City of Madison Funds

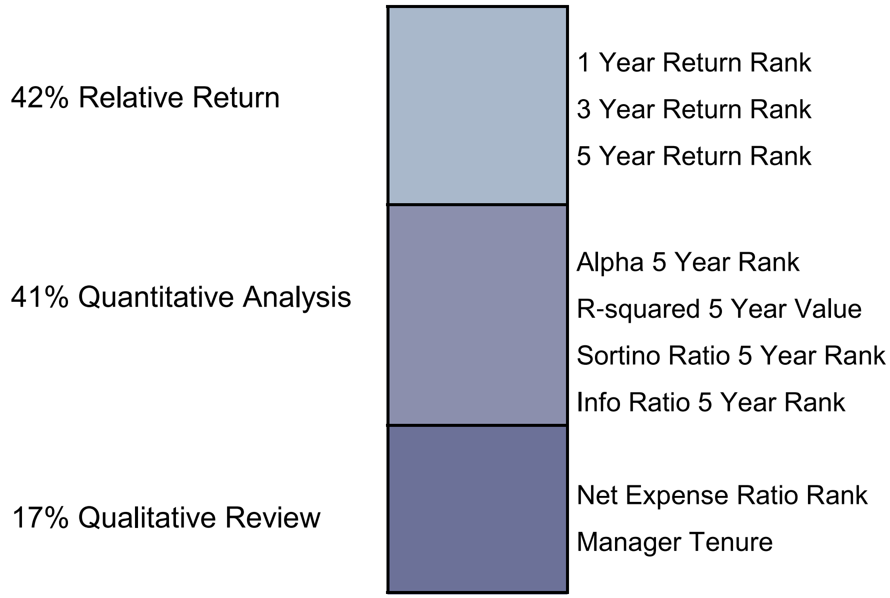
1Q2017

ABG Revised Scoring Applied

ALLIANCE BENEFIT GROUP - EVALUATION CRITERIA
Monitoring Standards

72 DATA POINTS

9 Standards - 8 Quarters - 229 Points



Weight

Standard	Criteria	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8
Return 1 Yr Rank	Top 50%	4	4	4	4	3	3	3	3
Return 3 Yr Rank	Top 50%	5	5	5	4	4	3	3	3
Return 5 Yr Rank	Top 50%	5	5	5	4	4	4	4	4
Alpha 5 Yr Rank	Top 50%	4	4	4	3	3	3	2	2
R-squared 5 Yr Value	80% or greater	1	1	1	1	1	1	1	1
Sortino Ratio 5 Yr Rank	Top 50%	4	4	4	3	3	3	2	2
Info Ratio 5 Yr Rank	Top 50%	5	5	5	5	4	4	4	4
Net Expense Ratio Rank	Lowest 50%	5	5	5	5	0	0	0	0
Manager Tenure	2 years or more	5	5	5	5	0	0	0	0

YOUR PLAN'S SCORECARD

Investment	Score
Calvert Capital Accumulation Fund (A)	22 - Watch
TIAA-CREF Social Choice Equity Fund (R)	27 - Watch
Calvert Equity Fund (A)	36 - Watch
T. Rowe Price Retirement Balanced Fund (Adv)	44 - Watch
Ariel Fund (Inv)	65 - Pass
Franklin Small Cap Growth Fund (Adv)	74 - Pass
Vanguard 500 Index Fund (Adm)	75 - Pass
PIMCO Commodity RealReturn Stgy. Fund (I)	78 - Pass
Templeton Global Bond Fund (R6)	78 - Pass
Cohen & Steers Realty Shares	79 - Pass
Franklin Growth Fund (R6)	86 - Pass
T. Rowe Price Retirement 2020 Fund (Adv)	86 - Pass
Oppenheimer Developing Markets Fund (Y)	87 - Pass
T. Rowe Price Retirement 2040 Fund (Adv)	87 - Pass
T. Rowe Price Retirement 2050 Fund (Adv)	87 - Pass
T. Rowe Price Retirement 2030 Fund (Adv)	89 - Pass
American Funds Fundamental Investors (R6)	90 - Pass
American Funds EuroPacific Growth Fund (R6)	91 - Pass
Fidelity Advisor Small Cap Value Fund (I)	91 - Pass
Parnassus Mid Cap Fund	92 - Pass
BlackRock Infla. Protected Bond Fund (K)	93 - Pass
Eaton Vance High Income Opport. Fund (I)	93 - Pass
Prudential QMA Mid-Cap Value Fund (Z)	93 - Pass
MFS Value Fund (R6)	96 - Pass
Baird Aggregate Bond Fund (Inv)	98 - Pass

YOUR PLAN'S SCORECARD

Investment	Score
JPMorgan Mid Cap Equity Fund (I)	98 - Pass
American Funds American Balanced Fund (R6)	100 - Pass

MFS Value Fund (R6) — Ticker: MEIKX

Fund Category: Large Value

Notes:

- Large Cap Value fund in the Asset Allocation Model Portfolios (12/15/2016)
- Changed from Share Class R4 to Share Class R6 (12/15/2016)

96

Standards	Criteria	Q1 2017	Q4 2016	Q3 2016	Q2 2016	Q1 2016	Q4 2015	Q3 2015	Q2 2015
Category		LV	LV	LV	LV	LV	LV	LV	LV
Return 1 Yr Rank	Top 50%	55%	52%	26%	19%	17%	12%	8%	7%
Return 3 Yr Rank	Top 50%	12%	25%	11%	7%	9%	8%	12%	18%
Return 5 Yr Rank	Top 50%	11%	12%	8%	7%	12%	14%	16%	23%
Alpha 5 Yr Rank	Top 50%	23%	22%	22%	19%	23%	27%	29%	35%
RSquared 5 Yr Value	80% or greater	95.99%	96.15%	96.81%	97.51%	98.11%	98.21%	98.13%	97.9%
Sortino Ratio 5 Yr Rank	Top 50%	21%	18%	17%	18%	21%	23%	24%	32%
Info Ratio 5 Yr Rank	Top 50%	13%	11%	--	8%	19%	25%	26%	39%
Net Expense Ratio Rank	Lowest 50%	11%	11%	11%	11%	11%	11%	10%	10%
Manager Tenure	2 years or more	15.2 years	15 years	14.7 years	14.5 years	14.2 years	14 years	13.7 years	13.5 years
Monitor Score		96	--	--	--	--	--	--	--

Category Codes: LV=Large Value

American Funds Fundamental Investors (R6) — Ticker: RFNGX

Fund Category: Large Blend

Notes:

- Changed from Share Class R4 to Share Class R6 (12/15/2016)

90

Standards	Criteria	Q1 2017	Q4 2016	Q3 2016	Q2 2016	Q1 2016	Q4 2015	Q3 2015	Q2 2015
Category		LB	LB	LB	LB	LB	LB	LB	LB
Return 1 Yr Rank	Top 50%	11%	18%	5%	12%	9%	5%	40%	40%
Return 3 Yr Rank	Top 50%	3%	13%	21%	18%	22%	40%	32%	34%
Return 5 Yr Rank	Top 50%	6%	15%	17%	37%	47%	41%	52%	49%
Alpha 5 Yr Rank	Top 50%	5%	9%	16%	46%	53%	50%	58%	56%
RSquared 5 Yr Value	80% or greater	95.54%	95.79%	96.42%	96.9%	97.19%	96.92%	96.81%	96.97%
Sortino Ratio 5 Yr Rank	Top 50%	9%	17%	25%	47%	52%	51%	59%	59%
Info Ratio 5 Yr Rank	Top 50%	6%	15%	15%	27%	41%	33%	48%	43%
Net Expense Ratio Rank	Lowest 50%	12%	13%	12%	12%	11%	11%	10%	10%
Manager Tenure	2 years or more	24.1 years	23.9 years	23.6 years	23.4 years	23.1 years	22.9 years	22.6 years	22.4 years
Monitor Score		90	--	--	--	--	--	--	--

Category Codes: LB=Large Blend

TIAA-CREF Social Choice Equity Fund (R) — Ticker: TRSCX

Fund Category: Large Blend

Notes:

Socially Responsible Fund added as the result of action taken during a special meeting of the DC Committee. (08/19/2013)

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Standards	Criteria	Q1 2017	Q4 2016	Q3 2016	Q2 2016	Q1 2016	Q4 2015	Q3 2015	Q2 2015
Category		LB	LB	LB	LB	LB	LB	LB	LB
Return 1 Yr Rank	Top 50%	35%	15%	21%	40%	54%	73%	76%	79%
Return 3 Yr Rank	Top 50%	60%	59%	62%	65%	69%	63%	51%	58%
Return 5 Yr Rank	Top 50%	56%	60%	58%	59%	57%	64%	61%	63%
Alpha 5 Yr Rank	Top 50%	60%	62%	62%	61%	61%	65%	62%	67%
RSquared 5 Yr Value	80% or greater	96.93%	96.94%	97.03%	97.54%	97.64%	97.39%	97.37%	97.64%
Sortino Ratio 5 Yr Rank	Top 50%	54%	57%	54%	57%	56%	60%	58%	61%
Info Ratio 5 Yr Rank	Top 50%	54%	56%	55%	63%	61%	68%	63%	67%
Net Expense Ratio Rank	Lowest 50%	17%	18%	17%	17%	15%	15%	15%	14%
Manager Tenure	2 years or more	11.3 years	11 years	10.8 years	10.5 years	10.3 years	10 years	9.8 years	9.5 years
Monitor Score		27	58	58	58	59	63	69	75

Category Codes: LB=Large Blend

Vanguard 500 Index Fund (Adm) — Ticker: VFIAX

Fund Category: Large Blend

Notes:

- Fund added to replace Dreyfus S & P 500 (PEOPX) (as a lower cost alternative) during the 3Q15 investment review. (12/14/2105)

75

Standards	Criteria	Q1 2017	Q4 2016	Q3 2016	Q2 2016	Q1 2016	Q4 2015	Q3 2015	Q2 2015
Category		LB	LB	LB	LB	LB	LB	LB	LB
Return 1 Yr Rank	Top 50%	33%	27%	12%	16%	15%	20%	24%	24%
Return 3 Yr Rank	Top 50%	7%	6%	7%	10%	11%	18%	29%	38%
Return 5 Yr Rank	Top 50%	12%	16%	12%	10%	11%	14%	17%	23%
Alpha 5 Yr Rank	Top 50%	10%	10%	11%	12%	13%	13%	14%	15%
RSquared 5 Yr Value	80% or greater	100%	100%	100%	100%	100%	100%	100%	100%
Sortino Ratio 5 Yr Rank	Top 50%	6%	5%	7%	9%	11%	10%	11%	11%
Info Ratio 5 Yr Rank	Top 50%	91%	91%	91%	91%	91%	92%	92%	91%
Net Expense Ratio Rank	Lowest 50%	2%	3%	2%	2%	2%	2%	2%	2%
Manager Tenure	2 years or more	0.9 years	0.7 years	0.4 years	0.2 years	24.3 years	24 years	23.8 years	23.5 years
Monitor Score		75	91	94	97	100	100	--	--

Category Codes: LB=Large Blend

Calvert Equity Fund (A) — Ticker: CSIEX

Fund Category: Large Growth

Notes:

- This fund was originally chosen as a Socially Responsible option to the Plan's investment offerings. Committee reviews it regularly. No action to be taken - 3Q14. (12/09/2014)
- Placed "Under Scrutiny" per 1Q15 Investment Committee Review (06/16/2015)
- Fund remains "Under Scrutiny" as the result of the 3Q15 Investment Committee Review. (12/14/2015)

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Standards	Criteria	Q1 2017	Q4 2016	Q3 2016	Q2 2016	Q1 2016	Q4 2015	Q3 2015	Q2 2015
		Monitor History							
Category		LG	LG	LG	LG	LG	LG	LG	LG
Return 1 Yr Rank	Top 50%	96%	57%	77%	27%	14%	52%	20%	33%
Return 3 Yr Rank	Top 50%	66%	58%	41%	50%	48%	68%	50%	68%
Return 5 Yr Rank	Top 50%	76%	70%	80%	68%	60%	66%	64%	68%
Alpha 5 Yr Rank	Top 50%	52%	44%	45%	48%	39%	49%	45%	54%
RSquared 5 Yr Value	80% or greater	90.27%	90.57%	91.66%	92.39%	92.42%	91.74%	90.8%	91.22%
Sortino Ratio 5 Yr Rank	Top 50%	45%	34%	38%	50%	42%	54%	51%	59%
Info Ratio 5 Yr Rank	Top 50%	90%	85%	89%	83%	71%	73%	68%	71%
Net Expense Ratio Rank	Lowest 50%	56%	53%	53%	52%	51%	59%	58%	57%
Manager Tenure	2 years or more	1.8 years	1.6 years	10.2 years	9.9 years	9.7 years	9.4 years	9.2 years	8.9 years
Monitor Score		36	58	62	59	55	50	50	46

Category Codes: LG=Large Growth

Franklin Growth Fund (R6) — Ticker: FIFRX

Fund Category: Large Growth

Notes:

- Changed from Share Class A to Share Class R6 (12/15/2016)
-Large Cap Growth fund in the Asset Allocation Model Portfolios (12/15/2016)

86

Standards	Criteria	Q1 2017	Q4 2016	Q3 2016	Q2 2016	Q1 2016	Q4 2015	Q3 2015	Q2 2015
		Monitor History							
Category		LG	LG	LG	LG	LG	LG	LG	LG
Return 1 Yr Rank	Top 50%	18%	9%	19%	25%	33%	63%	32%	35%
Return 3 Yr Rank	Top 50%	16%	9%	13%	23%	31%	55%	27%	47%
Return 5 Yr Rank	Top 50%	29%	37%	38%	34%	35%	50%	53%	62%
Alpha 5 Yr Rank	Top 50%	9%	10%	7%	14%	16%	25%	27%	37%
RSquared 5 Yr Value	80% or greater	92.15%	92.05%	93.11%	94.16%	94.27%	93.8%	93.65%	93.69%
Sortino Ratio 5 Yr Rank	Top 50%	8%	10%	6%	15%	15%	17%	16%	20%
Info Ratio 5 Yr Rank	Top 50%	36%	49%	46%	52%	41%	56%	60%	67%
Net Expense Ratio Rank	Lowest 50%	6%	6%	5%	5%	5%	5%	5%	5%
Manager Tenure	2 years or more	8.3 years	8.1 years	7.8 years	7.6 years	24.3 years	24 years	23.8 years	23.5 years
Monitor Score		86	--	--	--	--	--	--	--

Category Codes: LG=Large Growth

Prudential QMA Mid-Cap Value Fund (Z) — Ticker: SPVZX

Fund Category: Mid-Cap Value

Notes:

- This fund is the Mid Cap Value Fund within the Asset Allocation Model Portfolios. (06/16/2014)
- This fund was added to replace Perkins Mid Cap Value T (JMCVX) during the 1Q2014 Investment Committee meeting. (06/16/2014)
- This fund received the assets mapped from Goldman Sachs Mid Cap Val (GCMAX) as the result of its removal authorized during the 3Q14 Investment Committee review. (12/09/2014)
- Received mapped assets as the result of the decision to remove Invesco Am Value Y (MSAIX) during Q416 investment review. (12/15/2016)

93

Standards	Criteria	Q1 2017	Q4 2016	Q3 2016	Q2 2016	Q1 2016	Q4 2015	Q3 2015	Q2 2015
Category		MV	MV	MV	MV	MV	MV	MV	MV
Return 1 Yr Rank	Top 50%	20%	23%	83%	58%	62%	65%	37%	43%
Return 3 Yr Rank	Top 50%	20%	14%	28%	34%	28%	16%	11%	13%
Return 5 Yr Rank	Top 50%	10%	16%	35%	28%	23%	18%	12%	16%
Alpha 5 Yr Rank	Top 50%	13%	13%	21%	25%	22%	15%	12%	16%
RSquared 5 Yr Value	80% or greater	78.99%	78.85%	85.16%	87.42%	88.27%	87.16%	89.47%	91.62%
Sortino Ratio 5 Yr Rank	Top 50%	14%	14%	21%	26%	23%	17%	13%	15%
Info Ratio 5 Yr Rank	Top 50%	12%	17%	35%	32%	25%	19%	12%	13%
Net Expense Ratio Rank	Lowest 50%	39%	38%	37%	36%	36%	35%	33%	33%
Manager Tenure	2 years or more	7.7 years	7.4 years	9.7 years	9.4 years	9.2 years	8.9 years	8.7 years	8.4 years
Monitor Score		93	89	91	93	95	97	100	100

Category Codes: MV=Mid-Cap Value

Ariel Fund (Inv) — Ticker: ARGFX

Fund Category: Mid-Cap Blend

Notes:

Socially Responsible Fund added as the result of action taken during a special meeting of the DC Committee. (08/19/2013)

65

Standards	Criteria	Q1 2017	Q4 2016	Q3 2016	Q2 2016	Q1 2016	Q4 2015	Q3 2015	Q2 2015
Category		MB	MB	MB	MB	MB	MB	MB	MB
Return 1 Yr Rank	Top 50%	5%	45%	6%	86%	84%	59%	69%	6%
Return 3 Yr Rank	Top 50%	7%	43%	29%	49%	20%	4%	14%	1%
Return 5 Yr Rank	Top 50%	5%	7%	3%	52%	46%	36%	54%	5%
Alpha 5 Yr Rank	Top 50%	76%	84%	80%	92%	86%	85%	91%	85%
RSquared 5 Yr Value	80% or greater	79.48%	79.8%	83.35%	86.31%	86.55%	85.04%	84.52%	86.94%
Sortino Ratio 5 Yr Rank	Top 50%	50%	61%	56%	78%	74%	71%	84%	74%
Info Ratio 5 Yr Rank	Top 50%	6%	8%	5%	30%	22%	19%	43%	14%
Net Expense Ratio Rank	Lowest 50%	52%	51%	49%	48%	46%	46%	47%	47%
Manager Tenure	2 years or more	30.4 years	30.2 years	29.9 years	29.7 years	29.4 years	29.2 years	28.9 years	28.7 years
Monitor Score		65	84	84	83	87	88	91	94

Category Codes: MB=Mid-Cap Blend

Calvert Capital Accumulation Fund (A)

Ticker: CCAFX

Fund Category: Mid-Cap Blend
The investment category for this fund may have changed since your last review. The previous category for this plan fund was Mid-Cap Growth.

