmark return	8.88% - Benchmark return
	Lost \$158.10 per \$1000 invested	Earned \$163.50 per \$1000 invested	Earned \$956.00 per \$1000 invested
	Outperformed 60% of its 645 peers	Outperformed 55% of its 604 peers	Outperformed 56% of its 543 peers
Total Annual Investment Expenses	Investment return since inception is 10.18% for your share class		
0.07% - Expense ratio	<i>Note: Any investment return shown in bold italics was calculated using extended performance data. The oldest share class return adjusted for your share class expense ratio is shown as a proxy.</i>		
1.16% - Median peer expense ratio			
Charged \$0.70 annually per \$1000 invested	<u>Shareholder-type expenses (if applicable)</u>		
Costs less than 98% of its 657 peers	None		
DFA US Small Cap Value I (DFSVX) Dimensional Fund Advisors Mutual Fund			www.dimensional.com
Your Share Class Inception: 03/02/1993	-35.36% - Investment return	-5.43% - Investment return	4.16% - Investment return
Oldest Share Class Inception: 03/02/1993	-31.45% - Median peer return	-4.02% - Median peer return	4.28% - Median peer return
Return Benchmark: Russell 2000 Value TR USD	-29.64% - Benchmark return	-2.42% - Benchmark return	4.78% - Benchmark return
	Lost \$353.60 per \$1000 invested	Lost \$271.50 per \$1000 invested	Earned \$416.00 per \$1000 invested
	Outperformed 21% of its 443 peers	Outperformed 23% of its 413 peers	Outperformed 45% of its 355 peers
Total Annual Investment Expenses	Investment return since inception is 8.89% for your share class		
0.51% - Expense ratio			
1.12% - Median peer expense ratio			
Charged \$5.10 annually per \$1000 invested	<u>Shareholder-type expenses (if applicable)</u>		
Costs less than 92% of its 452 peers	None		

Plan Options: Performance and Expenses (Cont.)

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Your Investment Options	Total Annualized Returns		
	1-Year	5-Year	10-Year
Developed International Equity			
DFA International Large Cap Growth (DILRX) Dimensional Fund Advisors Mutual Fund			www.dimensional.com
Your Share Class Inception: 12/20/2012	-9.64% - Investment return	1.19% - Investment return	N/Av
Oldest Share Class Inception: 12/20/2012	-8.25% - Median peer return	1.27% - Median peer return	4.18% - Median peer return
Return Benchmark: MSCI ACWI Ex USA Growth NR USD	-7.30% - Benchmark return Lost \$96.40 per \$1000 invested Outperformed 39% of its 491 peers	2.10% - Benchmark return Earned \$59.50 per \$1000 invested Outperformed 48% of its 429 peers	3.91% - Benchmark return
Total Annual Investment Expenses	Investment return since inception is 3.72% for your share class		
0.30% - Expense ratio			
1.03% - Median peer expense ratio			
Charged \$3.00 annually per \$1000 invested	<u>Shareholder-type expenses (if applicable)</u>		
Costs less than 97% of its 503 peers	Contractual expense waiver of 0.01%. Expires on 2021-2-28. Gross expense ratio is 0.31%.		
American Beacon International Eq R5 (AAIEX) American Beacon Mutual Fund			www.americanbeaconfunds.com
Your Share Class Inception: 08/07/1991	-23.72% - Investment return	-3.96% - Investment return	1.24% - Investment return
Oldest Share Class Inception: 08/07/1991	-21.28% - Median peer return	-3.45% - Median peer return	0.81% - Median peer return
Return Benchmark: MSCI ACWI Ex USA Value NR USD	-23.67% - Benchmark return Lost \$237.20 per \$1000 invested Outperformed 32% of its 339 peers	-3.50% - Benchmark return Lost \$198.00 per \$1000 invested Outperformed 39% of its 292 peers	0.10% - Benchmark return Earned \$124.00 per \$1000 invested Outperformed 64% of its 234 peers
Total Annual Investment Expenses	Investment return since inception is 5.63% for your share class		
0.73% - Expense ratio			
1.01% - Median peer expense ratio			
Charged \$7.30 annually per \$1000 invested	<u>Shareholder-type expenses (if applicable)</u>		
Costs less than 77% of its 345 peers	None		
Vanguard Global Capital Cycles Investor (VGPXM) Vanguard Mutual Fund			www.vanguard.com
Your Share Class Inception: 05/23/1984	-18.08% - Investment return	-5.18% - Investment return	-9.17% - Investment return
Oldest Share Class Inception: 05/23/1984	-11.59% - Median peer return	2.47% - Median peer return	5.99% - Median peer return
Return Benchmark: MSCI ACWI Large Cap NR USD	-9.84% - Benchmark return Lost \$180.80 per \$1000 invested Outperformed 10% of its 893 peers	3.36% - Benchmark return Lost \$259.00 per \$1000 invested Outperformed 1% of its 732 peers	6.00% - Benchmark return Lost \$917.00 per \$1000 invested Outperformed 0% of its 520 peers
Total Annual Investment Expenses	Investment return since inception is 2.79% for your share class		
0.33% - Expense ratio			
1.01% - Median peer expense ratio			
Charged \$3.30 annually per \$1000 invested	<u>Shareholder-type expenses (if applicable)</u>		
Costs less than 97% of its 932 peers	None		

Plan Options: Performance and Expenses (Cont.)

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Your Investment Options	Total Annualized Returns		
	1-Year	5-Year	10-Year
Emerging Market Equity			
DFA Emerging Markets Core Equity I (DFCEX) Dimensional Fund Advisors Mutual Fund	www.dimensional.com		
Your Share Class Inception: 04/05/2005	-23.40% - Investment return	-2.01% - Investment return	0.12% - Investment return
Oldest Share Class Inception: 04/05/2005	-18.32% - Median peer return	-1.00% - Median peer return	0.60% - Median peer return
Return Benchmark: MSCI EM NR USD	-17.68% - Benchmark return	-0.36% - Benchmark return	0.68% - Benchmark return
	Lost \$234.00 per \$1000 invested	Lost \$100.50 per \$1000 invested	Earned \$12.00 per \$1000 invested
	Outperformed 17% of its 833 peers	Outperformed 32% of its 673 peers	Outperformed 38% of its 352 peers
Total Annual Investment Expenses	Investment return since inception is 5.09% for your share class		
0.48% - Expense ratio			
1.22% - Median peer expense ratio			
Charged \$4.80 annually per \$1000 invested	<u>Shareholder-type expenses (if applicable)</u>		
Costs less than 92% of its 873 peers	None		
DFA Emerging Markets Small Cap I (DEMSX) Dimensional Fund Advisors Mutual Fund	www.dimensional.com		
Your Share Class Inception: 03/05/1998	-27.73% - Investment return	-3.00% - Investment return	0.69% - Investment return
Oldest Share Class Inception: 03/05/1998	-18.32% - Median peer return	-1.00% - Median peer return	0.60% - Median peer return
Return Benchmark: MSCI EM NR USD	-17.68% - Benchmark return	-0.36% - Benchmark return	0.68% - Benchmark return
	Lost \$277.30 per \$1000 invested	Lost \$150.00 per \$1000 invested	Earned \$69.00 per \$1000 invested
	Outperformed 7% of its 833 peers	Outperformed 17% of its 673 peers	Outperformed 51% of its 352 peers
Total Annual Investment Expenses	Investment return since inception is 8.69% for your share class		
0.67% - Expense ratio			
1.22% - Median peer expense ratio			
Charged \$6.70 annually per \$1000 invested	<u>Shareholder-type expenses (if applicable)</u>		
Costs less than 87% of its 873 peers	None		
Morgan Stanley Inst Frontier Mkts I (MFMIX) Morgan Stanley Mutual Fund	www.morganstanley.com/im		
Your Share Class Inception: 08/25/2008	-25.67% - Investment return	-7.12% - Investment return	0.27% - Investment return
Oldest Share Class Inception: 08/25/2008	-18.32% - Median peer return	-1.00% - Median peer return	0.60% - Median peer return
Return Benchmark: MSCI EM NR USD	-17.68% - Benchmark return	-0.36% - Benchmark return	0.68% - Benchmark return
	Lost \$256.70 per \$1000 invested	Lost \$356.00 per \$1000 invested	Earned \$27.00 per \$1000 invested
	Outperformed 11% of its 833 peers	Outperformed 2% of its 673 peers	Outperformed 42% of its 352 peers
Total Annual Investment Expenses	Investment return since inception is -2.52% for your share class		
1.76% - Expense ratio			
1.22% - Median peer expense ratio			
Charged \$17.60 annually per \$1000 invested	<u>Shareholder-type expenses (if applicable)</u>		
Costs less than 16% of its 873 peers	None		