Notes:

- Socially Responsible Fund added as the result of action taken during a special meeting of the DC Committee. (08/19/2013)
- Fund was reviewed during 3Q15 review. No action taken. (12/14/2015)

Monitor Score: 22

		Monitor History							
Standards	**Criteria**	Q1 2017	Q4 2016	Q3 2016	Q2 2016	Q1 2016	Q4 2015	Q3 2015	Q2 2015
Category		MB	MB	MG	MG	MG	MG	MG	MG
Return 1 Yr Rank	Top 50%	99%	91%	99%	88%	61%	78%	16%	26%
Return 3 Yr Rank	Top 50%	85%	86%	87%	81%	63%	87%	44%	58%
Return 5 Yr Rank	Top 50%	92%	90%	80%	74%	45%	53%	18%	29%
Alpha 5 Yr Rank	Top 50%	94%	93%	81%	75%	50%	65%	41%	57%
RSquared 5 Yr Value	80% or greater	73.93%	75.05%	77.06%	80.79%	81.17%	79.51%	80.99%	82.17%
Sortino Ratio 5 Yr Rank	Top 50%	94%	90%	55%	65%	45%	55%	29%	52%
Info Ratio 5 Yr Rank	Top 50%	91%	88%	72%	65%	37%	43%	19%	31%
Net Expense Ratio Rank	Lowest 50%	65%	65%	58%	63%	62%	71%	71%	71%
Manager Tenure	2 years or more	0.8 years	0.6 years	0.3 years	0.1 years	11.2 years	10.3 years	10 years	9.8 years
Monitor Score		22	25	35	44	54	56	64	63

Category Codes: MB=Mid-Cap Blend, MG=Mid-Cap Growth

Parnassus Mid Cap Fund

Ticker: PARMX

Fund Category: Mid-Cap Blend

Notes:

-Parnassus Small Cap (PARSX)was merged into Parnassus Mid Cap (PARMX) in April, 2015. (04/24/2015)

Monitor Score: 92

		Monitor History							
Standards	**Criteria**	Q1 2017	Q4 2016	Q3 2016	Q2 2016	Q1 2016	Q4 2015	Q3 2015	Q2 2015
Category		MB	MB	MB	MB	MB	MB	MB	MB
Return 1 Yr Rank	Top 50%	43%	41%	3%	1%	5%	14%	26%	66%
Return 3 Yr Rank	Top 50%	4%	16%	4%	4%	18%	46%	69%	83%
Return 5 Yr Rank	Top 50%	31%	44%	17%	5%	12%	12%	24%	58%
Alpha 5 Yr Rank	Top 50%	5%	8%	2%	4%	9%	7%	6%	14%
RSquared 5 Yr Value	80% or greater	84.58%	85.74%	87.46%	88.86%	89.18%	87.8%	87.84%	89.6%
Sortino Ratio 5 Yr Rank	Top 50%	5%	5%	1%	4%	6%	4%	4%	13%
Info Ratio 5 Yr Rank	Top 50%	36%	45%	17%	7%	23%	18%	30%	65%
Net Expense Ratio Rank	Lowest 50%	47%	47%	45%	44%	43%	43%	42%	42%
Manager Tenure	2 years or more	8.5 years	8.3 years	8 years	7.8 years	7.5 years	7.3 years	7 years	6.8 years
Monitor Score		92	93	90	89	88	85	81	81

Category Codes: MB=Mid-Cap Blend

JPMorgan Mid Cap Equity Fund (I) — Ticker: VSNGX

Fund Category: Mid-Cap Growth

Notes:

- Mid Cap Growth fund in the Asset Allocation Models. Fund added to replace BlackRock Opportunities Inv A (BMEAX) as the result of action taken during the 1Q2013 review. (06/30/2013)

Monitor Score: 98

Standards	Criteria	Q1 2017	Q4 2016	Q3 2016	Q2 2016	Q1 2016	Q4 2015	Q3 2015	Q2 2015
Category		MG	MG	MG	MG	MG	MG	MG	MG
Return 1 Yr Rank	Top 50%	66%	32%	44%	31%	28%	42%	33%	37%
Return 3 Yr Rank	Top 50%	28%	16%	17%	19%	14%	16%	13%	9%
Return 5 Yr Rank	Top 50%	15%	11%	11%	10%	9%	11%	11%	12%
Alpha 5 Yr Rank	Top 50%	16%	13%	12%	12%	12%	14%	15%	16%
RSquared 5 Yr Value	80% or greater	82.97%	83.61%	86.44%	88.39%	88.4%	87.14%	88.46%	89.34%
Sortino Ratio 5 Yr Rank	Top 50%	14%	13%	11%	12%	11%	12%	11%	11%
Info Ratio 5 Yr Rank	Top 50%	16%	11%	10%	11%	9%	11%	8%	5%
Net Expense Ratio Rank	Lowest 50%	25%	25%	25%	24%	24%	22%	22%	22%
Manager Tenure	2 years or more	14.3 years	14 years	13.8 years	13.5 years	13.3 years	13 years	12.8 years	12.5 years
Monitor Score		98	100	100	100	100	100	100	100

Category Codes: MG=Mid-Cap Growth

Fidelity Advisor Small Cap Value Fund (I) — Ticker: FCVIX

Fund Category: Small Value

Notes:

- Changed from Share Class A to Share Class I (12/15/2016)
- Small Cap Value fund in the Asset Allocation Model Portfolios (12/15/2016)

Monitor Score: 91

Standards	Criteria	Q1 2017	Q4 2016	Q3 2016	Q2 2016	Q1 2016	Q4 2015	Q3 2015	Q2 2015
Category		SV	SV	SV	SV	SV	SV	SV	SV
Return 1 Yr Rank	Top 50%	93%	80%	75%	14%	4%	5%	2%	12%
Return 3 Yr Rank	Top 50%	23%	27%	22%	13%	15%	7%	3%	20%
Return 5 Yr Rank	Top 50%	15%	17%	12%	4%	2%	4%	6%	20%
Alpha 5 Yr Rank	Top 50%	4%	5%	3%	4%	2%	5%	5%	11%
RSquared 5 Yr Value	80% or greater	64.6%	67.4%	73.01%	77.29%	77.58%	77.28%	77.81%	81.7%
Sortino Ratio 5 Yr Rank	Top 50%	8%	6%	6%	4%	3%	3%	4%	12%
Info Ratio 5 Yr Rank	Top 50%	15%	14%	11%	4%	3%	4%	6%	21%
Net Expense Ratio Rank	Lowest 50%	45%	45%	44%	44%	45%	45%	44%	35%
Manager Tenure	2 years or more	4.2 years	4 years	3.7 years	3.5 years	3.2 years	3 years	2.7 years	2.5 years
Monitor Score		91	--	--	--	--	--	--	--

Category Codes: SV=Small Value

Franklin Small Cap Growth Fund (Adv)		Ticker: FSSAX		Monitor History							
Fund Category: Small Growth		**Standards**	**Criteria**	Q1 2017	Q4 2016	Q3 2016	Q2 2016	Q1 2016	Q4 2015	Q3 2015	Q2 2015
Notes:		Category		SG	SG	SG	SG	SG	SG	SG	SG
- Small Cap Growth fund in the Asset Allocation Models. Fund was added to replace Sentinel Small Company (SAGWX) as the result of action taken during the 3Q14 review. (12/09/2014)		Return 1 Yr Rank	Top 50%	47%	63%	18%	76%	79%	73%	86%	80%
		Return 3 Yr Rank	Top 50%	83%	67%	36%	59%	55%	10%	15%	7%
		Return 5 Yr Rank	Top 50%	36%	35%	17%	30%	28%	23%	25%	12%
	74	Alpha 5 Yr Rank	Top 50%	47%	46%	22%	30%	30%	21%	23%	15%
		RSquared 5 Yr Value	80% or greater	54.22%	55.62%	59.88%	66.08%	66.37%	63.81%	67.31%	70.16%
		Sortino Ratio 5 Yr Rank	Top 50%	61%	65%	57%	47%	44%	35%	39%	25%
		Info Ratio 5 Yr Rank	Top 50%	29%	29%	17%	19%	18%	21%	25%	14%
		Net Expense Ratio Rank	Lowest 50%	15%	14%	14%	14%	14%	13%	13%	16%
		Manager Tenure	2 years or more	16.9 years	16.7 years	16.4 years	16.2 years	15.9 years	15.7 years	15.4 years	15.2 years
		Monitor Score		74	62	65	64	68	75	79	83

Category Codes: SG=Small Growth

Cohen & Steers Realty Shares		Ticker: CSRSX		Monitor History							
Fund Category: Real Estate		**Standards**	**Criteria**	Q1 2017	Q4 2016	Q3 2016	Q2 2016	Q1 2016	Q4 2015	Q3 2015	Q2 2015
Notes:		Category		SR	SR	SR	SR	SR	SR	SR	SR
- Added following 2Q2011 fund review as the Specialty Real Estate fund for the enhanced Asset Allocation Model Portfolios. (08/01/2011)		Return 1 Yr Rank	Top 50%	29%	62%	23%	47%	45%	5%	13%	19%
- Fund was placed "Under Scrutiny" during DC Committee's 1Q13 investment review. It was reviewed at each semi-annual meeting as it continued to improve. It remained "Under Scrutiny" through 2015. (06/14/2016)		Return 3 Yr Rank	Top 50%	17%	23%	10%	26%	22%	8%	12%	19%
During the 1Q16 investment review, the DC Committee lifted the "Under Scrutiny" category. (06/15/2016)		Return 5 Yr Rank	Top 50%	19%	28%	27%	57%	54%	39%	39%	44%
	79	Alpha 5 Yr Rank	Top 50%	28%	40%	34%	60%	57%	48%	45%	54%
		RSquared 5 Yr Value	80% or greater	23.92%	23.77%	31.21%	39.92%	42.87%	39.54%	39.8%	42.6%
		Sortino Ratio 5 Yr Rank	Top 50%	26%	35%	37%	67%	65%	53%	48%	59%
		Info Ratio 5 Yr Rank	Top 50%	16%	29%	27%	52%	52%	34%	30%	42%
		Net Expense Ratio Rank	Lowest 50%	38%	36%	36%	35%	37%	37%	35%	34%
		Manager Tenure	2 years or more	9.5 years	9.2 years	9 years	8.7 years	10.9 years	10.7 years	10.4 years	10.2 years
		Monitor Score		79	72	72	68	69	70	68	65

Category Codes: SR=Real Estate

American Funds EuroPacific Growth Fund (R6) — Ticker: RERGX

Fund Category: Foreign Large Growth

Notes:
- Foreign Large Blend fund in the Asset Allocation Model Portfolios (12/15/2016)
- Changed from Share Class R4 to Share Class R6 (12/15/2016)

91

Standards	Criteria	Q1 2017	Q4 2016	Q3 2016	Q2 2016	Q1 2016	Q4 2015	Q3 2015	Q2 2015
Category		FG	FG	FG	FG	FG	FG	FG	FG
Return 1 Yr Rank	Top 50%	14%	21%	47%	64%	79%	67%	47%	27%
Return 3 Yr Rank	Top 50%	24%	22%	20%	35%	34%	39%	33%	25%
Return 5 Yr Rank	Top 50%	24%	27%	34%	48%	53%	47%	48%	45%
Alpha 5 Yr Rank	Top 50%	24%	28%	34%	49%	54%	47%	48%	43%
RSquared 5 Yr Value	80% or greater	92.28%	92.82%	93.54%	94.32%	94.92%	94.84%	95.3%	95.62%
Sortino Ratio 5 Yr Rank	Top 50%	19%	20%	27%	47%	52%	45%	48%	40%
Info Ratio 5 Yr Rank	Top 50%	12%	10%	16%	35%	43%	30%	35%	33%
Net Expense Ratio Rank	Lowest 50%	5%	4%	3%	3%	3%	3%	3%	3%
Manager Tenure	2 years or more	25.3 years	25 years	24.8 years	24.5 years	24.3 years	24 years	23.8 years	23.5 years
Monitor Score		91	--	--	--	--	--	--	--

Category Codes: FG=Foreign Large Growth

Oppenheimer Developing Markets Fund (Y) — Ticker: ODVYX

Fund Category: Diversified Emerging Mkts

Notes:
- Diversified Emerging Market fund within the Plan's Asset Allocation Model Portfolio (08/01/2011)
- Changed from Share Class A to Share Class Y. (06/20/2013)

87

Standards	Criteria	Q1 2017	Q4 2016	Q3 2016	Q2 2016	Q1 2016	Q4 2015	Q3 2015	Q2 2015
Category		EM	EM	EM	EM	EM	EM	EM	EM
Return 1 Yr Rank	Top 50%	62%	57%	26%	49%	35%	46%	81%	80%
Return 3 Yr Rank	Top 50%	71%	72%	65%	45%	21%	26%	41%	32%
Return 5 Yr Rank	Top 50%	27%	22%	26%	18%	16%	16%	20%	10%
Alpha 5 Yr Rank	Top 50%	30%	25%	31%	19%	16%	17%	22%	15%
RSquared 5 Yr Value	80% or greater	81.94%	82.89%	85.37%	87.49%	88.89%	83.38%	83.21%	85.64%
Sortino Ratio 5 Yr Rank	Top 50%	28%	21%	28%	20%	15%	17%	20%	11%
Info Ratio 5 Yr Rank	Top 50%	33%	26%	30%	24%	19%	22%	26%	12%
Net Expense Ratio Rank	Lowest 50%	24%	23%	22%	22%	21%	21%	19%	20%
Manager Tenure	2 years or more	9.9 years	9.7 years	9.4 years	9.2 years	8.9 years	8.7 years	8.4 years	8.2 years
Monitor Score		87	88	91	93	92	91	91	93

Category Codes: EM=Diversified Emerging Mkts

PIMCO Commodity RealReturn Stgy. Fund (I) — Ticker: PCRIX

Fund Category: Commodities Broad Basket

Notes:

- Changed from Share Class A to Share Class Instl (12/15/2016)
- Broad Commodities fund in the Asset Allocation Model Portfolios (12/15/2016)

Monitor Score: 78

Standards	Criteria	Q1 2017	Q4 2016	Q3 2016	Q2 2016	Q1 2016	Q4 2015	Q3 2015	Q2 2015
Category		BB	BB	BB	BB	BB	BB	BB	BB
Return 1 Yr Rank	Top 50%	24%	22%	39%	58%	61%	62%	58%	63%
Return 3 Yr Rank	Top 50%	55%	44%	48%	44%	70%	75%	74%	59%
Return 5 Yr Rank	Top 50%	49%	53%	49%	39%	38%	45%	29%	26%
Alpha 5 Yr Rank	Top 50%	26%	34%	25%	23%	21%	25%	27%	26%
RSquared 5 Yr Value	80% or greater	84.84%	84.19%	84.45%	86.26%	86.27%	86.41%	87.37%	87.23%
Sortino Ratio 5 Yr Rank	Top 50%	26%	28%	25%	23%	21%	25%	24%	22%
Info Ratio 5 Yr Rank	Top 50%	51%	52%	50%	37%	39%	44%	31%	25%
Net Expense Ratio Rank	Lowest 50%	15%	13%	12%	11%	12%	12%	12%	11%
Manager Tenure	2 years or more	9.3 years	9 years	8.8 years	8.5 years	8.3 years	8 years	7.8 years	7.5 years
Monitor Score		78	--	--	--	--	--	--	--

Category Codes: BB=Commodities Broad Basket

Baird Aggregate Bond Fund (Inv) — Ticker: BAGSX

Fund Category: Intermediate-Term Bond

Notes:

- Intermediate Bond fund in the Asset Allocation Models. Fund added to replace PIMCO Total Return (PTTDX) as the result of action taken during the 3Q2015 investment review. (12/14/2015)

Monitor Score: 98

Standards	Criteria	Q1 2017	Q4 2016	Q3 2016	Q2 2016	Q1 2016	Q4 2015	Q3 2015	Q2 2015
Category		CI	CI	CI	CI	CI	CI	CI	CI
Return 1 Yr Rank	Top 50%	57%	42%	41%	13%	27%	39%	14%	19%
Return 3 Yr Rank	Top 50%	23%	18%	18%	13%	15%	20%	18%	27%
Return 5 Yr Rank	Top 50%	25%	25%	24%	12%	11%	14%	17%	25%
Alpha 5 Yr Rank	Top 50%	36%	34%	35%	27%	26%	27%	31%	36%
RSquared 5 Yr Value	80% or greater	97.22%	96.33%	95.2%	93.94%	93.72%	93.36%	93.73%	93.62%
Sortino Ratio 5 Yr Rank	Top 50%	27%	27%	20%	14%	14%	15%	20%	25%
Info Ratio 5 Yr Rank	Top 50%	2%	1%	1%	1%	2%	2%	2%	2%
Net Expense Ratio Rank	Lowest 50%	36%	35%	32%	32%	32%	31%	30%	29%
Manager Tenure	2 years or more	16.5 years	16.3 years	16 years	15.8 years	15.5 years	15.3 years	15 years	14.8 years
Monitor Score		98	100	100	100	100	100	--	--

Category Codes: CI=Intermediate-Term Bond

Eaton Vance High Income Opport. Fund (I) — Ticker: EIHIX

Fund Category: High Yield Bond

Notes:

High Yield Bond in the asset allocation models. This fund was added replacing/accepting assets from Fidelity High Income-SPHIX as a result of the 1Q16 investment committee meeting. (06/14/2016)

93

Standards	Criteria	Q1 2017	Q4 2016	Q3 2016	Q2 2016	Q1 2016	Q4 2015	Q3 2015	Q2 2015
Category		HY	HY	HY	HY	HY	HY	HY	HY
Return 1 Yr Rank	Top 50%	73%	60%	24%	11%	9%	11%	15%	7%
Return 3 Yr Rank	Top 50%	8%	5%	4%	1%	1%	3%	6%	8%
Return 5 Yr Rank	Top 50%	9%	9%	8%	4%	2%	2%	3%	5%
Alpha 5 Yr Rank	Top 50%	10%	10%	9%	6%	3%	4%	6%	9%
RSquared 5 Yr Value	80% or greater	9.31%	9.54%	7.48%	2.17%	3.02%	2.96%	1.66%	2.32%
Sortino Ratio 5 Yr Rank	Top 50%	5%	4%	3%	7%	5%	6%	8%	8%
Info Ratio 5 Yr Rank	Top 50%	2%	1%	1%	2%	1%	2%	2%	5%
Net Expense Ratio Rank	Lowest 50%	13%	15%	14%	16%	14%	13%	12%	12%
Manager Tenure	2 years or more	21.3 years	21 years	20.8 years	20.5 years	20.3 years	20 years	19.8 years	19.5 years
Monitor Score		93	79	81	--	--	--	--	--

Category Codes: HY=High Yield Bond

BlackRock Infla. Protected Bond Fund (K) — Ticker: BPLBX

Fund Category: Inflation-Protected Bond

Notes:

-Share Class change from Svc Share Class to R6 (12/15/2016)

-TIPS in Asset Allocation Models. (12/15/2016)

93

Standards	Criteria	Q1 2017	Q4 2016	Q3 2016	Q2 2016	Q1 2016	Q4 2015	Q3 2015	Q2 2015
Category		IP	IP	IP	IP	IP	IP	IP	IP
Return 1 Yr Rank	Top 50%	39%	50%	41%	43%	56%	46%	60%	48%
Return 3 Yr Rank	Top 50%	33%	40%	36%	36%	39%	38%	29%	25%
Return 5 Yr Rank	Top 50%	27%	31%	21%	17%	26%	19%	19%	17%
Alpha 5 Yr Rank	Top 50%	35%	36%	32%	30%	29%	27%	26%	25%
RSquared 5 Yr Value	80% or greater	70.73%	71.58%	68.79%	68.64%	65.16%	63.09%	62.65%	63.89%
Sortino Ratio 5 Yr Rank	Top 50%	29%	36%	22%	17%	25%	17%	22%	15%
Info Ratio 5 Yr Rank	Top 50%	40%	41%	33%	25%	33%	22%	23%	18%
Net Expense Ratio Rank	Lowest 50%	16%	16%	16%	18%	16%	15%	17%	15%
Manager Tenure	2 years or more	6.7 years	6.5 years	6.2 years	6 years	5.7 years	5.5 years	5.2 years	5 years
Monitor Score		93	--	--	--	--	--	--	--

Category Codes: IP=Inflation-Protected Bond

Templeton Global Bond Fund (R6) — Ticker: FBNRX

Fund Category: World Bond

Notes:

- Change from Share Class A to Share Class R6 (12/15/2016)
- Global Bond fund in the Asset Allocation Model Portfolios (12/15/2016)

78

Standards	Criteria	Q1 2017	Q4 2016	Q3 2016	Q2 2016	Q1 2016	Q4 2015	Q3 2015	Q2 2015
		Monitor History							
Category		IB	IB	IB	IB	IB	IB	IB	IB
Return 1 Yr Rank	Top 50%	2%	13%	97%	97%	95%	43%	72%	26%
Return 3 Yr Rank	Top 50%	19%	27%	88%	79%	57%	27%	29%	9%
Return 5 Yr Rank	Top 50%	11%	11%	36%	52%	39%	27%	29%	14%
Alpha 5 Yr Rank	Top 50%	4%	4%	16%	25%	17%	12%	11%	4%
RSquared 5 Yr Value	80% or greater	0.52%	1.03%	2.6%	1.12%	1.36%	1.48%	1.07%	1.31%
Sortino Ratio 5 Yr Rank	Top 50%	32%	27%	58%	63%	54%	40%	38%	37%
Info Ratio 5 Yr Rank	Top 50%	22%	21%	33%	33%	28%	20%	24%	23%
Net Expense Ratio Rank	Lowest 50%	13%	13%	11%	12%	12%	13%	12%	12%
Manager Tenure	2 years or more	15.3 years	15 years	14.8 years	14.5 years	14.3 years	14 years	13.8 years	13.5 years
Monitor Score		78	--	--	--	--	--	--	--

Category Codes: IB=World Bond

T. Rowe Price Retirement Balanced Fund (Adv) — Ticker: PARIX

Fund Category: Allocation--30% to 50% Equity
The investment category for this fund may have changed since your last review. The previous category for this plan fund was Target-Date Retirement.

Notes:

44

Standards	Criteria	Q1 2017	Q4 2016	Q3 2016	Q2 2016	Q1 2016	Q4 2015	Q3 2015	Q2 2015
		Monitor History							
Category		CA	CA	CA	CA	CA	CA	CA	CA
Return 1 Yr Rank	Top 50%	57%	48%	37%	32%	15%	31%	58%	52%
Return 3 Yr Rank	Top 50%	43%	54%	48%	45%	37%	43%	48%	45%
Return 5 Yr Rank	Top 50%	59%	58%	54%	59%	46%	54%	51%	50%
Alpha 5 Yr Rank	Top 50%	63%	63%	63%	60%	65%	70%	73%	78%
RSquared 5 Yr Value	80% or greater	97.51%	97.58%	97.7%	98.1%	98.16%	98.27%	98.2%	98.31%
Sortino Ratio 5 Yr Rank	Top 50%	58%	58%	52%	57%	60%	64%	66%	71%
Info Ratio 5 Yr Rank	Top 50%	77%	79%	76%	74%	71%	80%	83%	92%
Net Expense Ratio Rank	Lowest 50%	27%	26%	25%	24%	25%	25%	24%	24%
Manager Tenure	2 years or more	14.5 years	14.3 years	14 years	13.8 years	13.5 years	13.3 years	13 years	12.8 years
Monitor Score		44	77	77	76	76	--	--	--

Category Codes: CA=Allocation--30% to 50% Equity

American Funds American Balanced Fund (R6)		Ticker: RLBGX		Monitor History							
Fund Category: Allocation--50% to 70% Equity		**Standards**	**Criteria**	Q1 2017	Q4 2016	Q3 2016	Q2 2016	Q1 2016	Q4 2015	Q3 2015	Q2 2015
Notes:		Category		MA	MA	MA	MA	MA	MA	MA	MA
- Changed from Share Class R4 to Share Class R6 (12/15/2016)		Return 1 Yr Rank	Top 50%	22%	21%	7%	3%	2%	3%	11%	15%
		Return 3 Yr Rank	Top 50%	3%	5%	2%	2%	2%	2%	2%	8%
		Return 5 Yr Rank	Top 50%	3%	4%	2%	2%	2%	1%	2%	2%
	100	Alpha 5 Yr Rank	Top 50%	3%	4%	3%	2%	2%	2%	4%	4%
		RSquared 5 Yr Value	80% or greater	89.61%	89.44%	90.98%	93.06%	93.04%	93.02%	93.27%	94.4%
		Sortino Ratio 5 Yr Rank	Top 50%	4%	4%	4%	2%	2%	3%	4%	5%
		Info Ratio 5 Yr Rank	Top 50%	2%	2%	2%	1%	1%	1%	1%	1%
		Net Expense Ratio Rank	Lowest 50%	2%	2%	2%	2%	2%	2%	2%	2%
		Manager Tenure	2 years or more	20.3 years	20 years	19.8 years	19.5 years	19.3 years	19 years	18.8 years	18.5 years
		Monitor Score		100	--	--	--	--	--	--	--

Category Codes: MA=Allocation--50% to 70% Equity

T. Rowe Price Retirement 2020 Fund (Adv)		Ticker: PARBX		Monitor History							
Fund Category: Target-Date 2020		**Standards**	**Criteria**	Q1 2017	Q4 2016	Q3 2016	Q2 2016	Q1 2016	Q4 2015	Q3 2015	Q2 2015
Notes:		Category		TE	TE	TE	TE	TE	TE	TE	TE
		Return 1 Yr Rank	Top 50%	9%	23%	3%	59%	42%	23%	59%	27%
		Return 3 Yr Rank	Top 50%	7%	21%	6%	8%	8%	5%	6%	1%
		Return 5 Yr Rank	Top 50%	5%	3%	2%	8%	10%	9%	4%	1%
	86	Alpha 5 Yr Rank	Top 50%	47%	45%	49%	52%	50%	46%	45%	60%
		RSquared 5 Yr Value	80% or greater	98.13%	98.11%	97.71%	97.93%	98.11%	98.13%	98.17%	98.28%
		Sortino Ratio 5 Yr Rank	Top 50%	44%	43%	44%	44%	40%	35%	34%	44%
		Info Ratio 5 Yr Rank	Top 50%	6%	3%	5%	12%	15%	15%	11%	9%
		Net Expense Ratio Rank	Lowest 50%	61%	59%	57%	55%	56%	55%	52%	53%
		Manager Tenure	2 years or more	14.5 years	14.3 years	14 years	13.8 years	13.5 years	13.3 years	13 years	12.8 years
		Monitor Score		86	90	92	94	95	--	--	--

Category Codes: TE=Target-Date 2020

T. Rowe Price Retirement 2030 Fund (Adv) — **Ticker: PARCX**

Fund Category: Target-Date 2030

Notes:

Score: 89

Standards	Criteria	Q1 2017	Q4 2016	Q3 2016	Q2 2016	Q1 2016	Q4 2015	Q3 2015	Q2 2015
Category		TH	TH	TH	TH	TH	TH	TH	TH
Return 1 Yr Rank	Top 50%	12%	46%	15%	60%	35%	15%	39%	22%
Return 3 Yr Rank	Top 50%	9%	21%	7%	9%	9%	8%	8%	5%
Return 5 Yr Rank	Top 50%	8%	6%	6%	10%	11%	9%	6%	4%
Alpha 5 Yr Rank	Top 50%	26%	25%	30%	34%	31%	29%	29%	35%
RSquared 5 Yr Value	80% or greater	96.8%	96.89%	96.61%	96.99%	97.3%	97.31%	97.29%	97.42%
Sortino Ratio 5 Yr Rank	Top 50%	25%	25%	25%	30%	28%	21%	21%	24%
Info Ratio 5 Yr Rank	Top 50%	11%	13%	11%	15%	16%	16%	14%	15%
Net Expense Ratio Rank	Lowest 50%	62%	61%	59%	57%	57%	57%	53%	53%
Manager Tenure	2 years or more	14.5 years	14.3 years	14 years	13.8 years	13.5 years	13.3 years	13 years	12.8 years
Monitor Score		89	88	90	92	96	--	--	--

Category Codes: TH=Target-Date 2030

T. Rowe Price Retirement 2040 Fund (Adv) — **Ticker: PARDX**

Fund Category: Target-Date 2040

Notes:

Score: 87

Standards	Criteria	Q1 2017	Q4 2016	Q3 2016	Q2 2016	Q1 2016	Q4 2015	Q3 2015	Q2 2015
Category		TJ	TJ	TJ	TJ	TJ	TJ	TJ	TJ
Return 1 Yr Rank	Top 50%	15%	65%	25%	60%	32%	8%	33%	18%
Return 3 Yr Rank	Top 50%	13%	30%	10%	8%	7%	7%	8%	3%
Return 5 Yr Rank	Top 50%	7%	6%	3%	10%	9%	9%	4%	3%
Alpha 5 Yr Rank	Top 50%	23%	22%	28%	29%	26%	24%	24%	25%
RSquared 5 Yr Value	80% or greater	95.42%	95.64%	95.71%	96.28%	96.75%	96.79%	96.74%	96.94%
Sortino Ratio 5 Yr Rank	Top 50%	22%	22%	21%	28%	22%	17%	16%	18%
Info Ratio 5 Yr Rank	Top 50%	19%	17%	17%	17%	17%	17%	13%	15%
Net Expense Ratio Rank	Lowest 50%	63%	62%	61%	58%	58%	58%	55%	55%
Manager Tenure	2 years or more	14.5 years	14.3 years	14 years	13.8 years	13.5 years	13.3 years	13 years	12.8 years
Monitor Score		87	86	88	90	94	--	--	--

Category Codes: TJ=Target-Date 2040

T. Rowe Price Retirement 2050 Fund (Adv)		Ticker: PARFX		Monitor History							
Fund Category: Target-Date 2050		**Standards**	**Criteria**	Q1 2017	Q4 2016	Q3 2016	Q2 2016	Q1 2016	Q4 2015	Q3 2015	Q2 2015
Notes:		Category		TN	TN	TN	TN	TN	TN	TN	TN
		Return 1 Yr Rank	Top 50%	31%	68%	32%	52%	28%	10%	30%	22%
		Return 3 Yr Rank	Top 50%	17%	31%	15%	12%	7%	11%	10%	9%
		Return 5 Yr Rank	Top 50%	12%	10%	7%	12%	13%	12%	5%	3%
	87	Alpha 5 Yr Rank	Top 50%	20%	21%	27%	28%	28%	27%	25%	27%
		RSquared 5 Yr Value	80% or greater	95.39%	95.56%	95.68%	96.28%	96.76%	96.8%	96.77%	96.94%
		Sortino Ratio 5 Yr Rank	Top 50%	20%	20%	21%	27%	21%	19%	15%	18%
		Info Ratio 5 Yr Rank	Top 50%	18%	18%	18%	17%	20%	18%	15%	18%
		Net Expense Ratio Rank	Lowest 50%	62%	61%	59%	56%	56%	56%	54%	53%
		Manager Tenure	2 years or more	10.3 years	10 years	9.8 years	9.5 years	9.3 years	9 years	8.8 years	8.5 years
		Monitor Score		87	86	90	92	96	--	--	--