Plan Options: Performance and Expenses (Cont.)

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Your Investment Options	Total Annualized Returns		
	1-Year	5-Year	10-Year
Intermediate Fixed Income			
Western Asset Core Bond I (WATFX) Legg Mason Mutual Fund			www.leggmason.com
Your Share Class Inception: 09/04/1990	5.95% - Investment return	3.52% - Investment return	4.67% - Investment return
Oldest Share Class Inception: 09/04/1990	6.93% - Median peer return	2.79% - Median peer return	3.61% - Median peer return
Return Benchmark: BBgBarc US Agg Bond TR USD	8.93% - Benchmark return	3.35% - Benchmark return	3.88% - Benchmark return
	Earned \$59.50 per \$1000 invested	Earned \$176.00 per \$1000 invested	Earned \$467.00 per \$1000 invested
	Outperformed 30% of its 434 peers	Outperformed 94% of its 390 peers	Outperformed 96% of its 352 peers
Total Annual Investment Expenses	Investment return since inception is 6.60% for your share class		
0.45% - Expense ratio			
0.56% - Median peer expense ratio			
Charged \$4.50 annually per \$1000 invested	<u>Shareholder-type expenses (if applicable)</u>		
Costs less than 65% of its 443 peers	Contractual expense waiver of 0.08%. Expires on 2020-12-31. Gross expense ratio is 0.53%.		
JPMorgan Total Return R6 (JMTIX) JPMorgan Mutual Fund			www.jpmorganfunds.com
Your Share Class Inception: 03/18/2014	6.54% - Investment return	3.38% - Investment return	4.66% - Investment return
Oldest Share Class Inception: 06/16/2008	4.58% - Median peer return	2.62% - Median peer return	3.87% - Median peer return
Return Benchmark: BBgBarc US Universal TR USD	7.15% - Benchmark return	3.35% - Benchmark return	4.04% - Benchmark return
	Earned \$65.40 per \$1000 invested	Earned \$169.00 per \$1000 invested	Earned \$466.00 per \$1000 invested
	Outperformed 84% of its 619 peers	Outperformed 94% of its 527 peers	Outperformed 89% of its 462 peers
Total Annual Investment Expenses	Investment return since inception is 3.65% for your share class		
0.42% - Expense ratio	<i>Note: Any investment return shown in bold italics was calculated using extended performance data. The oldest share class return adjusted for your share class expense ratio is shown as a proxy.</i>		
0.68% - Median peer expense ratio			
Charged \$4.20 annually per \$1000 invested	<u>Shareholder-type expenses (if applicable)</u>		
Costs less than 87% of its 624 peers	Contractual expense waiver of 0.08%. Expires on 2020-6-30. Gross expense ratio is 0.50%.		
Franklin Strategic Income R6 (FGKNX) Franklin Templeton Investments Mutual Fund			www.franklintempleton.com
Your Share Class Inception: 05/01/2013	-6.35% - Investment return	0.93% - Investment return	3.22% - Investment return
Oldest Share Class Inception: 05/24/1994	-4.27% - Median peer return	1.62% - Median peer return	3.87% - Median peer return
Return Benchmark: BBgBarc US Universal TR USD	7.15% - Benchmark return	3.35% - Benchmark return	4.04% - Benchmark return
	Lost \$63.50 per \$1000 invested	Earned \$46.50 per \$1000 invested	Earned \$322.00 per \$1000 invested
	Outperformed 28% of its 320 peers	Outperformed 27% of its 260 peers	Outperformed 30% of its 175 peers
Total Annual Investment Expenses	Investment return since inception is 1.16% for your share class		
0.51% - Expense ratio	<i>Note: Any investment return shown in bold italics was calculated using extended performance data. The oldest share class return adjusted for your share class expense ratio is shown as a proxy.</i>		
0.95% - Median peer expense ratio			
Charged \$5.10 annually per \$1000 invested	<u>Shareholder-type expenses (if applicable)</u>		
Costs less than 92% of its 336 peers	Contractual expense waiver of 0.05%. Expires on 2020-9-1. Gross expense ratio is 0.56%.		

Plan Options: Performance and Expenses (Cont.)