Category Codes: TN=Target-Date 2050

PERFORMANCE

Fund Performance and Benchmarks

Fund Name		Ticker	3 Month Total	% Rank	YTD	% Rank	1 Year Total	% Rank	3 Year Annual	% Rank	5 Year Annual	% Rank	10 Year Annual	% Rank
								✔		✔		✔		
LARGE VALUE														*1,324 funds in category*
MFS Value Fund (R6)	96 ■	MEIKX	4.78%	18%	4.78%	18%	17.11%	55%	9.20%	12%	13.20%	11%	7.17%	14%
Category Average			3.70%	--	3.70%	--	17.45%	--	7.37%	--	11.55%	--	5.73%	--
Russell 1000 Value Index			3.27%	--	3.27%	--	19.22%	--	8.67%	--	13.13%	--	5.93%	--
LARGE BLEND														*1,535 funds in category*
American Funds Fundamental Investors (R6)	90 ■	RFNGX	6.68%	16%	6.68%	16%	19.76%	11%	10.75%	3%	13.63%	6%	7.84%	11%
TIAA-CREF Social Choice Equity Fund (R)	27 ■	TRSCX	5.01%	70%	5.01%	70%	17.06%	35%	8.09%	60%	11.94%	56%	6.89%	43%
Vanguard 500 Index Fund (Adm)	75 ■	VFIAX	6.05%	30%	6.05%	30%	17.13%	33%	10.34%	7%	13.26%	12%	7.50%	21%
Category Average			5.57%	--	5.57%	--	15.97%	--	8.17%	--	11.77%	--	6.61%	--
Russell 1000 Index			6.03%	--	6.03%	--	17.43%	--	9.99%	--	13.26%	--	7.58%	--
LARGE GROWTH														*1,508 funds in category*
Calvert Equity Fund (A)	36 ■	CSIEX	6.89%	77%	6.89%	77%	8.99%	96%	8.01%	66%	10.43%	76%	7.54%	59%
Franklin Growth Fund (R6)	86 ■	FIFRX	8.33%	58%	8.33%	58%	17.56%	18%	10.79%	16%	12.70%	29%	8.45%	33%
Category Average			8.66%	--	8.66%	--	14.84%	--	8.59%	--	11.60%	--	7.76%	--
Russell 1000 Growth Index			8.91%	--	8.91%	--	15.76%	--	11.27%	--	13.32%	--	9.13%	--
MID-CAP VALUE														*412 funds in category*
Prudential QMA Mid-Cap Value Fund (Z)	93 ■	SPVZX	3.13%	62%	3.13%	62%	21.71%	20%	8.73%	20%	14.20%	10%	8.26%	18%
Category Average			3.51%	--	3.51%	--	18.87%	--	7.08%	--	12.09%	--	6.83%	--
Russell Mid Cap Value Index			3.76%	--	3.76%	--	19.82%	--	8.94%	--	14.07%	--	7.47%	--
MID-CAP BLEND														*489 funds in category*
Ariel Fund (Inv)	65 ■	ARGFX	6.56%	10%	6.56%	10%	23.54%	5%	9.79%	7%	14.76%	5%	7.38%	43%
Calvert Capital Accumulation Fund (A)	22 ■	CCAFX	2.89%	82%	2.89%	82%	6.67%	99%	3.90%	85%	8.29%	92%	6.85%	53%
Parnassus Mid Cap Fund	92 ■	PARMX	5.33%	19%	5.33%	19%	18.28%	43%	10.46%	4%	12.78%	31%	9.32%	4%
Category Average			4.19%	--	4.19%	--	17.14%	--	6.50%	--	11.59%	--	6.82%	--
Russell Mid Cap Index			5.15%	--	5.15%	--	17.03%	--	8.48%	--	13.09%	--	7.94%	--
MID-CAP GROWTH														*663 funds in category*
JPMorgan Mid Cap Equity Fund (I)	98 ■	VSNGX	6.20%	75%	6.20%	75%	13.97%	66%	7.56%	28%	12.67%	15%	8.30%	28%
Category Average			7.30%	--	7.30%	--	15.60%	--	6.08%	--	10.33%	--	7.30%	--
Russell Mid Cap Growth Index			6.89%	--	6.89%	--	14.07%	--	7.88%	--	11.95%	--	8.13%	--
SMALL VALUE														*440 funds in category*
Fidelity Advisor Small Cap Value Fund (I)	91 ■	FCVIX	0.11%	54%	0.11%	54%	16.97%	93%	8.32%	23%	13.38%	15%	8.99%	1%
Category Average			0.32%	--	0.32%	--	23.38%	--	6.19%	--	11.60%	--	6.60%	--
Russell 2000 Value Index			-0.13%	--	-0.13%	--	29.37%	--	7.62%	--	12.54%	--	6.09%	--
SMALL GROWTH														*705 funds in category*
Franklin Small Cap Growth Fund (Adv)	74 ■	FSSAX	4.71%	64%	4.71%	64%	22.53%	47%	2.90%	83%	11.46%	36%	8.29%	28%
Category Average			5.55%	--	5.55%	--	22.48%	--	5.46%	--	10.73%	--	7.45%	--
Russell 2000 Growth Index			5.35%	--	5.35%	--	23.03%	--	6.72%	--	12.10%	--	8.06%	--

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Fund Performance and Benchmarks

Fund Name		Ticker	3 Month Total	% Rank	YTD	% Rank	1 Year Total	% Rank	3 Year Annual	% Rank	5 Year Annual	% Rank	10 Year Annual	% Rank
								✔		✔		✔		
REAL ESTATE														*271 funds in category*
Cohen & Steers Realty Shares	79	CSRSX	1.48%	24%	1.48%	24%	3.31%	29%	10.12%	17%	9.62%	19%	4.95%	24%
Category Average			0.98%	--	0.98%	--	3.05%	--	9.05%	--	8.93%	--	4.15%	--
S&P 1500 REIT Industry Index			2.86%	--	2.86%	--	4.57%	--	11.06%	--	10.47%	--	5.13%	--
FOREIGN LARGE GROWTH														*423 funds in category*
American Funds EuroPacific Growth Fund (R6)	91	RERGX	9.37%	42%	9.37%	42%	13.10%	14%	2.17%	24%	6.64%	24%	3.51%	9%
Category Average			9.17%	--	9.17%	--	8.60%	--	1.11%	--	5.55%	--	1.97%	--
MSCI All Country World ex-US NR Index			7.86%	--	7.86%	--	13.13%	--	0.56%	--	4.36%	--	1.35%	--
DIVERSIFIED EMERGING MKTS														*876 funds in category*
Oppenheimer Developing Markets Fund (Y)	87	ODVYX	11.04%	66%	11.04%	66%	15.46%	62%	-0.14%	71%	2.34%	27%	5.39%	2%
Category Average			11.62%	--	11.62%	--	16.52%	--	0.75%	--	1.34%	--	2.32%	--
MSCI Emerging Markets NR Index			11.45%	--	11.45%	--	17.22%	--	1.17%	--	0.81%	--	2.72%	--
COMMODITIES BROAD BASKET														*151 funds in category*
PIMCO Commodity RealReturn Stgy. Fund (I)	78	PCRIX	-1.60%	35%	-1.60%	35%	10.77%	24%	-13.94%	55%	-9.82%	49%	-4.12%	18%
Category Average			-2.07%	--	-2.07%	--	9.09%	--	-13.45%	--	-9.94%	--	-6.72%	--
S&P 500 Index			6.07%	--	6.07%	--	17.17%	--	10.36%	--	13.30%	--	7.51%	--
INTERMEDIATE-TERM BOND														*1,025 funds in category*
Baird Aggregate Bond Fund (Inv)	98	BAGSX	0.95%	58%	0.95%	58%	1.31%	57%	2.92%	23%	3.08%	25%	4.39%	45%
Category Average			1.07%	--	1.07%	--	1.77%	--	2.43%	--	2.58%	--	4.18%	--
Bloomberg Barclays U.S. Aggregate Bond Index			0.82%	--	0.82%	--	0.44%	--	2.68%	--	2.34%	--	4.27%	--
HIGH YIELD BOND														*733 funds in category*
Eaton Vance High Income Opport. Fund (I)	93	EIHIX	2.26%	56%	2.26%	56%	11.76%	73%	4.89%	8%	7.21%	9%	6.21%	45%
Category Average			2.31%	--	2.31%	--	13.54%	--	3.20%	--	5.64%	--	6.00%	--
Bloomberg Barclays U.S. Corporate High Yield Index			2.70%	--	2.70%	--	16.39%	--	4.56%	--	6.82%	--	7.46%	--
INFLATION-PROTECTED BOND														*242 funds in category*
BlackRock Infla. Protected Bond Fund (K)	93	BPLBX	1.44%	17%	1.44%	17%	1.97%	39%	1.49%	33%	0.72%	27%	4.31%	6%
Category Average			1.19%	--	1.19%	--	2.16%	--	1.21%	--	0.41%	--	3.34%	--
Bloomberg Barclays U.S. Treasury TIPS Index			1.26%	--	1.26%	--	1.48%	--	2.03%	--	0.97%	--	4.24%	--
WORLD BOND														*357 funds in category*
Templeton Global Bond Fund (R6)	78	FBNRX	4.69%	6%	4.69%	6%	11.64%	2%	2.81%	19%	3.94%	11%	6.98%	1%
Category Average			2.30%	--	2.30%	--	1.84%	--	0.42%	--	1.44%	--	3.91%	--
Bloomberg Barclays Global Aggregate Index			1.76%	--	1.76%	--	-1.90%	--	-0.39%	--	0.38%	--	3.34%	--
ALLOCATION--30% TO 50% EQUITY														*540 funds in category*
T. Rowe Price Retirement Balanced Fund (Adv)	44	PARIX	3.33%	32%	3.33%	32%	7.48%	57%	3.60%	43%	4.87%	59%	4.47%	52%
Category Average			3.02%	--	3.02%	--	8.10%	--	3.23%	--	5.12%	--	4.43%	--
S&P Target Risk Moderate Index			3.37%	--	3.37%	--	6.95%	--	3.63%	--	5.26%	--	3.95%	--

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Fund Performance and Benchmarks

Fund Name		Ticker	3 Month Total	% Rank	YTD	% Rank	1 Year Total	% Rank ✔	3 Year Annual	% Rank ✔	5 Year Annual	% Rank ✔	10 Year Annual	% Rank
ALLOCATION--50% TO 70% EQUITY														*844 funds in category*
American Funds American Balanced Fund (R6)	100	RLBGX	4.30%	30%	4.30%	30%	11.58%	22%	7.61%	3%	10.23%	3%	7.14%	6%
Category Average			3.86%	--	3.86%	--	10.61%	--	4.46%	--	7.04%	--	5.19%	--
S&P Target Risk Growth Index			4.63%	--	4.63%	--	9.94%	--	4.96%	--	7.19%	--	4.69%	--
TARGET-DATE 2020														*257 funds in category*
T. Rowe Price Retirement 2020 Fund (Adv)	86	PARBX	4.93%	3%	4.93%	3%	10.85%	9%	5.06%	7%	7.59%	5%	5.27%	3%
Category Average			3.56%	--	3.56%	--	8.42%	--	3.88%	--	5.83%	--	4.03%	--
S&P Target Date 2020 GR Index			3.74%	--	3.74%	--	9.51%	--	5.14%	--	7.09%	--	5.14%	--
TARGET-DATE 2030														*257 funds in category*
T. Rowe Price Retirement 2030 Fund (Adv)	89	PARCX	6.04%	3%	6.04%	3%	13.07%	12%	5.81%	9%	8.91%	8%	5.64%	10%
Category Average			4.75%	--	4.75%	--	11.40%	--	4.73%	--	7.30%	--	4.36%	--
S&P Target Date 2030 GR Index			4.51%	--	4.51%	--	11.75%	--	5.71%	--	8.26%	--	5.35%	--
TARGET-DATE 2040														*257 funds in category*
T. Rowe Price Retirement 2040 Fund (Adv)	87	PARDX	6.82%	3%	6.82%	3%	14.61%	15%	6.19%	13%	9.60%	7%	5.91%	8%
Category Average			5.56%	--	5.56%	--	13.36%	--	5.22%	--	8.12%	--	4.57%	--
S&P Target Date 2040 GR Index			5.13%	--	5.13%	--	13.55%	--	6.20%	--	9.13%	--	5.51%	--
TARGET-DATE 2050														*247 funds in category*
T. Rowe Price Retirement 2050 Fund (Adv)	87	PARFX	6.90%	5%	6.90%	5%	14.78%	31%	6.25%	17%	9.63%	12%	5.92%	20%
Category Average			5.86%	--	5.86%	--	14.08%	--	5.44%	--	8.45%	--	4.69%	--
S&P Target Date 2050 GR Index			5.58%	--	5.58%	--	14.73%	--	6.51%	--	9.73%	--	5.62%	--

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Historical Performance (Previous 8 Years)

Fund Name		Ticker	2016	% Rank	2015	% Rank	2014	% Rank	2013	% Rank	2012	% Rank	2011	% Rank	2010	% Rank	2009	% Rank
LARGE VALUE																		*1,324 funds in category*
MFS Value Fund (R6)	96	MEIKX	14.25%	53%	-0.42%	12%	10.68%	56%	35.95%	15%	16.57%	34%	-0.05%	50%	11.54%	83%	20.77%	64%
Category Average			14.88%	--	-3.78%	--	10.75%	--	31.79%	--	14.94%	--	0.24%	--	14.27%	--	25.01%	--
Russell 1000 Value Index			17.34%	--	-3.83%	--	13.45%	--	32.53%	--	17.51%	--	0.39%	--	15.51%	--	19.69%	--
LARGE BLEND																		*1,535 funds in category*
American Funds Fundamental Investors (R6)	90	RFNGX	12.88%	18%	3.71%	5%	9.27%	82%	31.94%	53%	17.53%	17%	-1.57%	72%	14.39%	51%	33.62%	19%
TIAA-CREF Social Choice Equity Fund (R)	27	TRSCX	13.24%	15%	-2.69%	75%	11.00%	63%	33.89%	28%	13.86%	74%	-0.26%	56%	15.55%	28%	32.01%	26%
Vanguard 500 Index Fund (Adm)	75	VFIAX	11.93%	27%	1.36%	20%	13.64%	19%	32.33%	45%	15.96%	41%	2.08%	20%	15.05%	35%	26.62%	54%
Category Average			10.39%	--	-0.81%	--	11.42%	--	32.16%	--	15.36%	--	-0.17%	--	14.46%	--	28.72%	--
Russell 1000 Index			12.05%	--	0.92%	--	13.24%	--	33.11%	--	16.42%	--	1.50%	--	16.10%	--	28.43%	--
LARGE GROWTH																		*1,508 funds in category*
Calvert Equity Fund (A)	36	CSIEX	2.32%	57%	3.68%	55%	11.04%	45%	30.42%	83%	15.52%	51%	-2.23%	59%	17.23%	37%	33.41%	65%
Franklin Growth Fund (R6)	86	FIFRX	8.86%	10%	2.36%	68%	15.36%	6%	29.75%	87%	13.69%	72%	0.63%	32%	14.87%	59%	34.25%	59%
Category Average			3.19%	--	4.07%	--	10.49%	--	34.68%	--	15.71%	--	-1.45%	--	16.18%	--	36.99%	--
Russell 1000 Growth Index			7.08%	--	5.67%	--	13.05%	--	33.48%	--	15.26%	--	2.64%	--	16.71%	--	37.21%	--
MID-CAP VALUE																		*412 funds in category*
Prudential QMA Mid-Cap Value Fund (Z)	93	SPVZX	21.39%	23%	-6.42%	67%	15.14%	9%	37.32%	25%	14.84%	77%	-0.44%	19%	21.06%	62%	37.61%	43%
Category Average			18.11%	--	-5.39%	--	9.85%	--	34.86%	--	16.41%	--	-3.76%	--	21.99%	--	37.45%	--
Russell Mid Cap Value Index			20.00%	--	-4.78%	--	14.75%	--	33.46%	--	18.51%	--	-1.38%	--	24.75%	--	34.21%	--
MID-CAP BLEND																		*489 funds in category*
Ariel Fund (Inv)	65	ARGFX	15.56%	45%	-4.10%	65%	10.95%	32%	44.68%	5%	20.32%	17%	-11.34%	94%	25.97%	19%	63.42%	3%
Calvert Capital Accumulation Fund (A)	22	CCAFX	6.39%	92%	-3.70%	62%	7.39%	71%	28.86%	91%	15.83%	65%	2.20%	9%	30.02%	2%	30.35%	72%
Parnassus Mid Cap Fund	92	PARMX	16.07%	41%	-0.87%	17%	11.25%	28%	28.24%	94%	18.57%	28%	3.34%	7%	18.72%	80%	36.25%	44%
Category Average			14.23%	--	-4.09%	--	8.80%	--	34.84%	--	16.76%	--	-3.35%	--	22.21%	--	35.77%	--
Russell Mid Cap Index			13.80%	--	-2.44%	--	13.22%	--	34.76%	--	17.28%	--	-1.55%	--	25.48%	--	40.48%	--
MID-CAP GROWTH																		*663 funds in category*
JPMorgan Mid Cap Equity Fund (I)	98	VSNGX	7.36%	32%	0.15%	45%	12.86%	7%	36.74%	37%	18.10%	16%	-1.80%	39%	24.02%	64%	34.18%	69%
Category Average			5.83%	--	-0.54%	--	7.38%	--	35.47%	--	14.56%	--	-3.37%	--	25.52%	--	39.57%	--
Russell Mid Cap Growth Index			7.33%	--	-0.20%	--	11.90%	--	35.74%	--	15.81%	--	-1.65%	--	26.38%	--	46.29%	--
SMALL VALUE																		*440 funds in category*
Fidelity Advisor Small Cap Value Fund (I)	91	FCVIX	21.32%	80%	-1.64%	7%	6.62%	18%	37.16%	44%	20.06%	21%	-3.64%	46%	25.15%	54%	36.69%	31%
Category Average			25.86%	--	-6.62%	--	3.71%	--	36.54%	--	16.43%	--	-4.49%	--	25.48%	--	33.86%	--
Russell 2000 Value Index			31.74%	--	-7.47%	--	4.22%	--	34.52%	--	18.05%	--	-5.50%	--	24.50%	--	20.58%	--
SMALL GROWTH																		*705 funds in category*
Franklin Small Cap Growth Fund (Adv)	74	FSSAX	8.64%	63%	-4.48%	76%	3.82%	41%	55.05%	6%	10.73%	86%	-0.74%	39%	34.99%	13%	45.88%	15%
Category Average			11.31%	--	-2.25%	--	2.72%	--	41.78%	--	14.15%	--	-2.18%	--	28.58%	--	36.55%	--
Russell 2000 Growth Index			11.32%	--	-1.38%	--	5.60%	--	43.30%	--	14.59%	--	-2.91%	--	29.09%	--	34.47%	--

Historical Performance (Previous 8 Years)