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Your Investment Options	Total Annualized Returns		
	1-Year	5-Year	10-Year
Intermediate Fixed Income (Cont.)			
PIMCO Income I2 (PONPX) PIMCO Mutual Fund			www.pimco.com
Your Share Class Inception: 04/30/2008	-3.26% - Investment return	3.49% - Investment return	7.24% - Investment return
Oldest Share Class Inception: 03/30/2007	-4.27% - Median peer return	1.62% - Median peer return	3.87% - Median peer return
Return Benchmark: BBgBarc US Universal TR USD	7.15% - Benchmark return Lost \$32.60 per \$1000 invested Outperformed 58% of its 320 peers	3.35% - Benchmark return Earned \$174.50 per \$1000 invested Outperformed 94% of its 260 peers	4.04% - Benchmark return Earned \$724.00 per \$1000 invested Outperformed 98% of its 175 peers
Total Annual Investment Expenses	Investment return since inception is 7.46% for your share class		
1.15% - Expense ratio			
0.95% - Median peer expense ratio			
Charged \$11.50 annually per \$1000 invested	<u>Shareholder-type expenses (if applicable)</u>		
Costs less than 33% of its 336 peers	None		
Short-Term Fixed Income			
Invesco Oppenheimer Senior FI Rtr6 (OOSIX) Invesco Mutual Fund			www.oppenheimerfunds.com
Your Share Class Inception: 10/26/2012	-16.66% - Investment return	-0.43% - Investment return	2.50% - Investment return
Oldest Share Class Inception: 09/08/1999	-9.86% - Median peer return	0.46% - Median peer return	2.54% - Median peer return
Return Benchmark: S&P/LSTA Leveraged Loan TR	-9.16% - Benchmark return Lost \$166.60 per \$1000 invested Outperformed 5% of its 248 peers	1.13% - Benchmark return Lost \$21.50 per \$1000 invested Outperformed 13% of its 233 peers	3.08% - Benchmark return Earned \$250.00 per \$1000 invested Outperformed 47% of its 122 peers
Total Annual Investment Expenses	Investment return since inception is 1.08% for your share class		
0.75% - Expense ratio	<i>Note: Any investment return shown in bold italics was calculated using extended performance data. The oldest share class return adjusted for your share class expense ratio is shown as a proxy.</i>		
0.95% - Median peer expense ratio			
Charged \$7.50 annually per \$1000 invested	<u>Shareholder-type expenses (if applicable)</u>		
Costs less than 73% of its 253 peers	Contractual expense waiver of 0.02%. Expires on 2021-5-31. Gross expense ratio is 0.77%.		
Vanguard Short-Term Investment-Grade Adm (VFSUX) Vanguard Mutual Fund			www.vanguard.com
Your Share Class Inception: 02/12/2001	2.03% - Investment return	2.04% - Investment return	2.40% - Investment return
Oldest Share Class Inception: 10/29/1982	1.07% - Median peer return	1.45% - Median peer return	1.75% - Median peer return
Return Benchmark: BBgBarc US Govt/Credit 1-3 Yr TR USD	4.52% - Benchmark return Earned \$20.30 per \$1000 invested Outperformed 65% of its 578 peers	1.89% - Benchmark return Earned \$102.00 per \$1000 invested Outperformed 87% of its 508 peers	1.62% - Benchmark return Earned \$240.00 per \$1000 invested Outperformed 80% of its 405 peers
Total Annual Investment Expenses	Investment return since inception is 3.46% for your share class		
0.10% - Expense ratio			
0.63% - Median peer expense ratio			
Charged \$1.00 annually per \$1000 invested	<u>Shareholder-type expenses (if applicable)</u>		
Costs less than 95% of its 589 peers	None		

Plan Options: Performance and Expenses (Cont.)

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Your Investment Options	Total Annualized Returns		
	1-Year	5-Year	10-Year
International Fixed Income			
T. Rowe Price Emerging Markets Bond I (PRXIX) T. Rowe Price Mutual Fund			www.troweprice.com
Your Share Class Inception: 08/28/2015	-12.77% - Investment return	1.59% - Investment return	3.47% - Investment return
Oldest Share Class Inception: 12/30/1994	-8.81% - Median peer return	1.67% - Median peer return	3.47% - Median peer return
Return Benchmark: BBgBarc EM USD Aggregate TR USD	-2.88% - Benchmark return	3.28% - Benchmark return	5.09% - Benchmark return
	Lost \$127.70 per \$1000 invested	Earned \$79.50 per \$1000 invested	Earned \$347.00 per \$1000 invested
	Outperformed 14% of its 277 peers	Outperformed 47% of its 223 peers	Outperformed 50% of its 92 peers
Total Annual Investment Expenses	Investment return since inception is 1.91% for your share class		
0.77% - Expense ratio	<i>Note: Any investment return shown in bold italics was calculated using extended performance data. The oldest share class return adjusted for your share class expense ratio is shown as a proxy.</i>		
0.95% - Median peer expense ratio	<u>Shareholder-type expenses (if applicable)</u>		
Charged \$7.70 annually per \$1000 invested	None		
Costs less than 75% of its 280 peers			
DFA Five-Year Global Fixed-Income I (DFGBX) Dimensional Fund Advisors Mutual Fund			www.dimensional.com
Your Share Class Inception: 11/06/1990	2.49% - Investment return	1.94% - Investment return	2.62% - Investment return
Oldest Share Class Inception: 11/06/1990	2.39% - Median peer return	2.37% - Median peer return	3.64% - Median peer return
Return Benchmark: BBgBarc Global Aggregate TR Hdg USD	6.59% - Benchmark return	3.48% - Benchmark return	4.05% - Benchmark return
	Earned \$24.90 per \$1000 invested	Earned \$97.00 per \$1000 invested	Earned \$262.00 per \$1000 invested
	Outperformed 55% of its 107 peers	Outperformed 23% of its 75 peers	Outperformed 14% of its 51 peers
Total Annual Investment Expenses	Investment return since inception is 5.04% for your share class		
0.26% - Expense ratio			
0.70% - Median peer expense ratio	<u>Shareholder-type expenses (if applicable)</u>		
Charged \$2.60 annually per \$1000 invested	None		
Costs less than 82% of its 108 peers			
High Yield Fixed Income			
TIAA-CREF High-Yield Inst (TIHYX) TIAA Investments Mutual Fund			www.tiaa-cref.org
Your Share Class Inception: 03/31/2006	-7.96% - Investment return	2.23% - Investment return	5.27% - Investment return
Oldest Share Class Inception: 03/31/2006	-7.64% - Median peer return	1.70% - Median peer return	4.62% - Median peer return
Return Benchmark: ICE BofA US High Yield TR USD	-7.45% - Benchmark return	2.66% - Benchmark return	5.49% - Benchmark return
	Lost \$79.60 per \$1000 invested	Earned \$111.50 per \$1000 invested	Earned \$527.00 per \$1000 invested
	Outperformed 44% of its 707 peers	Outperformed 73% of its 627 peers	Outperformed 84% of its 473 peers
Total Annual Investment Expenses	Investment return since inception is 5.75% for your share class		
0.36% - Expense ratio			
0.88% - Median peer expense ratio	<u>Shareholder-type expenses (if applicable)</u>		
Charged \$3.60 annually per \$1000 invested	None		
Costs less than 94% of its 724 peers			

Plan Options: Performance and Expenses (Cont.)

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Your Investment Options	Total Annualized Returns		
	1-Year	5-Year	10-Year
Commodities			
BNY Mellon Natural Resources I (DLDRX) BNY Mellon Mutual Fund			https://im.bnymellon.com
Your Share Class Inception: 10/31/2003	-32.56% - Investment return	-6.85% - Investment return	-0.83% - Investment return
Oldest Share Class Inception: 10/31/2003	-31.66% - Median peer return	-7.62% - Median peer return	-3.98% - Median peer return
Return Benchmark: S&P North American Natural Resources TR	-43.21% - Benchmark return	-11.90% - Benchmark return	-4.34% - Benchmark return
	Lost \$325.60 per \$1000 invested	Lost \$342.50 per \$1000 invested	Lost \$83.00 per \$1000 invested
	Outperformed 47% of its 127 peers	Outperformed 53% of its 114 peers	Outperformed 63% of its 97 peers
Total Annual Investment Expenses	Investment return since inception is 4.69% for your share class		
0.98% - Expense ratio			
0.99% - Median peer expense ratio			
Charged \$9.80 annually per \$1000 invested	<u>Shareholder-type expenses (If applicable)</u>		
Costs less than 51% of its 128 peers	None		

Allocation

CONSERVATIVE MODEL PORTFOLIO | Custom

Inception: 01/01/2015	N/Av	N/Av	N/Av
Return Benchmark: Morningstar Con Tgt Risk TR USD	N/Av	N/Av	N/Av
	2.68% - Benchmark return	3.21% - Benchmark return	4.02% - Benchmark return
Total Annual Investment Expenses	Investment return since inception is N/Av		
Expense ratio is N/Av			
Median peer expenses are N/Av			
	<u>Shareholder-type expenses (If applicable)</u>		
	None		

MODERATE MODEL PORTFOLIO | Custom

Inception: 01/01/2015	N/Av	N/Av	N/Av
Return Benchmark: Morningstar Mod Con Tgt Risk TR USD	N/Av	N/Av	N/Av
	-0.81% - Benchmark return	3.55% - Benchmark return	5.11% - Benchmark return
Total Annual Investment Expenses	Investment return since inception is N/Av		
Expense ratio is N/Av			
Median peer expenses are N/Av			
	<u>Shareholder-type expenses (If applicable)</u>		
	None		

Plan Options: Performance and Expenses (Cont.)

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Your Investment Options	Total Annualized Returns		
	1-Year	5-Year	10-Year
Allocation (Cont.)			
MODERATELY CONSERVATIVE MODEL Custom			
Inception: 01/01/2015	N/Av	N/Av	N/Av
Return Benchmark: Morningstar Mod Con Tgt Risk TR USD	N/Av -0.81% - Benchmark return	N/Av 3.55% - Benchmark return	N/Av 5.11% - Benchmark return
Total Annual Investment Expenses	Investment return since inception is N/Av		
Expense ratio is N/Av			
Median peer expenses are N/Av			
	<u>Shareholder-type expenses (if applicable)</u>		
	None		
MODERATELY AGGRESSIVE MODEL Custom			
Inception: 01/01/2015	N/Av	N/Av	N/Av
Return Benchmark: Morningstar Mod Tgt Risk TR USD	N/Av -5.13% - Benchmark return	N/Av 3.43% - Benchmark return	N/Av 5.84% - Benchmark return
Total Annual Investment Expenses	Investment return since inception is N/Av		
Expense ratio is N/Av			
Median peer expenses are N/Av			
	<u>Shareholder-type expenses (if applicable)</u>		
	None		
AGGRESSIVE MODEL PORTFOLIO Custom			
Inception: 01/01/2015	N/Av	N/Av	N/Av
Return Benchmark: Morningstar Agg Tgt Risk TR USD	N/Av -13.30% - Benchmark return	N/Av 2.93% - Benchmark return	N/Av 6.81% - Benchmark return
Total Annual Investment Expenses	Investment return since inception is N/Av		
Expense ratio is N/Av			
Median peer expenses are N/Av			
	<u>Shareholder-type expenses (if applicable)</u>		
	None		

Plan Options: Performance and Expenses (Cont.)

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Your Investment Options	Total Annualized Returns		
	1-Year	5-Year	10-Year
Allocation (Cont.)			
American Funds 2010 Trgt Date Retire R6 (RFTTX) American Funds Mutual Fund			www.americanfunds.com
Your Share Class Inception: 07/13/2009	-0.86% - Investment return	3.58% - Investment return	5.94% - Investment return
Oldest Share Class Inception: 02/01/2007	-1.05% - Median peer return	2.92% - Median peer return	5.19% - Median peer return
Return Benchmark: Morningstar Lifetime Mod 2010 TR USD	-0.99% - Benchmark return	3.22% - Benchmark return	5.43% - Benchmark return
	Lost \$8.60 per \$1000 invested	Earned \$179.00 per \$1000 invested	Earned \$594.00 per \$1000 invested
	Outperformed 58% of its 135 peers	Outperformed 95% of its 103 peers	Outperformed 92% of its 87 peers
Total Annual Investment Expenses	Investment return since inception is 7.39% for your share class		
0.31% - Expense ratio			
0.51% - Median peer expense ratio			
Charged \$3.10 annually per \$1000 invested	<u>Shareholder-type expenses (if applicable)</u>		
Costs less than 84% of its 135 peers	None		
American Funds 2015 Trgt Date Retire R6 (RFJTX) American Funds Mutual Fund			www.americanfunds.com
Your Share Class Inception: 07/13/2009	-1.42% - Investment return	3.70% - Investment return	6.26% - Investment return
Oldest Share Class Inception: 02/01/2007	-2.49% - Median peer return	2.85% - Median peer return	5.50% - Median peer return
Return Benchmark: Morningstar Lifetime Mod 2015 TR USD	-1.23% - Benchmark return	3.43% - Benchmark return	5.82% - Benchmark return
	Lost \$14.20 per \$1000 invested	Earned \$185.00 per \$1000 invested	Earned \$626.00 per \$1000 invested
	Outperformed 77% of its 132 peers	Outperformed 96% of its 97 peers	Outperformed 99% of its 73 peers
Total Annual Investment Expenses	Investment return since inception is 7.81% for your share class		
0.31% - Expense ratio			
0.57% - Median peer expense ratio			
Charged \$3.10 annually per \$1000 invested	<u>Shareholder-type expenses (if applicable)</u>		
Costs less than 87% of its 132 peers	None		
American Funds 2020 Trgt Date Retire R6 (RRCTX) American Funds Mutual Fund			www.americanfunds.com
Your Share Class Inception: 07/13/2009	-1.37% - Investment return	4.09% - Investment return	6.86% - Investment return
Oldest Share Class Inception: 02/01/2007	-3.17% - Median peer return	2.87% - Median peer return	5.66% - Median peer return
Return Benchmark: Morningstar Lifetime Mod 2020 TR USD	-1.99% - Benchmark return	3.57% - Benchmark return	6.21% - Benchmark return
	Lost \$13.70 per \$1000 invested	Earned \$204.50 per \$1000 invested	Earned \$686.00 per \$1000 invested
	Outperformed 83% of its 236 peers	Outperformed 98% of its 190 peers	Outperformed 99% of its 133 peers
Total Annual Investment Expenses	Investment return since inception is 8.52% for your share class		
0.31% - Expense ratio			
0.67% - Median peer expense ratio			
Charged \$3.10 annually per \$1000 invested	<u>Shareholder-type expenses (if applicable)</u>		
Costs less than 91% of its 237 peers	None		

Plan Options: Performance and Expenses (Cont.)