Fund Name		Ticker	2016	% Rank	2015	% Rank	2014	% Rank	2013	% Rank	2012	% Rank	2011	% Rank	2010	% Rank	2009	% Rank
REAL ESTATE																		*271 funds in category*
Cohen & Steers Realty Shares	79	CSRSX	5.61%	59%	5.00%	6%	30.18%	38%	3.09%	19%	15.72%	80%	6.18%	72%	27.14%	57%	32.50%	22%
Category Average			6.76%	--	2.44%	--	28.38%	--	1.92%	--	17.81%	--	7.43%	--	27.27%	--	30.79%	--
S&P 1500 REIT Industry Index			7.67%	--	3.86%	--	29.59%	--	1.92%	--	19.12%	--	9.86%	--	28.23%	--	26.50%	--
FOREIGN LARGE GROWTH																		*423 funds in category*
American Funds EuroPacific Growth Fund (R6)	91	RERGX	1.01%	21%	-0.48%	69%	-2.29%	28%	20.58%	48%	19.64%	46%	-13.31%	54%	9.76%	84%	39.35%	29%
Category Average			-2.11%	--	1.23%	--	-3.85%	--	19.80%	--	19.02%	--	-12.17%	--	13.79%	--	35.76%	--
MSCI All Country World ex-US NR Index			4.50%	--	-5.66%	--	-3.87%	--	15.29%	--	16.83%	--	-13.71%	--	11.15%	--	41.45%	--
DIVERSIFIED EMERGING MKTS																		*876 funds in category*
Oppenheimer Developing Markets Fund (Y)	87	ODVYX	7.17%	58%	-13.84%	50%	-4.55%	71%	8.68%	15%	21.29%	27%	-17.85%	33%	27.39%	7%	82.10%	22%
Category Average			8.52%	--	-13.71%	--	-2.75%	--	0.47%	--	19.41%	--	-18.98%	--	19.94%	--	73.62%	--
MSCI Emerging Markets NR Index			11.19%	--	-14.92%	--	-2.19%	--	-2.60%	--	18.22%	--	-18.42%	--	18.88%	--	78.51%	--
COMMODITIES BROAD BASKET																		*151 funds in category*
PIMCO Commodity RealReturn Stgy. Fund (I)	78	PCRIX	14.54%	22%	-25.70%	63%	-18.06%	56%	-14.81%	91%	5.31%	1%	-7.56%	38%	24.13%	3%	39.92%	1%
Category Average			12.24%	--	-24.18%	--	-18.64%	--	-8.62%	--	0.14%	--	-8.03%	--	13.94%	--	20.04%	--
S&P 500 Index			11.96%	--	1.38%	--	13.69%	--	32.39%	--	16.00%	--	2.11%	--	15.06%	--	26.46%	--
INTERMEDIATE-TERM BOND																		*1,025 funds in category*
Baird Aggregate Bond Fund (Inv)	98	BAGSX	3.34%	42%	0.21%	40%	6.71%	12%	-1.54%	48%	7.72%	35%	7.46%	18%	8.16%	37%	10.55%	66%
Category Average			3.23%	--	-0.19%	--	5.34%	--	-1.44%	--	6.74%	--	6.31%	--	7.89%	--	13.75%	--
Bloomberg Barclays U.S. Aggregate Bond Index			2.65%	--	0.55%	--	5.97%	--	-2.02%	--	4.21%	--	7.84%	--	6.54%	--	5.93%	--
HIGH YIELD BOND																		*733 funds in category*
Eaton Vance High Income Opport. Fund (I)	93	EIHIX	12.84%	61%	-0.87%	12%	3.71%	8%	8.58%	19%	15.96%	32%	4.13%	34%	16.43%	15%	63.56%	5%
Category Average			13.35%	--	-3.91%	--	1.37%	--	7.09%	--	14.83%	--	3.00%	--	14.36%	--	47.58%	--
Bloomberg Barclays U.S. Corporate High Yield Index			17.13%	--	-4.47%	--	2.45%	--	7.44%	--	15.81%	--	4.98%	--	15.12%	--	58.21%	--
INFLATION-PROTECTED BOND																		*242 funds in category*
BlackRock Infla. Protected Bond Fund (K)	93	BPLBX	4.29%	50%	-1.95%	46%	2.68%	45%	-7.98%	33%	7.08%	20%	11.95%	54%	6.32%	27%	10.66%	38%
Category Average			4.54%	--	-2.23%	--	2.04%	--	-7.40%	--	6.29%	--	10.88%	--	5.77%	--	10.31%	--
Bloomberg Barclays U.S. Treasury TIPS Index			4.68%	--	-1.44%	--	3.64%	--	-8.61%	--	6.98%	--	13.56%	--	6.31%	--	11.41%	--
WORLD BOND																		*357 funds in category*
Templeton Global Bond Fund (R6)	78	FBNRX	6.78%	13%	-3.91%	43%	1.97%	44%	2.36%	8%	15.81%	4%	-2.37%	98%	12.68%	8%	18.86%	32%
Category Average			3.67%	--	-3.99%	--	1.86%	--	-2.04%	--	8.69%	--	3.47%	--	7.48%	--	16.49%	--
Bloomberg Barclays Global Aggregate Index			2.09%	--	-3.15%	--	0.59%	--	-2.60%	--	4.32%	--	5.64%	--	5.54%	--	6.93%	--
ALLOCATION--30% TO 50% EQUITY																		*540 funds in category*
T. Rowe Price Retirement Balanced Fund (Adv)	44	PARIX	6.21%	48%	-0.92%	34%	3.58%	73%	8.96%	59%	9.78%	68%	1.10%	52%	9.82%	73%	21.86%	58%
Category Average			6.64%	--	-2.30%	--	4.53%	--	9.57%	--	10.60%	--	1.57%	--	11.02%	--	23.22%	--
S&P Target Risk Moderate Index			5.63%	--	-1.06%	--	4.49%	--	10.47%	--	8.59%	--	2.26%	--	8.22%	--	13.81%	--

Historical Performance (Previous 8 Years)

Fund Name		Ticker	2016	% Rank	2015	% Rank	2014	% Rank	2013	% Rank	2012	% Rank	2011	% Rank	2010	% Rank	2009	% Rank
ALLOCATION--50% TO 70% EQUITY																		*844 funds in category*
American Funds American Balanced Fund (R6)	100	RLBGX	8.90%	21%	2.03%	3%	9.22%	17%	22.12%	8%	14.57%	7%	4.16%	6%	13.39%	27%	21.29%	73%
Category Average			7.48%	--	-2.02%	--	6.16%	--	16.70%	--	11.99%	--	-0.13%	--	12.39%	--	24.92%	--
S&P Target Risk Growth Index			6.67%	--	-0.94%	--	6.30%	--	16.03%	--	11.44%	--	1.30%	--	11.18%	--	19.15%	--
TARGET-DATE 2020																		*257 funds in category*
T. Rowe Price Retirement 2020 Fund (Adv)	86	PARBX	7.15%	23%	-0.61%	26%	5.37%	40%	17.75%	6%	14.78%	1%	-1.45%	81%	14.46%	8%	33.77%	7%
Category Average			6.20%	--	-1.37%	--	5.09%	--	12.12%	--	11.75%	--	0.55%	--	12.30%	--	26.15%	--
S&P Target Date 2020 GR Index			7.49%	--	0.06%	--	5.93%	--	15.04%	--	11.76%	--	0.83%	--	13.21%	--	20.25%	--
TARGET-DATE 2030																		*257 funds in category*
T. Rowe Price Retirement 2030 Fund (Adv)	89	PARCX	7.42%	46%	-0.29%	16%	5.83%	40%	22.69%	8%	16.56%	5%	-2.96%	70%	15.77%	11%	37.74%	1%
Category Average			7.34%	--	-1.57%	--	5.45%	--	17.47%	--	13.79%	--	-1.55%	--	13.75%	--	29.76%	--
S&P Target Date 2030 GR Index			8.62%	--	-0.05%	--	5.90%	--	19.44%	--	13.71%	--	-0.92%	--	14.80%	--	24.01%	--
TARGET-DATE 2040																		*257 funds in category*
T. Rowe Price Retirement 2040 Fund (Adv)	87	PARDX	7.34%	66%	-0.04%	9%	5.88%	47%	25.61%	8%	17.29%	7%	-3.69%	51%	16.13%	17%	38.79%	1%
Category Average			7.97%	--	-1.75%	--	5.66%	--	20.61%	--	14.81%	--	-2.76%	--	14.45%	--	31.32%	--
S&P Target Date 2040 GR Index			9.50%	--	-0.15%	--	5.96%	--	22.40%	--	14.98%	--	-1.93%	--	15.67%	--	26.28%	--
TARGET-DATE 2050																		*247 funds in category*
T. Rowe Price Retirement 2050 Fund (Adv)	87	PARFX	7.45%	68%	-0.04%	11%	5.92%	48%	25.59%	16%	17.21%	10%	-3.68%	40%	16.09%	20%	38.72%	2%
Category Average			8.20%	--	-1.77%	--	5.77%	--	21.76%	--	15.26%	--	-3.17%	--	14.68%	--	31.40%	--
S&P Target Date 2050 GR Index			10.01%	--	-0.22%	--	5.95%	--	24.44%	--	15.78%	--	-2.63%	--	15.91%	--	26.72%	--

Risk / Expense

Fund Name		Ticker	3 Year Std. Dev.	% Rank	5 Year Std. Dev.	% Rank	Gross Expense Ratio	% Rank	12b-1 Fee	Mgmt. Expense	Other Expenses
LARGE VALUE											*1,324 funds in category*
MFS Value Fund (R6)	96	MEIKX	10.43%	39%	10.68%	49%	0.51%	10%	--	0.49%	0.02%
LARGE BLEND											*1,535 funds in category*
American Funds Fundamental Investors (R6)	90	RFNGX	10.61%	53%	10.38%	42%	0.31%	10%	--	0.25%	0.06%
TIAA-CREF Social Choice Equity Fund (R)	27	TRSCX	10.70%	59%	10.60%	57%	0.44%	15%	--	0.15%	0.29%
Vanguard 500 Index Fund (Adm)	75	VFIAX	10.40%	33%	10.20%	24%	0.05%	2%	--	0.04%	0.01%
LARGE GROWTH											*1,508 funds in category*
Calvert Equity Fund (A)	36	CSIEX	9.56%	3%	10.04%	7%	1.09%	48%	0.25%	0.62%	0.22%
Franklin Growth Fund (R6)	86	FIFRX	10.19%	8%	9.78%	4%	0.48%	6%	--	0.45%	0.03%
MID-CAP VALUE											*412 funds in category*
Prudential QMA Mid-Cap Value Fund (Z)	93	SPVZX	12.19%	52%	11.68%	49%	1.04%	40%	--	0.83%	0.21%
MID-CAP BLEND											*489 funds in category*
Ariel Fund (Inv)	65	ARGFX	16.02%	99%	15.39%	99%	1.02%	44%	0.25%	0.59%	0.18%
Calvert Capital Accumulation Fund (A)	22	CCAFX	12.17%	61%	11.79%	56%	1.32%	64%	0.25%	0.77%	0.30%
Parnassus Mid Cap Fund	92	PARMX	9.65%	6%	9.53%	5%	1.07%	47%	--	0.77%	0.30%
MID-CAP GROWTH											*663 funds in category*
JPMorgan Mid Cap Equity Fund (I)	98	VSNGX	11.96%	27%	11.37%	21%	1.21%	49%	--	0.65%	0.56%
SMALL VALUE											*440 funds in category*
Fidelity Advisor Small Cap Value Fund (I)	91	FCVIX	12.30%	8%	12.21%	11%	1.18%	35%	--	0.91%	0.27%
SMALL GROWTH											*705 funds in category*
Franklin Small Cap Growth Fund (Adv)	74	FSSAX	18.01%	92%	16.26%	88%	0.89%	13%	--	0.61%	0.28%
REAL ESTATE											*271 funds in category*
Cohen & Steers Realty Shares	79	CSRSX	14.68%	50%	13.86%	53%	0.96%	32%	--	0.77%	0.19%
FOREIGN LARGE GROWTH											*423 funds in category*
American Funds EuroPacific Growth Fund (R6)	91	RERGX	10.91%	19%	11.69%	31%	0.50%	4%	--	0.42%	0.08%
DIVERSIFIED EMERGING MKTS											*876 funds in category*
Oppenheimer Developing Markets Fund (Y)	87	ODVYX	14.87%	52%	14.66%	47%	1.07%	16%	--	0.78%	0.29%
COMMODITIES BROAD BASKET											*151 funds in category*
PIMCO Commodity RealReturn Stgy. Fund (I)	78	PCRIX	15.18%	75%	14.62%	77%	1.08%	27%	--	0.74%	0.34%
INTERMEDIATE-TERM BOND											*1,025 funds in category*
Baird Aggregate Bond Fund (Inv)	98	BAGSX	2.96%	64%	3.00%	64%	0.55%	24%	0.25%	0.25%	0.05%
HIGH YIELD BOND											*733 funds in category*
Eaton Vance High Income Opport. Fund (I)	93	EIHIX	4.82%	19%	4.45%	13%	0.62%	10%	--	0.44%	0.18%
INFLATION-PROTECTED BOND											*242 funds in category*
BlackRock Infla. Protected Bond Fund (K)	93	BPLBX	3.94%	44%	4.43%	42%	0.47%	21%	--	0.29%	0.18%
WORLD BOND											*357 funds in category*
Templeton Global Bond Fund (R6)	78	FBNRX	6.57%	77%	6.92%	88%	0.56%	11%	--	0.47%	0.09%

Risk / Expense

Fund Name		Ticker	3 Year Std. Dev.	% Rank	5 Year Std. Dev.	% Rank	Gross Expense Ratio	% Rank	12b-1 Fee	Mgmt. Expense	Other Expenses
ALLOCATION--30% TO 50% EQUITY											*540 funds in category*
T. Rowe Price Retirement Balanced Fund (Adv)	44	PARIX	4.86%	40%	4.97%	44%	0.82%	18%	0.25%	0.00%	0.57%
ALLOCATION--50% TO 70% EQUITY											*844 funds in category*
American Funds American Balanced Fund (R6)	100	RLBGX	6.79%	41%	6.98%	51%	0.29%	2%	--	0.23%	0.06%
TARGET-DATE 2020											*257 funds in category*
T. Rowe Price Retirement 2020 Fund (Adv)	86	PARBX	7.20%	100%	7.48%	100%	0.91%	38%	0.25%	0.00%	0.66%
TARGET-DATE 2030											*257 funds in category*
T. Rowe Price Retirement 2030 Fund (Adv)	89	PARCX	8.63%	87%	8.88%	92%	0.97%	41%	0.25%	0.00%	0.72%
TARGET-DATE 2040											*257 funds in category*
T. Rowe Price Retirement 2040 Fund (Adv)	87	PARDX	9.67%	80%	9.80%	96%	1.01%	42%	0.25%	0.00%	0.76%
TARGET-DATE 2050											*247 funds in category*
T. Rowe Price Retirement 2050 Fund (Adv)	87	PARFX	9.68%	60%	9.78%	65%	1.01%	33%	0.25%	0.00%	0.76%

Morningstar Statistics

Fund Name		Ticker	3 Year Mstar Return	3 Year Mstar Risk	3 Year Mstar Rating	5 Year Mstar Return	5 Year Mstar Risk	5 Year Mstar Rating	10 Year Mstar Return	10 Year Mstar Risk	10 Year Mstar Rating	Overall Mstar Rating
LARGE VALUE												*1,324 funds in category*
MFS Value Fund (R6)	96	MEIKX	Above Avg.	Average	4 stars	Above Avg.	Average	4 stars	Above Avg.	Below Avg.	4 stars	4 stars
LARGE BLEND												*1,535 funds in category*
American Funds Fundamental Investors (R6)	90	RFNGX	High	Average	5 stars	High	Average	5 stars	Above Avg.	Above Avg.	4 stars	5 stars
TIAA-CREF Social Choice Equity Fund (R)	27	TRSCX	Average	Average	3 stars	Average	Average	3 stars	Average	Average	3 stars	3 stars
Vanguard 500 Index Fund (Adm)	75	VFIAX	High	Average	5 stars	Above Avg.	Below Avg.	5 stars	Above Avg.	Average	4 stars	5 stars
LARGE GROWTH												*1,508 funds in category*
Calvert Equity Fund (A)	36	CSIEX	Average	Low	3 stars	Below Avg.	Low	3 stars	Average	Below Avg.	3 stars	3 stars
Franklin Growth Fund (R6)	86	FIFRX	Above Avg.	Below Avg.	4 stars	Above Avg.	Low	4 stars	Average	Below Avg.	4 stars	4 stars
MID-CAP VALUE												*412 funds in category*
Prudential QMA Mid-Cap Value Fund (Z)	93	SPVZX	Above Avg.	Average	4 stars	Above Avg.	Average	4 stars	Above Avg.	Average	4 stars	4 stars
MID-CAP BLEND												*489 funds in category*
Ariel Fund (Inv)	65	ARGFX	High	High	4 stars	High	High	4 stars	Average	High	2 stars	3 stars
Calvert Capital Accumulation Fund (A)	22	CCAFX	Below Avg.	Average	2 stars	Low	Average	1 star	Average	Average	3 stars	2 stars
Parnassus Mid Cap Fund	92	PARMX	High	Low	5 stars	Average	Low	4 stars	High	Low	5 stars	5 stars
MID-CAP GROWTH												*663 funds in category*
JPMorgan Mid Cap Equity Fund (I)	98	VSNGX	Above Avg.	Below Avg.	4 stars	Above Avg.	Below Avg.	4 stars	Above Avg.	Below Avg.	4 stars	4 stars
SMALL VALUE												*440 funds in category*
Fidelity Advisor Small Cap Value Fund (I)	91	FCVIX	Above Avg.	Low	4 stars	Above Avg.	Low	4 stars	High	Average	5 stars	5 stars
SMALL GROWTH												*705 funds in category*
Franklin Small Cap Growth Fund (Adv)	74	FSSAX	Below Avg.	High	2 stars	Average	High	3 stars	Above Avg.	Above Avg.	3 stars	3 stars
REAL ESTATE												*271 funds in category*
Cohen & Steers Realty Shares	79	CSRSX	Above Avg.	Average	4 stars	Above Avg.	Average	4 stars	Above Avg.	Average	4 stars	4 stars
FOREIGN LARGE GROWTH												*423 funds in category*
American Funds EuroPacific Growth Fund (R6)	91	RERGX	Above Avg.	Below Avg.	4 stars	Above Avg.	Below Avg.	4 stars	High	Below Avg.	5 stars	4 stars
DIVERSIFIED EMERGING MKTS												*876 funds in category*
Oppenheimer Developing Markets Fund (Y)	87	ODVYX	Average	Average	3 stars	Above Avg.	Average	4 stars	High	Below Avg.	5 stars	4 stars
COMMODITIES BROAD BASKET												*151 funds in category*
PIMCO Commodity RealReturn Stgy. Fund (I)	78	PCRIX	Average	Above Avg.	2 stars	Average	Above Avg.	3 stars	Above Avg.	Average	3 stars	3 stars
INTERMEDIATE-TERM BOND												*1,025 funds in category*
Baird Aggregate Bond Fund (Inv)	98	BAGSX	Above Avg.	Average	4 stars	Above Avg.	Average	4 stars	Average	Average	3 stars	4 stars
HIGH YIELD BOND												*733 funds in category*
Eaton Vance High Income Opport. Fund (I)	93	EIHIX	High	Below Avg.	5 stars	High	Below Avg.	5 stars	Average	High	3 stars	5 stars
INFLATION-PROTECTED BOND												*242 funds in category*
BlackRock Infla. Protected Bond Fund (K)	93	BPLBX	Average	Average	3 stars	Average	Average	4 stars	High	Below Avg.	5 stars	4 stars
WORLD BOND												*357 funds in category*
Templeton Global Bond Fund (R6)	78	FBNRX	Above Avg.	Above Avg.	4 stars	High	Above Avg.	4 stars	High	Above Avg.	5 stars	4 stars