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Your Investment Options	Total Annualized Returns		
	1-Year	5-Year	10-Year
Allocation (Cont.)			
American Funds 2025 Trgt Date Retire R6 (RFDTX) American Funds Mutual Fund www.americanfunds.com			
Your Share Class Inception: 07/13/2009	-1.95% - Investment return	4.49% - Investment return	7.64% - Investment return
Oldest Share Class Inception: 02/01/2007	-4.72% - Median peer return	2.95% - Median peer return	6.02% - Median peer return
Return Benchmark: Morningstar Lifetime Mod 2025 TR USD	-3.44% - Benchmark return	3.65% - Benchmark return	6.60% - Benchmark return
	Lost \$19.50 per \$1000 invested	Earned \$224.50 per \$1000 invested	Earned \$764.00 per \$1000 invested
	Outperformed 94% of its 238 peers	Outperformed 99% of its 194 peers	Outperformed 99% of its 119 peers
Total Annual Investment Expenses	Investment return since inception is 9.43% for your share class		
0.33% - Expense ratio			
0.66% - Median peer expense ratio			
Charged \$3.30 annually per \$1000 invested	<u>Shareholder-type expenses (If applicable)</u>		
Costs less than 88% of its 240 peers	None		
American Funds 2030 Trgt Date Retire R6 (RFETX) American Funds Mutual Fund www.americanfunds.com			
Your Share Class Inception: 07/13/2009	-3.69% - Investment return	4.77% - Investment return	8.05% - Investment return
Oldest Share Class Inception: 02/01/2007	-6.57% - Median peer return	2.89% - Median peer return	6.14% - Median peer return
Return Benchmark: Morningstar Lifetime Mod 2030 TR USD	-5.79% - Benchmark return	3.57% - Benchmark return	6.87% - Benchmark return
	Lost \$36.90 per \$1000 invested	Earned \$238.50 per \$1000 invested	Earned \$805.00 per \$1000 invested
	Outperformed 95% of its 244 peers	Outperformed 99% of its 199 peers	Outperformed 99% of its 135 peers
Total Annual Investment Expenses	Investment return since inception is 9.94% for your share class		
0.35% - Expense ratio			
0.69% - Median peer expense ratio			
Charged \$3.50 annually per \$1000 invested	<u>Shareholder-type expenses (If applicable)</u>		
Costs less than 88% of its 251 peers	None		
American Funds 2035 Trgt Date Retire R6 (RFFTX) American Funds Mutual Fund www.americanfunds.com			
Your Share Class Inception: 07/13/2009	-6.04% - Investment return	4.87% - Investment return	8.13% - Investment return
Oldest Share Class Inception: 02/01/2007	-8.60% - Median peer return	2.78% - Median peer return	6.32% - Median peer return
Return Benchmark: Morningstar Lifetime Mod 2035 TR USD	-8.69% - Benchmark return	3.28% - Benchmark return	6.90% - Benchmark return
	Lost \$60.40 per \$1000 invested	Earned \$243.50 per \$1000 invested	Earned \$813.00 per \$1000 invested
	Outperformed 87% of its 232 peers	Outperformed 99% of its 188 peers	Outperformed 99% of its 113 peers
Total Annual Investment Expenses	Investment return since inception is 10.03% for your share class		
0.37% - Expense ratio			
0.67% - Median peer expense ratio			
Charged \$3.70 annually per \$1000 invested	<u>Shareholder-type expenses (If applicable)</u>		
Costs less than 87% of its 233 peers	None		

Plan Options: Performance and Expenses (Cont.)

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Your Investment Options	Total Annualized Returns		
	1-Year	5-Year	10-Year
Allocation (Cont.)			
American Funds 2040 Trgt Date Retire R6 (RFGTX) American Funds Mutual Fund			www.americanfunds.com
Your Share Class Inception: 07/27/2009	-7.16% - Investment return	4.81% - Investment return	8.14% - Investment return
Oldest Share Class Inception: 02/01/2007	-10.07% - Median peer return	2.59% - Median peer return	6.26% - Median peer return
Return Benchmark: Morningstar Lifetime Mod 2040 TR USD	-11.16% - Benchmark return	2.92% - Benchmark return	6.77% - Benchmark return
	Lost \$71.60 per \$1000 invested	Earned \$240.50 per \$1000 invested	Earned \$814.00 per \$1000 invested
	Outperformed 91% of its 244 peers	Outperformed 99% of its 199 peers	Outperformed 99% of its 135 peers
Total Annual Investment Expenses	Investment return since inception is 9.30% for your share class		
0.38% - Expense ratio			
0.71% - Median peer expense ratio			
Charged \$3.80 annually per \$1000 invested	<u>Shareholder-type expenses (if applicable)</u>		
Costs less than 87% of its 245 peers	None		
American Funds 2045 Trgt Date Retire R6 (RFHTX) American Funds Mutual Fund			www.americanfunds.com
Your Share Class Inception: 07/13/2009	-7.36% - Investment return	4.89% - Investment return	8.19% - Investment return
Oldest Share Class Inception: 02/01/2007	-11.00% - Median peer return	2.53% - Median peer return	6.38% - Median peer return
Return Benchmark: Morningstar Lifetime Mod 2045 TR USD	-12.63% - Benchmark return	2.63% - Benchmark return	6.58% - Benchmark return
	Lost \$73.60 per \$1000 invested	Earned \$244.50 per \$1000 invested	Earned \$819.00 per \$1000 invested
	Outperformed 96% of its 232 peers	Outperformed 99% of its 188 peers	Outperformed 99% of its 112 peers
Total Annual Investment Expenses	Investment return since inception is 10.11% for your share class		
0.38% - Expense ratio			
0.69% - Median peer expense ratio			
Charged \$3.80 annually per \$1000 invested	<u>Shareholder-type expenses (if applicable)</u>		
Costs less than 86% of its 233 peers	None		
American Funds 2050 Trgt Date Retire R6 (RFITX) American Funds Mutual Fund			www.americanfunds.com
Your Share Class Inception: 07/13/2009	-7.58% - Investment return	4.91% - Investment return	8.19% - Investment return
Oldest Share Class Inception: 02/01/2007	-11.33% - Median peer return	2.40% - Median peer return	6.35% - Median peer return
Return Benchmark: Morningstar Lifetime Mod 2050 TR USD	-13.22% - Benchmark return	2.46% - Benchmark return	6.43% - Benchmark return
	Lost \$75.80 per \$1000 invested	Earned \$245.50 per \$1000 invested	Earned \$819.00 per \$1000 invested
	Outperformed 96% of its 244 peers	Outperformed 99% of its 199 peers	Outperformed 99% of its 110 peers
Total Annual Investment Expenses	Investment return since inception is 10.12% for your share class		
0.39% - Expense ratio			
0.72% - Median peer expense ratio			
Charged \$3.90 annually per \$1000 invested	<u>Shareholder-type expenses (if applicable)</u>		
Costs less than 87% of its 245 peers	None		

Plan Options: Performance and Expenses (Cont.)

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Your Investment Options	Total Annualized Returns		
	1-Year	5-Year	10-Year
Allocation (Cont.)			
American Funds 2055 Trgt Date Retire R6 (RFKTX) American Funds Mutual Fund			www.americanfunds.com
Your Share Class Inception: 02/01/2010	-7.54% - Investment return	4.91% - Investment return	8.19% - Investment return
Oldest Share Class Inception: 02/01/2010	-11.60% - Median peer return	2.49% - Median peer return	6.35% - Median peer return
Return Benchmark: Morningstar Lifetime Mod 2055 TR USD	-13.45% - Benchmark return	2.37% - Benchmark return	6.31% - Benchmark return
	Lost \$75.40 per \$1000 invested	Earned \$245.50 per \$1000 invested	Earned \$819.00 per \$1000 invested
	Outperformed 96% of its 232 peers	Outperformed 99% of its 180 peers	Outperformed 99% of its 42 peers
Total Annual Investment Expenses	Investment return since inception is 8.67% for your share class		
0.40% - Expense ratio			
0.71% - Median peer expense ratio			
Charged \$4.00 annually per \$1000 invested	<u>Shareholder-type expenses (if applicable)</u>		
Costs less than 84% of its 233 peers	None		

Stable Value / Money Market

WT CIT III for Metlife GAC 25554 CL J | Wilmington Trust, N.A | Separate Account

The performance was last updated on 3/31/2020.

Inception: 8/31/2000	2.40% - Investment return	2.34% - Investment return	N/Av
Return Benchmark: USTREAS T-Bill Cnst Mat Rate Yr	2.10% - Median peer return	1.69% - Median peer return	1.73% - Median peer return
	7.35% - Benchmark return	1.97% - Benchmark return	1.53% - Benchmark return
	Earned \$24.00 per \$1000 invested	Earned \$117.00 per \$1000 invested	
	Outperformed 81% of its 259 peers	Outperformed 93% of its 256 peers	Outperformed 89% of its 223 peers
Total Annual Investment Expenses	Investment return since inception is 2.38% for your share class		
0.49% - Expense ratio			
Median peer expenses are N/Av			
Charged \$4.90 annually per \$1000 invested	<u>Shareholder-type expenses (if applicable)</u>		
	None		

Models - Summary

Model summary statistics are reported below. The performance quoted reflects the reinvestment of dividends and capital gains and is net of expenses. It does not reflect the maximum sales charges, which are generally waived for investments within qualified plans. Such charges, if applied, would reduce the performance quoted. **The performance information shown represents past performance and is not a guarantee of future results. The investment return and principal value of an investment will fluctuate so that the shares, when redeemed, may be worth more or less than their original cost.**

Historical model performance is calculated using the historical investments and allocations specified along with the rebalancing method that was selected. If included, the hypothetical performance is for illustrative purposes only and may not reflect the actual performance or volatility that would have been experienced. It utilizes the current model allocations and does not take into account any historical investment or allocation changes. 1yr Model turnover is approximated using the following formula: the lesser of investments added during the last year and investments removed during the last year is divided by the average number of investments held over that period. Please view the Appendix for additional disclosures.

Model Name	Weighted Expense Ratio (%)	Turnover 1-Year	Standard Deviation		3-Month	YTD	Annualized Total Return				Return since inception
			3-Year	5-Year			1-Year	3-Year	5-Year	10-Year	
rF Portfolios (2/16) (Inception Date: 11/30/2015 Rebalancing frequency: Monthly)											
Historical performance as of 12/31/2017	0.50	0.00	-	-	4.74	19.36	19.36	-	-	-	13.54
Hypothetical performance as of 12/31/2017	0.50	-	9.20	8.85	4.74	19.36	19.36	8.65	11.27	6.60	N/Av
# of Investments in model: 12											

Peer Group Definitions / Risk Disclosures

Allocation--15% to 30% Equity

Funds in allocation categories seek to provide both income and capital appreciation by investing in multiple asset classes, including stocks, bonds, and cash. These portfolios are dominated by domestic holdings and have equity exposures between 15% and 30%.

Allocation--30% to 50% Equity

Funds in allocation categories seek to provide both income and capital appreciation by investing in multiple asset classes, including stocks, bonds, and cash. These portfolios are dominated by domestic holdings and have equity exposures between 30% and 50%.

Allocation--50% to 70% Equity

Funds in allocation categories seek to provide both income and capital appreciation by investing in multiple asset classes, including stocks, bonds, and cash. These portfolios are dominated by domestic holdings and have equity exposures between 50% and 70%.

Allocation--85%+ Equity

Funds in allocation categories seek to provide both income and capital appreciation by investing in multiple asset classes, including stocks, bonds, and cash. These portfolios are dominated by domestic holdings and have equity exposures of over 85%. These funds typically allocate at least 10% to equities of foreign companies and do not exclusively allocate between cash and equities.

Bank Loan

Bank-loan portfolios primarily invest in floating-rate bank loans and floating-rate investment-grade securities instead of bonds. In exchange for their credit risk, these loans offer high interest payments that typically float above a common short-term benchmark such as the London Interbank Offered Rate, or LIBOR.

Diversified Emerging Mkts

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

Emerging Markets Bond

Emerging-markets bond portfolios invest more than 65% of their assets in foreign bonds from developing countries. The largest portion of the emerging-markets bond market comes from Latin America, followed by Eastern Europe. Africa, the Middle East, and Asia make up the rest.

Foreign Large Growth

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

Foreign Large Value

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

High Yield Bond

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

Intermediate Core Bond

Intermediate-term core bond portfolios invest primarily in investment-grade U.S. fixed-income issues including government, corporate, and securitized debt, and hold less than 5% in below-investment-grade exposures. Their durations (a measure of interest-rate sensitivity) typically range between 75% and 125% of the three-year average of the effective duration of the Morningstar Core Bond Index.

Intermediate Core-Plus Bond

Intermediate-term core-plus bond portfolios invest primarily in investment-grade U.S. fixed-income issues including government, corporate, and securitized debt, but generally have greater flexibility than core offerings to hold non-core sectors such as corporate high yield, bank loan, emerging-markets debt, and non-U.S. currency exposures. Their durations (a measure of interest-rate sensitivity) typically range between 75% and 125% of the three-year average of the effective duration of the Morningstar Core Bond Index.

Peer Group Definitions / Risk Disclosures (Cont.)

Large Growth

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

Large Value

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

Mid-Cap Growth

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

Mid-Cap Value

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

Multisector Bond

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

Natural Resources

Natural resources portfolios focus on commodity-based industries such as energy, chemicals, minerals, and forest products in the U.S. or outside of the U.S. Some portfolios invest across this spectrum to offer broad natural resources exposure. Others concentrate heavily or even exclusively in specific industries. Portfolios that concentrate primarily in energy-related industries are part of the equity energy category.

Short-Term Bond

Short-term bond portfolios invest primarily in corporate and other investment-grade U.S. fixed-income issues and typically have durations of one to 3.5 years. These portfolios are attractive to fairly conservative investors, because they are less sensitive to interest rates than portfolios with longer durations. Morningstar calculates monthly breakpoints using the effective duration of the Morningstar Core Bond Index (MCBI) in determining duration assignment. Short-term is defined as 25% to 75% of the 3 year average effective duration of the MCBI.