Morningstar Statistics

Fund Name		Ticker	3 Year Mstar Return	3 Year Mstar Risk	3 Year Mstar Rating	5 Year Mstar Return	5 Year Mstar Risk	5 Year Mstar Rating	10 Year Mstar Return	10 Year Mstar Risk	10 Year Mstar Rating	Overall Mstar Rating
ALLOCATION--30% TO 50% EQUITY												*540 funds in category*
T. Rowe Price Retirement Balanced Fund (Adv)	44	PARIX	Average	Average	3 stars	Average	Average	3 stars	Average	Average	3 stars	3 stars
ALLOCATION--50% TO 70% EQUITY												*844 funds in category*
American Funds American Balanced Fund (R6)	100	RLBGX	High	Average	5 stars	High	Average	5 stars	High	Average	5 stars	5 stars
TARGET-DATE 2020												*257 funds in category*
T. Rowe Price Retirement 2020 Fund (Adv)	86	PARBX	Above Avg.	High	4 stars	High	High	5 stars	High	High	4 stars	4 stars
TARGET-DATE 2030												*257 funds in category*
T. Rowe Price Retirement 2030 Fund (Adv)	89	PARCX	Above Avg.	Above Avg.	4 stars	High	High	5 stars	High	High	4 stars	4 stars
TARGET-DATE 2040												*257 funds in category*
T. Rowe Price Retirement 2040 Fund (Adv)	87	PARDX	Above Avg.	Above Avg.	4 stars	High	High	5 stars	High	High	4 stars	4 stars
TARGET-DATE 2050												*247 funds in category*
T. Rowe Price Retirement 2050 Fund (Adv)	87	PARFX	Above Avg.	Average	4 stars	High	Average	4 stars	Above Avg.	Above Avg.	4 stars	4 stars

Management

Fund Name		Ticker	Inception	Product History	Total Assets ($mil)	Average Market Cap ($mil)	Manager	Manager Tenure	Number of Holdings	Turnover Ratio	% Rank	% In Top 10	Style Drift Score
								✔					
LARGE VALUE													*1,324 funds in category*
MFS Value Fund (R6)	96	MEIKX	01/02/1996	21.2	$42,291.73	$77,518.28	Steven Gorham	15.2	96	12%	8%	29.26%	0
LARGE BLEND													*1,535 funds in category*
American Funds Fundamental Investors (R6)	90	RFNGX	08/01/1978	38.7	$84,923.41	$99,708.97	Dina Perry	24.1	227	24%	32%	28.09%	0
TIAA-CREF Social Choice Equity Fund (R)	27	TRSCX	07/01/1999	17.7	$2,544.36	$40,019.12	Philip Campagna	11.3	820	16%	26%	13.97%	0
Vanguard 500 Index Fund (Adm)	75	VFIAX	08/31/1976	40.6	$310,734.79	$85,597.26	Geiger/Butler	0.9	517	4%	7%	18.44%	0
LARGE GROWTH													*1,508 funds in category*
Calvert Equity Fund (A)	36	CSIEX	08/24/1987	29.6	$2,071.07	$72,728.15	Team Management	1.8	92	44%	45%	36.96%	0
Franklin Growth Fund (R6)	86	FIFRX	04/01/1948	69	$12,885.73	$50,094.06	Serena Vinton	8.3	166	7.53%	4%	20.75%	0
MID-CAP VALUE													*412 funds in category*
Prudential QMA Mid-Cap Value Fund (Z)	93	SPVZX	08/19/1998	18.6	$889.14	$8,977.75	Robert Leung	7.7	168	87%	80%	13.49%	0
MID-CAP BLEND													*489 funds in category*
Ariel Fund (Inv)	65	ARGFX	11/06/1986	30.4	$2,373.29	$5,075.65	John Rogers	30.4	40	20%	23%	35.92%	0
Calvert Capital Accumulation Fund (A)	22	CCAFX	10/31/1994	22.4	$274.33	$12,219.14	Huang/Madden	0.8	76	199%	97%	20.78%	1
Parnassus Mid Cap Fund	92	PARMX	04/29/2005	11.9	$2,206.75	$12,671.43	Matthew Gershuny	8.5	42	18.81%	16%	34.50%	1
MID-CAP GROWTH													*663 funds in category*
JPMorgan Mid Cap Equity Fund (I)	98	VSNGX	12/31/1996	20.2	$2,701.88	$12,599.80	Jonathan Simon	14.3	189	39%	38%	13.41%	0
SMALL VALUE													*440 funds in category*
Fidelity Advisor Small Cap Value Fund (I)	91	FCVIX	11/03/2004	12.4	$3,488.95	$2,748.94	Derek Janssen	4.2	58	33%	23%	27.83%	0
SMALL GROWTH													*705 funds in category*
Franklin Small Cap Growth Fund (Adv)	74	FSSAX	05/01/2000	16.9	$2,815.50	$1,702.19	Michael McCarthy	16.9	111	43.99%	34%	17.99%	0
REAL ESTATE													*271 funds in category*
Cohen & Steers Realty Shares	79	CSRSX	07/02/1991	25.7	$5,067.55	$9,963.48	Jon Cheigh	9.5	57	78%	64%	37.61%	0
FOREIGN LARGE GROWTH													*423 funds in category*
American Funds EuroPacific Growth Fund (R6)	91	RERGX	04/16/1984	33	$132,276.32	$38,284.30	Mark Denning	25.3	376	30%	35%	19.20%	1
DIVERSIFIED EMERGING MKTS													*876 funds in category*
Oppenheimer Developing Markets Fund (Y)	87	ODVYX	11/18/1996	20.4	$31,642.30	$26,430.84	Justin Leverenz	9.9	95	18%	11%	36.18%	0
COMMODITIES BROAD BASKET													*151 funds in category*
PIMCO Commodity RealReturn Stgy. Fund (I)	78	PCRIX	06/28/2002	14.8	$6,536.09	--	Mihir Worah	9.3	717	111%	53%	95.92%	0
INTERMEDIATE-TERM BOND													*1,025 funds in category*
Baird Aggregate Bond Fund (Inv)	98	BAGSX	09/29/2000	16.5	$11,668.11	--	Management Team	16.5	1026	35.7%	14%	19.25%	0
HIGH YIELD BOND													*733 funds in category*
Eaton Vance High Income Opport. Fund (I)	93	EIHIX	08/19/1986	30.6	$1,372.26	$7,059.37	Michael Weilheimer	21.3	585	39%	22%	7.45%	0
INFLATION-PROTECTED BOND													*242 funds in category*
BlackRock Infla. Protected Bond Fund (K)	93	BPLBX	06/28/2004	12.8	$2,504.30	--	Martin Hegarty	6.7	118	7%	2%	46.98%	0

✔ The checked column denotes that the field is being monitored for this plan. Shaded values indicate that the value did not meet the criteria.

Management

Fund Name		Ticker	Inception	Product History	Total Assets ($mil)	Average Market Cap ($mil)	Manager	Manager Tenure	Number of Holdings	Turnover Ratio	% Rank	% In Top 10	Style Drift Score
								✔					
WORLD BOND													*357 funds in category*
Templeton Global Bond Fund (R6)	78	FBNRX	09/18/1986	30.5	$40,369.88	--	Michael Hasenstab	15.3	138	22.63%	15%	35.48%	0
ALLOCATION--30% TO 50% EQUITY													*540 funds in category*
T. Rowe Price Retirement Balanced Fund (Adv)	44	PARIX	09/30/2002	14.5	$2,812.24	$38,651.42	Jerome Clark	14.5	17	12.1%	15%	92.65%	1
ALLOCATION--50% TO 70% EQUITY													*844 funds in category*
American Funds American Balanced Fund (R6)	100	RLBGX	07/25/1975	41.7	$107,778.90	$122,277.58	John Smet	20.3	1645	79%	78%	21.22%	0
TARGET-DATE 2020													*257 funds in category*
T. Rowe Price Retirement 2020 Fund (Adv)	86	PARBX	09/30/2002	14.5	$26,261.65	$38,369.15	Jerome Clark	14.5	19	16.3%	36%	84.07%	0
TARGET-DATE 2030													*257 funds in category*
T. Rowe Price Retirement 2030 Fund (Adv)	89	PARCX	09/30/2002	14.5	$27,499.26	$37,705.86	Jerome Clark	14.5	19	15.8%	36%	84.38%	0
TARGET-DATE 2040													*257 funds in category*
T. Rowe Price Retirement 2040 Fund (Adv)	87	PARDX	09/30/2002	14.5	$19,279.42	$37,159.89	Jerome Clark	14.5	19	15.2%	41%	87.47%	0
TARGET-DATE 2050													*247 funds in category*
T. Rowe Price Retirement 2050 Fund (Adv)	87	PARFX	12/29/2006	10.3	$8,051.62	$36,004.88	Jerome Clark	10.3	19	12.9%	30%	87.77%	0

✔ The checked column denotes that the field is being monitored for this plan. Shaded values indicate that the value did not meet the criteria.

Additional Statistics (3 Year)

Fund Name		Ticker	3 Year Sharpe	% Rank	3 Year Alpha	% Rank	3 Year Beta	% Rank	3 Year R Square	% Rank	3 Year Sortino	% Rank	3 Year Treynor	% Rank	3 Year Info Ratio	% Rank
LARGE VALUE																*1,324 funds in category*
MFS Value Fund (R6)	96	MEIKX	0.88%	14%	-0.85%	18%	0.98%	48%	95.21%	6%	1.59%	16%	9.21%	18%	-0.51%	23%
LARGE BLEND																*1,535 funds in category*
American Funds Fundamental Investors (R6)	90	RFNGX	1.00%	5%	0.37%	6%	1.00%	42%	96.30%	39%	1.88%	5%	10.56%	6%	0.19%	2%
TIAA-CREF Social Choice Equity Fund (R)	27	TRSCX	0.76%	58%	-2.23%	62%	1.02%	69%	97.53%	28%	1.33%	58%	7.78%	61%	-1.35%	73%
Vanguard 500 Index Fund (Adm)	75	VFIAX	0.98%	7%	-0.03%	9%	1.00%	47%	100.00%	4%	1.84%	7%	10.15%	9%	-2.52%	91%
LARGE GROWTH																*1,508 funds in category*
Calvert Equity Fund (A)	36	CSIEX	0.84%	34%	-0.97%	39%	0.87%	4%	90.52%	22%	1.60%	23%	8.94%	41%	-0.73%	77%
Franklin Growth Fund (R6)	86	FIFRX	1.04%	5%	0.93%	8%	0.94%	12%	93.19%	12%	1.86%	11%	11.22%	8%	0.16%	12%
MID-CAP VALUE																*412 funds in category*
Prudential QMA Mid-Cap Value Fund (Z)	93	SPVZX	0.73%	24%	-1.40%	21%	1.01%	43%	74.11%	71%	1.33%	22%	8.47%	21%	-0.26%	17%
MID-CAP BLEND																*489 funds in category*
Ariel Fund (Inv)	65	ARGFX	0.65%	43%	-3.60%	59%	1.37%	99%	79.07%	32%	1.13%	41%	7.01%	44%	-0.07%	6%
Calvert Capital Accumulation Fund (A)	22	CCAFX	0.36%	84%	-5.58%	83%	0.97%	32%	68.78%	87%	0.60%	83%	3.83%	84%	-0.95%	78%
Parnassus Mid Cap Fund	92	PARMX	1.06%	1%	1.60%	3%	0.84%	6%	83.01%	21%	1.97%	1%	12.16%	2%	0.02%	4%
MID-CAP GROWTH																*663 funds in category*
JPMorgan Mid Cap Equity Fund (I)	98	VSNGX	0.65%	26%	-2.82%	27%	1.04%	42%	81.62%	18%	1.04%	26%	7.10%	26%	-0.55%	38%
SMALL VALUE																*440 funds in category*
Fidelity Advisor Small Cap Value Fund (I)	91	FCVIX	0.70%	10%	-0.55%	9%	0.89%	7%	56.74%	52%	1.18%	14%	9.14%	10%	-0.25%	27%
SMALL GROWTH																*705 funds in category*
Franklin Small Cap Growth Fund (Adv)	74	FSSAX	0.24%	83%	-8.73%	86%	1.27%	90%	53.89%	77%	0.33%	84%	2.14%	84%	-0.60%	67%
REAL ESTATE																*271 funds in category*
Cohen & Steers Realty Shares	79	CSRSX	0.72%	19%	7.24%	22%	0.62%	70%	20.44%	42%	1.30%	18%	16.14%	36%	0.37%	16%
FOREIGN LARGE GROWTH																*423 funds in category*
American Funds EuroPacific Growth Fund (R6)	91	RERGX	0.23%	23%	1.62%	24%	0.83%	43%	88.58%	20%	0.35%	23%	2.39%	23%	0.38%	20%
DIVERSIFIED EMERGING MKTS																*876 funds in category*
Oppenheimer Developing Markets Fund (Y)	87	ODVYX	0.05%	73%	-0.43%	72%	1.06%	61%	77.17%	11%	0.07%	73%	-0.31%	71%	-0.10%	72%
COMMODITIES BROAD BASKET																*151 funds in category*
PIMCO Commodity RealReturn Stgy. Fund (I)	78	PCRIX	-0.92%	32%	0.99%	31%	0.85%	77%	90.67%	54%	-1.08%	34%	-16.61%	33%	0.63%	51%
INTERMEDIATE-TERM BOND																*1,025 funds in category*
Baird Aggregate Bond Fund (Inv)	98	BAGSX	0.92%	29%	0.23%	36%	1.00%	85%	98.75%	8%	1.56%	27%	2.73%	37%	0.72%	7%
HIGH YIELD BOND																*733 funds in category*
Eaton Vance High Income Opport. Fund (I)	93	EIHIX	0.98%	7%	3.76%	9%	0.38%	66%	5.34%	23%	1.72%	8%	12.45%	25%	0.44%	4%
INFLATION-PROTECTED BOND																*242 funds in category*
BlackRock Infla. Protected Bond Fund (K)	93	BPLBX	0.35%	38%	-1.20%	49%	1.02%	42%	58.53%	47%	0.56%	40%	1.27%	41%	-0.47%	37%
WORLD BOND																*357 funds in category*
Templeton Global Bond Fund (R6)	78	FBNRX	0.43%	29%	2.89%	2%	-0.04%	5%	0.03%	98%	0.72%	28%	-70.91%	100%	0.02%	20%

Additional Statistics (3 Year)