Small Growth

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

Small Value

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

Stable Value

Stable-value portfolios seek to provide income while preventing price fluctuations. The most common stable-value portfolios invest in a diversified portfolio of bonds and enter into wrapper agreements with financial companies to guarantee against fluctuations in their share prices. These wrapper agreements typically provide price stability on a day-to-day basis, thereby insulating each portfolio's net asset value from interest-rate volatility. Therefore, the duration for each of these funds is essentially zero. This category is only used in Morningstar's custom fund and separate account databases.

Target-Date 2000-2010

Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2000-2010) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

Peer Group Definitions / Risk Disclosures (Cont.)

Target-Date 2015

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

Target-Date 2020

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

Target-Date 2025

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

Target-Date 2030

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

Target-Date 2035

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

Target-Date 2040

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

Target-Date 2045

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

Target-Date 2050

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

Target-Date 2055

Target-date portfolios provide a diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2051-2055) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

World Bond-USD Hedged

USD hedged portfolios typically invest 40% or more of their assets in fixed-income instruments issued outside of the U.S. These portfolios invest primarily in investment-grade rated issues, but their strategies can vary. Some follow a conservative approach, sticking with high-quality bonds from developed markets. Others are more adventurous, owning some lower-quality bonds from developed or emerging markets. Some portfolios invest exclusively outside the U.S., while others invest in both U.S. and non-U.S. bonds. Funds in this category hedge most of their non-U.S.-dollar currency exposure back to the U.S. dollar.

World Large Stock

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

Investment Risk

Peer Group Definitions / Risk Disclosures (Cont.)

Alternative Investments

Alternative investments may not be suitable for all investors and should be considered as an investment for the risk capital portion of the investor's portfolio. The strategies employed in the management of alternative investments may accelerate the velocity of potential losses.

Bonds

Bonds are subject to market and interest rate risk if sold prior to maturity. Bond values will decline as interest rates rise and bonds are subject to availability and change in price.

Commodities

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

Foreign Securities Funds/Emerging Market Funds

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

High-Yield Bond Funds

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

Mid Cap Funds

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

Non-Diversified Funds

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

Real Estate Investment Trusts

Investing in Real Estate Investment Trusts (REITs) involves special risks such as potential illiquidity and may not be suitable for all investors. There is no assurance that the investment objectives of any program will be attained.

Sector Funds

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

Small Cap Funds

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

Tax-Free Municipal Bond Funds

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

Value Investments

Value investments can perform differently from the market as a whole. They can remain undervalued by the market for long periods of time.

Index Definitions

BBgBarc EM USD Aggregate TR USD

The index measures the performance of hard currency Emerging Markets debt, including fixed and floating-rate US dollar-denominated debt issued from sovereign, quasi-sovereign, and corporate EM issuers. Country eligibility and classification as Emerging Markets is rules-based and reviewed annually using World Bank income group and International Monetary Fund (IMF) country classifications.

BBgBarc Global Aggregate TR Hdg USD

The index measures the performance of global investment grade fixed-rate debt markets, including the U.S. Aggregate, the Pan-European Aggregate, the Asian-Pacific Aggregate, Global Treasury, Eurodollar, Euro-Yen, Canadian, and Investment Grade 144A index-eligible securities.

BBgBarc US Agg Bond TR USD

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

BBgBarc US Govt/Credit 1-3 Yr TR USD

The index measures the performance of non-securitized component of the U.S. Aggregate Index with maturities of 1-3 years, including Treasuries, government-related issues and corporates. It is a subset of the U.S. Aggregate Index.

BBgBarc US Universal TR USD

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

ICE BofA US High Yield TR USD

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

Morningstar Agg Tgt Risk TR USD

The Morningstar Target Risk Index family is designed to meet the needs of investors who would like to maintain a target level of equity exposure through a portfolio diversified across equities, bonds and inflation-hedged instruments. The Morningstar Aggressive Target Risk Index seeks approximately 95% exposure to global equity markets. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.

Morningstar Con Tgt Risk TR USD

The Morningstar Target Risk Index family is designed to meet the needs of investors who would like to maintain a target level of equity exposure through a portfolio diversified across equities, bonds and inflation-hedged instruments. The Morningstar Conservative Target Risk Index seeks approximately 20% exposure to global equity markets. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.

Morningstar Lifetime Mod 2010 TR USD

The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2010. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.

Morningstar Lifetime Mod 2015 TR USD

The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2015. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.

Morningstar Lifetime Mod 2020 TR USD

The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2020. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.

Index Definitions (Cont.)

Morningstar Lifetime Mod 2025 TR USD

The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2025. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.

Morningstar Lifetime Mod 2030 TR USD

The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2030. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.

Morningstar Lifetime Mod 2035 TR USD

The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2035. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.

Morningstar Lifetime Mod 2040 TR USD

The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2040. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.

Morningstar Lifetime Mod 2045 TR USD

The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2045. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.

Morningstar Lifetime Mod 2050 TR USD

The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2050. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.

Morningstar Lifetime Mod 2055 TR USD

The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2055. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.

Morningstar Mod Con Tgt Risk TR USD

The Morningstar Target Risk Index family is designed to meet the needs of investors who would like to maintain a target level of equity exposure through a portfolio diversified across equities, bonds and inflation-hedged instruments. The Morningstar Moderately Conservative Target Risk Index seeks approximately 40% exposure to global equity markets. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.

Morningstar Mod Tgt Risk TR USD

The Morningstar Target Risk Index family is designed to meet the needs of investors who would like to maintain a target level of equity exposure through a portfolio diversified across equities, bonds and inflation-hedged instruments. The Morningstar Moderate Target Risk Index seeks approximately 60% exposure to global equity markets. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.

MSCI ACWI Ex USA Growth NR USD

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

MSCI ACWI Ex USA Value NR USD

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

Index Definitions (Cont.)

MSCI ACWI Large Cap NR USD

The index measures the performance of large cap representation across Developed Markets (DM) and Emerging Markets (EM) countries equity securities. The index is free float-adjusted market capitalization weighted, and covers about 70% of the free float-adjusted market capitalization in each country.

MSCI EM NR USD

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

Russell 1000 Growth TR USD

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

Russell 1000 Value TR USD

The index measures the performance of the large-cap value segment of the US equity securities. It includes the Russell 1000 index companies with lower price-to-book ratios and lower expected growth values. It is market-capitalization weighted.

Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.

Russell 2000 Growth TR USD

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

Russell 2000 Value TR USD

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

Russell Mid Cap Growth TR USD

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

Russell Mid Cap Value TR USD

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

S&P North American Natural Resources TR

The index measures the performance of US traded securities that are classified under the Global Industry Classification Standard (GICS) energy and materials (sector) excluding the chemicals (industry) and steel (sub-industry).

S&P/LSTA Leveraged Loan TR

The index measures the performance of 100 loan facilities drawn from the S&P/LSTA (Loan Syndications and Trading Association) Leveraged Loan Index (LLI). Standard & Poors chooses these based on market weightings, spreads, and interest payments of the largest facilities in the leveraged loan market.