Fund Name		Ticker	3 Year Sharpe	% Rank	3 Year Alpha	% Rank	3 Year Beta	% Rank	3 Year R Square	% Rank	3 Year Sortino	% Rank	3 Year Treynor	% Rank	3 Year Info Ratio	% Rank
ALLOCATION--30% TO 50% EQUITY																*540 funds in category*
T. Rowe Price Retirement Balanced Fund (Adv)	44	PARIX	0.71%	40%	0.17%	43%	0.74%	47%	97.03%	2%	1.22%	37%	4.60%	43%	-0.50%	51%
ALLOCATION--50% TO 70% EQUITY																*844 funds in category*
American Funds American Balanced Fund (R6)	100	RLBGX	1.09%	3%	3.02%	3%	0.98%	35%	87.37%	73%	2.08%	3%	7.55%	3%	1.28%	3%
TARGET-DATE 2020																*257 funds in category*
T. Rowe Price Retirement 2020 Fund (Adv)	86	PARBX	0.70%	45%	0.10%	50%	1.10%	100%	97.88%	3%	1.17%	44%	4.42%	51%	0.43%	7%
TARGET-DATE 2030																*257 funds in category*
T. Rowe Price Retirement 2030 Fund (Adv)	89	PARCX	0.68%	28%	--	--	1.31%	88%	96.36%	27%	1.12%	29%	4.29%	34%	0.49%	17%
TARGET-DATE 2040																*257 funds in category*
T. Rowe Price Retirement 2040 Fund (Adv)	87	PARDX	0.65%	28%	-0.19%	28%	1.46%	83%	94.67%	48%	1.07%	28%	4.12%	29%	0.45%	23%
TARGET-DATE 2050																*247 funds in category*
T. Rowe Price Retirement 2050 Fund (Adv)	87	PARFX	0.66%	26%	-0.14%	29%	1.46%	61%	94.64%	40%	1.08%	29%	4.16%	29%	0.47%	22%

Additional Statistics (5 Year)

Fund Name		Ticker	5 Year Sharpe	% Rank	5 Year Alpha	% Rank	5 Year Beta	% Rank	5 Year R Square	% Rank	5 Year Sortino	% Rank	5 Year Treynor	% Rank	5 Year Info Ratio	% Rank
						✔			✔			✔				✔
LARGE VALUE																*1,324 funds in category*
MFS Value Fund (R6)	96	MEIKX	1.21%	15%	-0.36%	23%	1.02%	55%	95.99%	3%	2.12%	21%	12.74%	22%	-0.05%	13%
LARGE BLEND																*1,535 funds in category*
American Funds Fundamental Investors (R6)	90	RFNGX	1.28%	4%	0.38%	5%	0.99%	26%	95.54%	46%	2.29%	9%	13.56%	5%	0.15%	6%
TIAA-CREF Social Choice Equity Fund (R)	27	TRSCX	1.11%	53%	-1.47%	60%	1.02%	62%	96.93%	32%	1.94%	54%	11.54%	58%	-0.73%	54%
Vanguard 500 Index Fund (Adm)	75	VFIAX	1.26%	7%	-0.03%	10%	1.00%	38%	100.00%	4%	2.31%	6%	13.12%	11%	-2.90%	91%
LARGE GROWTH																*1,508 funds in category*
Calvert Equity Fund (A)	36	CSIEX	1.03%	47%	-1.77%	52%	0.94%	9%	90.27%	22%	1.82%	45%	11.00%	56%	-0.90%	90%
Franklin Growth Fund (R6)	86	FIFRX	1.26%	5%	0.46%	9%	0.92%	6%	92.15%	12%	2.25%	8%	13.65%	8%	-0.21%	36%
MID-CAP VALUE																*412 funds in category*
Prudential QMA Mid-Cap Value Fund (Z)	93	SPVZX	1.19%	17%	0.73%	13%	1.02%	44%	78.99%	67%	2.23%	14%	13.82%	13%	0.17%	12%
MID-CAP BLEND																*489 funds in category*
Ariel Fund (Inv)	65	ARGFX	0.97%	58%	-2.51%	76%	1.34%	99%	79.48%	57%	1.71%	50%	10.88%	62%	0.19%	6%
Calvert Capital Accumulation Fund (A)	22	CCAFX	0.72%	95%	-4.32%	94%	0.99%	31%	73.93%	82%	1.24%	94%	8.20%	95%	-0.83%	91%
Parnassus Mid Cap Fund	92	PARMX	1.30%	4%	1.30%	5%	0.86%	6%	84.58%	20%	2.42%	5%	14.73%	4%	-0.13%	36%
MID-CAP GROWTH																*663 funds in category*
JPMorgan Mid Cap Equity Fund (I)	98	VSNGX	1.10%	12%	-0.64%	16%	1.02%	35%	82.97%	13%	1.88%	14%	12.34%	15%	-0.14%	16%
SMALL VALUE																*440 funds in category*
Fidelity Advisor Small Cap Value Fund (I)	91	FCVIX	1.08%	7%	0.78%	4%	0.96%	10%	64.60%	52%	1.93%	8%	13.76%	4%	0.01%	15%
SMALL GROWTH																*705 funds in category*
Franklin Small Cap Growth Fund (Adv)	74	FSSAX	0.74%	58%	-3.08%	47%	1.17%	71%	54.22%	86%	1.11%	61%	9.65%	49%	-0.16%	29%
REAL ESTATE																*271 funds in category*
Cohen & Steers Realty Shares	79	CSRSX	0.72%	26%	4.79%	28%	0.61%	86%	23.92%	37%	1.22%	26%	15.46%	37%	0.10%	16%
FOREIGN LARGE GROWTH																*423 funds in category*
American Funds EuroPacific Growth Fund (R6)	91	RERGX	0.60%	18%	2.67%	24%	0.87%	52%	92.28%	16%	0.91%	19%	7.48%	22%	0.62%	12%
DIVERSIFIED EMERGING MKTS																*876 funds in category*
Oppenheimer Developing Markets Fund (Y)	87	ODVYX	0.22%	28%	-1.85%	30%	1.03%	68%	81.94%	4%	0.32%	28%	2.14%	27%	-0.32%	33%
COMMODITIES BROAD BASKET																*151 funds in category*
PIMCO Commodity RealReturn Stgy. Fund (I)	78	PCRIX	-0.64%	28%	-0.94%	26%	0.85%	75%	84.84%	66%	-0.78%	26%	-11.71%	25%	0.11%	51%
INTERMEDIATE-TERM BOND																*1,025 funds in category*
Baird Aggregate Bond Fund (Inv)	98	BAGSX	0.98%	28%	0.66%	36%	1.03%	84%	97.22%	13%	1.59%	27%	2.86%	38%	1.46%	2%
HIGH YIELD BOND																*733 funds in category*
Eaton Vance High Income Opport. Fund (I)	93	EIHIX	1.56%	4%	5.90%	10%	0.47%	49%	9.31%	26%	2.88%	5%	15.02%	25%	1.08%	2%
INFLATION-PROTECTED BOND																*242 funds in category*
BlackRock Infla. Protected Bond Fund (K)	93	BPLBX	0.15%	29%	-2.18%	35%	1.29%	42%	70.73%	50%	0.21%	29%	0.45%	33%	-0.64%	40%

✔ The checked column denotes that the field is being monitored for this plan. Shaded values indicate that the value did not meet the criteria.

Additional Statistics (5 Year)

Fund Name		Ticker	5 Year Sharpe	% Rank	5 Year Alpha	% Rank	5 Year Beta	% Rank	5 Year R Square	% Rank	5 Year Sortino	% Rank	5 Year Treynor	% Rank	5 Year Info Ratio	% Rank
						✔			✔			✔				✔
WORLD BOND																*357 funds in category*
Templeton Global Bond Fund (R6)	78	FBNRX	0.57%	32%	3.58%	4%	0.17%	3%	0.52%	97%	0.90%	32%	21.96%	3%	0.22%	22%
ALLOCATION--30% TO 50% EQUITY																*540 funds in category*
T. Rowe Price Retirement Balanced Fund (Adv)	44	PARIX	0.96%	58%	-0.19%	63%	0.75%	48%	97.51%	1%	1.60%	58%	6.28%	64%	-1.02%	77%
ALLOCATION--50% TO 70% EQUITY																*844 funds in category*
American Funds American Balanced Fund (R6)	100	RLBGX	1.41%	2%	3.22%	3%	1.02%	51%	89.61%	69%	2.61%	4%	9.94%	3%	1.57%	2%
TARGET-DATE 2020																*257 funds in category*
T. Rowe Price Retirement 2020 Fund (Adv)	86	PARBX	1.00%	44%	0.01%	47%	1.14%	100%	98.13%	6%	1.66%	44%	6.55%	48%	0.66%	6%
TARGET-DATE 2030																*257 funds in category*
T. Rowe Price Retirement 2030 Fund (Adv)	89	PARCX	0.99%	26%	0.02%	26%	1.34%	92%	96.80%	30%	1.65%	25%	6.54%	26%	0.82%	11%
TARGET-DATE 2040																*257 funds in category*
T. Rowe Price Retirement 2040 Fund (Adv)	87	PARDX	0.97%	22%	-0.11%	23%	1.47%	92%	95.42%	57%	1.60%	22%	6.44%	23%	0.78%	19%
TARGET-DATE 2050																*247 funds in category*
T. Rowe Price Retirement 2050 Fund (Adv)	87	PARFX	0.98%	21%	-0.06%	20%	1.47%	65%	95.39%	52%	1.62%	20%	6.47%	21%	0.80%	18%

✔ The checked column denotes that the field is being monitored for this plan. Shaded values indicate that the value did not meet the criteria.

Additional Statistics (Best Fit)

Fund Name		Ticker	Best Fit Alpha	% Rank	Best Fit Beta	% Rank	Best Fit R Square	% Rank
LARGE VALUE								*1,324 funds in category*
MFS Value Fund (R6)	96	MEIKX	0.78%	13%	0.96%	37%	95.37%	34%
LARGE BLEND								*1,535 funds in category*
American Funds Fundamental Investors (R6)	90	RFNGX	0.38%	8%	1.00%	48%	96.30%	47%
TIAA-CREF Social Choice Equity Fund (R)	27	TRSCX	-1.49%	57%	1.00%	58%	99.14%	18%
Vanguard 500 Index Fund (Adm)	75	VFIAX	-0.03%	14%	1.00%	53%	100.00%	4%
LARGE GROWTH								*1,508 funds in category*
Calvert Equity Fund (A)	36	CSIEX	-1.44%	51%	0.85%	7%	95.48%	23%
Franklin Growth Fund (R6)	86	FIFRX	0.93%	10%	0.90%	14%	97.16%	8%
MID-CAP VALUE								*412 funds in category*
Prudential QMA Mid-Cap Value Fund (Z)	93	SPVZX	-2.39%	66%	1.07%	74%	94.68%	31%
MID-CAP BLEND								*489 funds in category*
Ariel Fund (Inv)	65	ARGFX	-1.50%	56%	1.32%	97%	89.15%	70%
Calvert Capital Accumulation Fund (A)	22	CCAFX	-4.28%	82%	0.96%	58%	81.00%	87%
Parnassus Mid Cap Fund	92	PARMX	3.13%	2%	0.79%	11%	87.79%	73%
MID-CAP GROWTH								*663 funds in category*
JPMorgan Mid Cap Equity Fund (I)	98	VSNGX	-1.43%	60%	1.02%	68%	96.25%	11%
SMALL VALUE								*440 funds in category*
Fidelity Advisor Small Cap Value Fund (I)	91	FCVIX	2.19%	10%	0.77%	5%	91.76%	66%
SMALL GROWTH								*705 funds in category*
Franklin Small Cap Growth Fund (Adv)	74	FSSAX	-3.57%	84%	1.11%	97%	92.70%	59%
REAL ESTATE								*271 funds in category*
Cohen & Steers Realty Shares	79	CSRSX	0.57%	26%	0.96%	37%	98.48%	61%
FOREIGN LARGE GROWTH								*423 funds in category*
American Funds EuroPacific Growth Fund (R6)	91	RERGX	0.75%	25%	0.88%	30%	92.16%	34%
DIVERSIFIED EMERGING MKTS								*876 funds in category*
Oppenheimer Developing Markets Fund (Y)	87	ODVYX	-1.20%	64%	0.87%	40%	89.14%	67%
COMMODITIES BROAD BASKET								*151 funds in category*
PIMCO Commodity RealReturn Stgy. Fund (I)	78	PCRIX	1.61%	24%	1.10%	94%	97.67%	32%
INTERMEDIATE-TERM BOND								*1,025 funds in category*
Baird Aggregate Bond Fund (Inv)	98	BAGSX	0.23%	30%	1.00%	84%	98.75%	9%
HIGH YIELD BOND								*733 funds in category*
Eaton Vance High Income Opport. Fund (I)	93	EIHIX	1.25%	7%	0.76%	19%	93.69%	52%
INFLATION-PROTECTED BOND								*242 funds in category*
BlackRock Infla. Protected Bond Fund (K)	93	BPLBX	-0.48%	40%	0.97%	45%	98.00%	38%
WORLD BOND								*357 funds in category*
Templeton Global Bond Fund (R6)	78	FBNRX	2.75%	4%	0.30%	15%	37.31%	100%

Additional Statistics (Best Fit)

Fund Name		Ticker	Best Fit Alpha	% Rank	Best Fit Beta	% Rank	Best Fit R Square	% Rank
ALLOCATION--30% TO 50% EQUITY								*540 funds in category*
T. Rowe Price Retirement Balanced Fund (Adv)	44	PARIX	0.20%	46%	0.81%	64%	97.81%	1%
ALLOCATION--50% TO 70% EQUITY								*844 funds in category*
American Funds American Balanced Fund (R6)	100	RLBGX	0.92%	16%	0.63%	27%	93.92%	69%
TARGET-DATE 2020								*257 funds in category*
T. Rowe Price Retirement 2020 Fund (Adv)	86	PARBX	0.58%	25%	0.90%	76%	98.13%	9%
TARGET-DATE 2030								*257 funds in category*
T. Rowe Price Retirement 2030 Fund (Adv)	89	PARCX	0.77%	15%	0.84%	25%	97.59%	42%
TARGET-DATE 2040								*257 funds in category*
T. Rowe Price Retirement 2040 Fund (Adv)	87	PARDX	0.62%	19%	0.94%	50%	97.23%	46%
TARGET-DATE 2050								*247 funds in category*
T. Rowe Price Retirement 2050 Fund (Adv)	87	PARFX	0.67%	21%	0.94%	46%	97.29%	41%

Asset Allocation

Fund Name		Ticker	Domestic Stock	Foreign Stock	Domestic Bond	Foreign Bond	Convertibles	Preferreds	Cash	Other	As Of Date
LARGE VALUE											
MFS Value Fund (R6)	96	MEIKX	92.76%	6.09%	0%	0%	0%	0%	1.08%	0.08%	04/30/2017
LARGE BLEND											
American Funds Fundamental Investors (R6)	90	RFNGX	77.78%	16.93%	0.52%	0%	0%	0%	2.56%	2.21%	03/31/2017
TIAA-CREF Social Choice Equity Fund (R)	27	TRSCX	98.89%	0.86%	0%	0%	0%	0%	0.14%	0.10%	03/31/2017
Vanguard 500 Index Fund (Adm)	75	VFIAX	98.67%	0.87%	0%	0%	0%	0%	0.46%	0%	04/30/2017
LARGE GROWTH											
Calvert Equity Fund (A)	36	CSIEX	95.72%	0%	0.65%	0%	0%	0%	2.67%	0.96%	03/31/2017
Franklin Growth Fund (R6)	86	FIFRX	92.07%	4.13%	0%	0%	0%	0%	3.80%	0%	03/31/2017
MID-CAP VALUE											
Prudential QMA Mid-Cap Value Fund (Z)	93	SPVZX	98.69%	1.02%	0%	0%	0%	0%	0.29%	0%	04/30/2017
MID-CAP BLEND											
Ariel Fund (Inv)	65	ARGFX	92.19%	0%	0%	0%	0%	0%	7.81%	0%	03/31/2017
Calvert Capital Accumulation Fund (A)	22	CCAFX	--	--	--	--	--	--	--	--	--
Parnassus Mid Cap Fund	92	PARMX	88.18%	4.07%	0%	0%	0%	0%	7.74%	0%	04/30/2017
MID-CAP GROWTH											
JPMorgan Mid Cap Equity Fund (I)	98	VSNGX	94.53%	1.69%	0%	0%	0%	0%	3.79%	0%	04/30/2017
SMALL VALUE											
Fidelity Advisor Small Cap Value Fund (I)	91	FCVIX	90.09%	6.48%	0%	0%	0%	0%	1.75%	1.68%	01/31/2017
SMALL GROWTH											
Franklin Small Cap Growth Fund (Adv)	74	FSSAX	89.59%	0.70%	0%	0%	0%	0%	8.21%	1.50%	03/31/2017
REAL ESTATE											
Cohen & Steers Realty Shares	79	CSRSX	99.14%	0%	0%	0%	0%	0%	0.86%	0%	03/31/2017
FOREIGN LARGE GROWTH											
American Funds EuroPacific Growth Fund (R6)	91	RERGX	1.56%	85.28%	1.25%	0%	0%	0.53%	11.38%	0%	03/31/2017
DIVERSIFIED EMERGING MKTS											
Oppenheimer Developing Markets Fund (Y)	87	ODVYX	0.73%	91.36%	0%	0%	0%	0.09%	3.09%	4.74%	04/30/2017
COMMODITIES BROAD BASKET											
PIMCO Commodity RealReturn Stgy. Fund (I)	78	PCRIX	0%	0%	41.17%	18.29%	0%	0%	22.44%	18.09%	03/31/2017
INTERMEDIATE-TERM BOND											
Baird Aggregate Bond Fund (Inv)	98	BAGSX	0%	0%	83.52%	14.49%	0.05%	0.02%	1.91%	0%	03/31/2017
HIGH YIELD BOND											
Eaton Vance High Income Opport. Fund (I)	93	EIHIX	1.18%	0.95%	72.18%	18.14%	0.99%	0.64%	3.41%	2.50%	03/31/2017
INFLATION-PROTECTED BOND											
BlackRock Infla. Protected Bond Fund (K)	93	BPLBX	--	--	--	--	--	--	--	--	--
WORLD BOND											
Templeton Global Bond Fund (R6)	78	FBNRX	--	--	--	--	--	--	--	--	--