USTREAS T-Bill Cnst Mat Rate 3 Yr

Treasury Yield Curve Rates, commonly referred to as "Constant Maturity Treasury" rates, or CMTs, are interpolated by the U.S. Treasury from the daily yield curve. This curve, which relates the yield on a security to its time to maturity is based on the closing market bid yields on actively traded Treasury securities in the over-the-counter market. These market yields are calculated from composites of quotations obtained by the Federal Reserve Bank of New York. The yield values are read from the yield curve at a fixed maturity of 3 years.

Glossary

12b-1 Fee

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

12b-1 Sales Fee

The sales fee component of the 12b-1 fee is used to compensate the advisor or broker for the sale of the fund to the client. This is the most common component of the 12b-1 fee. This fee can be rebated back to the client to offset other plan expenses. (Description provided by fi360)

12b-1 Service Fee

The service fee component of the 12b-1 fee is used to pay for services of the plan. These fees help to reduce other costs of the plan. This fee can be rebated back to the client to offset other plan expenses. (Description provided by fi360)

Basis Point

One-hundredth of a percentage point. For example, 50 basis points equals .50%. (Description provided by Morningstar)

Broad Asset Class

A term used to group funds with similar categories and investing styles. (Description provided by fi360)

Effective Management Fee

The Effective Mgmt. Fees column represents the actual fees paid to the investment manager for managing and administering the fund. In addition to the pure management fee, this would also include administration costs such as accounting, auditing, legal fees, etc. This value is calculated by subtracting the 12b-1 fees and Sub-ta Fees from the Prospectus Net Expense Ratio. (Description provided by fi360)

Expense Ratio - Audited Net

The percentage of fund assets paid for operating expenses and management fees, including 12b-1 fees, administrative fees, and all other asset-based costs incurred by the fund, except brokerage costs. Fund expenses are reflected in the fund's NAV. This expense ratio is pulled directly from the fund's annual report. Sales charges are not included in the expense ratio. For fund of funds, the underlying fund expense ratios are not included in the expense ratio. (Description provided by Morningstar)

Expense Ratio - Prospectus Gross

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

Expense Ratio - Prospectus Net

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

Fee Waiver

The elimination of all or part of a fund's expenses and fees. Funds, particularly fixed-income funds, adopt this practice at various times to make their returns more competitive. (Description provided by Morningstar)

Fund Name

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

Index

A collection of securities chosen to represent a specific investment area. Common indexes include the Dow Jones Industrial Average, the S&P 500, and the NASDAQ Composite. (Description provided by Morningstar)

Glossary (Cont.)

Management Fee

Fee charged for the management of pooled investments such as collective investment funds, insurance/annuity products, mutual funds and individually managed accounts. (Description provided by fi360)

Median Mutual Fund/ETF Manager

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

Minimum/Maximum Fee

The minimum or maximum fee charged by the asset manager based on the assets invested. Asset managers will typically have several breakpoints in addition to the minimum and maximum fee. (Description provided by fi360)

Number of investments in Peer Group

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

Peer Group (Morningstar Category)

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

Redemption Fee

The redemption fee is an amount charged when money is withdrawn from the fund. This fee does not go back into the pockets of the fund company, but rather into the fund itself and thus does not represent a net cost to shareholders. Also, unlike contingent deferred sales charges, redemption fees typically operate only in short, specific time clauses, commonly 30, 180, or 365 days. However, some redemption fees exist for up to five years. Charges are not imposed after the stated time has passed. These fees are typically imposed to discourage market timers, whose quick movements into and out of funds can be disruptive. The charge is normally imposed on the ending share value, appreciated or depreciated from the original value. (Description provided by Morningstar)

Separate Account Name

The separate account product's official name as provided to Morningstar by the asset management firm, or an abbreviation of the separate account's official name that is programmatically generated by Morningstar. (Description provided by Morningstar)

Sub-TA Fee

Also known as Sub-Transfer Agency Fees, the name of this fee refers to the subcontracting of participant accounting to third parties, called Sub Transfer Agents. The transfer agent is the bank or trust company that executes, clears and settles buy or sell orders for mutual fund shares, and maintains shareholder records of ownership. When these functions are subcontracted to another recordkeeper, the fee paid to the sub-contractor is called the Sub-TA fee. Typically, Sub-TA fees are not disclosed in the prospectus and can vary depending on the client's circumstances. This fee can be rebated back to the client to offset other plan expenses. (Description provided by fi360)

Ticker

The NASDAQ assigned symbol commonly used to locate the fund on electronic price-quoting systems. Ticker information is provided by NASDAQ. Morningstar receives daily internet transmissions detailing ticker as well as fund-name changes, plus a listing of any funds that have been recently added or deleted from NASDAQ listings. The ticker symbol itself is designated by the fund company. Thus, tickers do not always follow a uniform pattern. (Description provided by Morningstar)

Total operational fee

The total operational fee represents the true cost of an investment to the investor. It includes the effective management fee plus any applicable 12b-1, wrap and other fees for the investment. (Description provided by fi360)

Total Return - Funds

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

Glossary (Cont.)

Total Return - Percentile Rank

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

Total Return - Separate Account

Returns are collected on a monthly and quarterly basis for separate accounts and commingled pools. This information is collected directly from the asset management firm running the product(s). Morningstar calculates total returns, using the raw data (gross monthly and quarterly returns), collected from these asset management firms. The performance data reported for CITs is adjusted for fees. If a firm will only supply gross-of-fees performance, Morningstar will calculate a net of fees return using the highest management fee breakpoint reported by the firm. (Description provided by Morningstar)

Watch List

The watch list is a list of investments that fail to meet the stated due diligence requirements used to periodically monitor the investment. The due diligence requirements are typically outlined in an Investment Policy Statement. (Description provided by fi360)

Wrap Fee

An inclusive fee generally based on the percentage of assets in an investment program, which typically provides asset allocation, execution of transactions and other administrative services. (Description provided by fi360)

Appendix - Fee Schedules

Any fee schedule utilized in the previous report sections will be shown below for additional details and clarity on the calculation process.

Plan Assets: \$173,600.99 **# of Participants:** 5

Compensation Fee Schedules

rF401k Standard

Your fee tier will be assigned based on the total assets in your plan. The minimum and maximum total assets for each tier will be identified below. Since this is a tiered fee schedule, many tiers may be assessed depending on your current total assets. Any applicable tier will be highlighted in yellow below. The yearly \$ amount will be calculated by multiplying the plan assets for that tier by the basis points (1/100 of a percent shown).

Maximum Fee: If the calculated fee is greater than 99,999,999,999.00, then a maximum fee of 99,999,999,999.00 will be assessed instead.

Minimum total assets	Maximum total assets	Fee Amount (basis points)	Plan assets multiplier	Yearly \$ amount	Annual \$ amount
1.00	999,999.00	70.00	173,600.99	1,215.21	1,215.21
1,000,000.00	1,999,999.00	65.00			
2,000,000.00	3,999,999.00	60.00			
4,000,000.00	6,999,999.00	50.00			
7,000,000.00	9,999,999.00	45.00			
10,000,000.00	24,999,999.00	40.00			
25,000,000.00	and up	35.00			
Total annual \$ amount for your plan					\$1,215.21

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