Asset Allocation

Fund Name		Ticker	Domestic Stock	Foreign Stock	Domestic Bond	Foreign Bond	Convertibles	Preferreds	Cash	Other	As Of Date
ALLOCATION--30% TO 50% EQUITY											
T. Rowe Price Retirement Balanced Fund (Adv)	44	PARIX	26.54%	12.09%	49.02%	8.11%	0.11%	0.03%	3.30%	0.80%	03/31/2017
ALLOCATION--50% TO 70% EQUITY											
American Funds American Balanced Fund (R6)	100	RLBGX	50.75%	7.32%	32.40%	3.34%	0.02%	0.03%	4.75%	1.38%	03/31/2017
TARGET-DATE 2020											
T. Rowe Price Retirement 2020 Fund (Adv)	86	PARBX	40.84%	19.15%	26.91%	8.22%	0.12%	0.03%	3.84%	0.89%	03/31/2017
TARGET-DATE 2030											
T. Rowe Price Retirement 2030 Fund (Adv)	89	PARCX	50.30%	24.34%	15.48%	5.50%	0.08%	0.02%	3.58%	0.69%	03/31/2017
TARGET-DATE 2040											
T. Rowe Price Retirement 2040 Fund (Adv)	87	PARDX	56.90%	28.02%	7.97%	3.00%	0.05%	0.01%	3.53%	0.51%	03/31/2017
TARGET-DATE 2050											
T. Rowe Price Retirement 2050 Fund (Adv)	87	PARFX	58.22%	28.52%	6.70%	2.60%	0.04%	0.01%	3.42%	0.48%	03/31/2017

Investment Categories

EQUITY

Domestic

	Value	Blend	Growth
Large	MEIKX	RFNGX TRSCX VFIAX	CSIEX FIFRX
Medium	SPVZX	ARGFX CCAFX PARMX	VSNGX
Small	FCVIX		FSSAX

Global

Foreign

ODVYX
RERGX

Specialty

CSRSX
PCRIX

FIXED INCOME

Domestic

	Short	Intermediate	Long
High		BAGSX BPLBX	
Medium			
Low			EIHIX

Global

FBNRX

OTHER

Balanced	Target
PARIX RLBGX	PARBX PARCX PARDX PARFX

Cash Equivalent

Notes

This grid provides a visual representation of the categories covered by the plan's investments. For domestic equity funds, the vertical axis shows the market capitalization of the fund's investments, and the horizontal axis shows the investment style. For domestic fixed income funds, the vertical axis shows the average credit quality of the bonds owned, and the horizontal axis shows interest rate sensitivity as measured by a bond's duration. Global, foreign, and specialty equity funds, as well as global fixed income funds, are also represented in the category grid. Three "Other" categories are displayed to distinguish balanced, target and cash investment types.

Category assignment is based on information provided by Morningstar, your plan representative, or other sources, and may not always be consistent with information provided in the fund's prospectus.

Fund References

ARGFX	Ariel Fund (Inv)	Mid-Cap Blend
BAGSX	Baird Aggregate Bond Fund (Inv)	Intermediate-Term Bond
BPLBX	BlackRock Infla. Protected Bond Fund (K)	Inflation-Protected Bond
CCAFX	Calvert Capital Accumulation Fund (A)	Mid-Cap Blend
CSIEX	Calvert Equity Fund (A)	Large Growth
CSRSX	Cohen & Steers Realty Shares	Real Estate
EIHIX	Eaton Vance High Income Opport. Fund (I)	High Yield Bond
FBNRX	Templeton Global Bond Fund (R6)	World Bond
FCVIX	Fidelity Advisor Small Cap Value Fund (I)	Small Value
FIFRX	Franklin Growth Fund (R6)	Large Growth
FSSAX	Franklin Small Cap Growth Fund (Adv)	Small Growth
MEIKX	MFS Value Fund (R6)	Large Value
ODVYX	Oppenheimer Developing Markets Fund (Y)	Diversified Emerging Mkts
PARBX	T. Rowe Price Retirement 2020 Fund (Adv)	Target-Date 2020
PARCX	T. Rowe Price Retirement 2030 Fund (Adv)	Target-Date 2030
PARDX	T. Rowe Price Retirement 2040 Fund (Adv)	Target-Date 2040
PARFX	T. Rowe Price Retirement 2050 Fund (Adv)	Target-Date 2050
PARIX	T. Rowe Price Retirement Balanced Fund (Adv)	Allocation--30% to 50% Equity
PARMX	Parnassus Mid Cap Fund	Mid-Cap Blend
PCRIX	PIMCO Commodity RealReturn Stgy. Fund (I)	Commodities Broad Basket
RERGX	American Funds EuroPacific Growth Fund (R6)	Foreign Large Growth
RFNGX	American Funds Fundamental Investors (R6)	Large Blend
RLBGX	American Funds American Balanced Fund (R6)	Allocation--50% to 70% Equity
SPVZX	Prudential QMA Mid-Cap Value Fund (Z)	Mid-Cap Value
TRSCX	TIAA-CREF Social Choice Equity Fund (R)	Large Blend
VFIAX	Vanguard 500 Index Fund (Adm)	Large Blend
VSNGX	JPMorgan Mid Cap Equity Fund (I)	Mid-Cap Growth

The investment category for the following funds may have changed since your last review. The previous category is listed below.

CCAFX	Calvert Capital Accumulation Fund (A)	Mid-Cap Growth

(continued on next page)

Fund References

The investment category for the following funds may have changed since your last review. The previous category is listed below.

PARIX	T. Rowe Price Retirement Balanced Fund (Adv)	Target-Date Retirement

DEFINITIONS

Alpha is a measure of the difference between a portfolio's actual returns and its expected performance, given its level of risk as measured by beta. A positive alpha figure indicates the portfolio has performed better than its beta would predict. In contrast, a negative alpha indicates the portfolio has underperformed, given the expectations established by beta.

Asset Classes are the broad groupings of similar Morningstar categories and include Stock, Bond, Blended, and Cash/Stable Value.

Average Market Capitalization – Morningstar defines the overall "size" of a stock fund's portfolio as the geometric mean of the market capitalization for all of the stocks it owns. It's calculated by raising the market capitalization of each stock to a power equal to that stock's stake in the portfolio. The resulting numbers are multiplied together to produce the geometric mean of the market caps of the stocks in the portfolio, which is reported as average market capitalization. This number is different from the fund's median market cap--the capitalization of the median stock in its portfolio. The geometric mean better identifies the portfolio's "center of gravity." That is, it provides more accurate insight into how market trends (as defined by capitalization) might affect the portfolio.

Benchmark is the index against which funds within a category are compared.

Beta is a measure of a fund's sensitivity to market movements. The beta of the market is 1.00 by definition. Morningstar calculates beta by comparing a fund's excess return over Treasury bills to the market's excess return over Treasury bills, so a beta of 1.10 shows that the fund has performed 10% better than its benchmark index in up markets and 10% worse in down markets, assuming all other factors remain constant. Conversely, a beta of 0.85 indicates that the fund's excess return is expected to perform 15% worse than the market's excess return during up markets and 15% better during down markets.

Category identifies funds based on their actual investment styles as measured by their underlying portfolio holdings over the past three years. If the fund is new and has no portfolio, Morningstar estimates where the Fund will fall before assigning a more permanent category. When necessary, Morningstar may change a category assignment based on current information.

Category Average provides the simple average of all fund returns within a particular Morningstar category.

Expense Ratio is 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 net asset value (NAV). Sales charges are not included in the expense ratio. The net expense ratio reflects the expenses currently being charged by a fund, taking into account any applicable expense and fee waivers. The gross expense ratio does not reflect any fee or expense waivers that may be in effect.

Information Ratio is a risk-adjusted performance measure and excess return and risk relative to a specific benchmark index.

Manager Tenure indicates the period of time the lead manager has been managing the fund portfolio. For funds without a lead manager, tenure of the manager who has been with the fund the longest is reported. In the case of multiple lead managers, the tenure of the lead manager with the longest tenure is reported.

Morningstar Rating™ is based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a funds' monthly performance (including the effects of sales charges, loads, and redemption fees), placing more emphasis on downward variations and rewarding consistent performance. The top 10% of funds in each category receive 5 stars, the next 22.5% receive 4 stars, the next 35% receive 3 stars, the next 22.5% receive 2 stars, and the bottom 10% receive 1 star. The **Overall Morningstar Rating** for a fund is derived from a weighted average of the performance figures associated with its three-, five-, and ten-year (if applicable) Morningstar Rating metrics. Funds with less than three years of performance history are not rated.

Morningstar Return is an assessment of a fund's excess return over a risk-free rate (the return of the 90-day Treasury bill) in comparison to similar funds. In each Morningstar Category, the top 10% of funds earn a High Morningstar Return, the next 22.5% Above Average, the middle 35% Average, the next 22.5% Below Average, and the bottom 10% Low. Morningstar Return is measured for up to three time periods (three-, five-, and 10-years). These separate measures are then weighted and averaged to produce an overall measure for the fund. Funds with less than three years of performance history are not rated.

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

DEFINITIONS

Peers include all of the funds that comprise a Morningstar category.

R-squared reflects the percentage of a fund's movements that can be explained by movements in its benchmark index. An R-squared of 100 indicates that all movements of a fund can be explained by movements in the index. Thus, index funds that invest only in S&P 500 stocks will have an R-squared very close to 100. Conversely, a low R-squared indicates that very few of the fund's movements can be explained by movements in its benchmark index. An R-squared measure of 35, for example, means that only 35% of the fund's movements can be explained by movements in the benchmark index.

Rankings — returns and statistics for each fund are ranked relative to the returns and statistics for all other funds in each category.

Sharpe Ratio is a risk-adjusted measure developed by Nobel Laureate William Sharpe. It is calculated by using standard deviation and excess return to determine reward per unit of risk. The higher the Sharpe Ratio, the better the portfolio's historical risk-adjusted performance. It can be used to compare two portfolios directly on how much excess return each portfolio achieved for a certain level of risk.

Sortino Ratio is similar to the Sharpe Ratio except it uses downside risk (downside deviation) in the denominator. Since upside variability is not necessary undesirable, the Sortino ratio is sometimes preferable to a Sharpe ratio. It measures the annualized rate of return for a given level of downside risk.

Standard Deviation is the statistical measurement of dispersion about an average, which depicts how widely a stock or portfolio's returns varied over a certain period of time. Investors use the standard deviation of historical performance to try to predict the range of returns that is most likely for a given investment. When a stock or portfolio has a high standard deviation, the predicted range of performance is wide, implying greater volatility.

Style Drift Score is the number of times the Morningstar category for a fund has changed during the previous 36 months. This number includes Morningstar changes due to changes in fund composition and administrative changes that occur when Morningstar adds, removes, or modifies a category.

Total Assets is the sum of net assets from all share classes of a single fund.

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 net asset value. Reinvestments are made using the actual reinvestment net asset value, and daily payoffs are reinvested monthly. Morningstar does not adjust total returns for sales charges. Total return does account for management, administrative, 12b-1 fees and other costs taken out of fund assets. Returns for periods longer than one year are expressed as annualized returns.

Treynor Ratio is a measurement of the returns earned in excess of that which could have been earned on a riskless investment (i.e. Treasury Bill) per each unit of market risk assumed. The Treynor ratio (sometimes called reward-to-volatility ratio) relates excess return over the risk-free rate to the additional risk taken; however systematic risk instead of total risk is used. The higher the Treynor ratio, the better the performance under analysis.

Turnover Ratio is a measure of the fund's trading activity which is computed by taking the lesser of purchases or sales (excluding all securities with maturities of less than one year) and dividing by average monthly net assets. A turnover ratio of 100% or more does not necessarily suggest that all securities in the portfolio have been traded. In practical terms, the resulting percentage loosely represents the percentage of the portfolio's holdings that have changed over the past year.

CATEGORIES

Morningstar categories identify funds based on their actual investment styles as measured by their underlying portfolio holdings over a three-year period. If a fund does not have a portfolio history, Morningstar originally estimates its category identification before giving it a more permanent category assignment. Morningstar defines the driving principles behind its category classification system as:

- Individual portfolios within a category invest in similar types of securities and, therefore, share the same risk factors,
- Individual portfolios within a category can, in general, be expected to behave more similarly to one another than to portfolios outside the category,
- The aggregate performance of different categories differs materially over time,
- Categories have enough constituents to form the basis for reasonable peer group comparisons, and
- The distinctions between categories are meaningful to investors and assist in their pursuit of investing goals.

STOCK FUNDS

Funds that primarily invest in U.S. stocks and other equity securities are generally subdivided based on market capitalization and position on the growth-value spectrum, but also include specialty funds that invest predominantly in one market sector.

Market Capitalization:

- **Large-Cap Funds** invest primarily in companies that rank in the top 70% of the capitalization of the U.S. equity market.
- **Mid-Cap Funds** focus on medium-size companies or own a mix of small-, mid- and large-cap stocks. The mid-cap range for market capitalization typically falls between $1 billion and $8 billion and represents 20% of the capitalization of the U.S. equity market.
- **Small-Cap Funds** invest primarily in companies that rank in the bottom 10% of the capitalization of the U.S. equity market.

Growth-Value Spectrum:

Funds are assigned an overall style through an asset-weighted average of the value/growth scores of the stocks in the portfolio.

- **Value Funds** include a predominance of stocks with low valuations (low price ratios and high dividend yields) and slow growth (low growth rates for earnings, sales, book value, and cash flow).
- **Blend Funds** hold portfolios in which neither growth nor value characteristics predominate.
- **Growth Funds** include a predominance of stocks with fast growth measures (high growth rates for earnings, sales, book value, and cash flow) and high valuations (high price ratios and low dividend yields).

International Funds

International Stock Funds that do not specialize in particular regions are categorized as Foreign Funds and further classified according to market capitalization and value/growth characteristics:

- **Foreign Large Funds** primarily invest in stocks that have market caps in the top 70% of each economically integrated market (such as Europe or Asia ex-Japan). Most of these portfolios divide their assets among a dozen or more developed markets, including Japan, Britain, France, and Germany. These portfolios typically have less than 20% of assets invested in U.S. stocks.
- **Foreign Small/Mid Funds** primarily invest in stocks that fall in the bottom 30% of each economically integrated market (such as Europe or Asia ex-Japan). These portfolios typically will have less than 20% of assets invested in U.S. stocks.

CATEGORIES

STOCK FUNDS (cont.)

Foreign Large Funds may be classified as value, blend or growth funds, while Foreign Small/Mid Funds are categorized as either growth or value funds:

- **Value funds** primarily hold stocks with low valuations (low price ratios and high dividend yields) and slow growth (low growth rates for earnings, sales, book value, and cash flow).
- **Blend funds** hold portfolios in which neither growth nor value characteristics predominate.
- **Growth funds** primarily hold stocks with fast growth measures (high growth rates for earnings, sales, book value, and cash flow) and high valuations (high price ratios and low dividend yields).

More specialized international equity funds include:

- **Europe Stock Funds** invest at least 70% of total assets in equities and at least 75% of stocks in Europe. Many of these funds emphasize the region's larger and more developed markets, including Britain, the Netherlands, Germany, France, and Switzerland. Many also invest in the region's smaller markets, including the emerging markets of eastern Europe.
- **Latin America Stock Funds** invest at least 70% of total assets in equities and invest at least 75% of stock assets in Latin America. Most of these funds strongly favor the area's large markets, specifically Brazil, Mexico, and Argentina. Smaller markets such as Peru or Columbia generally aren't as well represented in these funds.
- **China Region Funds** invest at least 70% of total assets in equities and invest at least 75% of stock assets in one specific region or a combination of China, Taiwan, and/or Hong Kong.
- **India Equity Funds** invest at least 70% of total assets in equities and invest at least 75% of stock assets in India.
- **Diversified Emerging Markets Funds** invest at least 70% of total assets in equities and invest at least 50% of stock assets in emerging markets. These funds 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.
- **Diversified Pacific/Asia Funds** invest at least 70% of total assets in equities and invest at least 75% of stock assets in Pacific countries, including at least 10% in Japan. These funds have a wider investment range than other Asia-oriented portfolios. These funds can invest throughout the Pacific Rim, including Australia and New Zealand. As a result, country weightings for these portfolios vary tremendously, though most retain some exposure to Japan and Hong Kong.
- **Pacific/Asia (ex Japan) Stock Funds** invest at least 70% of total assets in equities and at least 75% of stock assets in Pacific countries, with less than 10% in Japan. Most of these funds focus on export-oriented nations such as Hong Kong, Singapore, Taiwan, and Korea.
- **Japan Stock Funds** invest at least 70% of total assets in equities and at least 75% of stock assets in Japan. The Japanese stock market is one of the largest in the world, so Japan Stock Funds holdings vary significantly. Some funds concentrate on Japan's larger companies, while others concentrate on smaller firms.
- **World Large Stock Funds** have few geographical limitations. It is common for these funds to invest the majority of their assets in developed markets, with the remainder divided among the globe's smaller markets. These funds typically have 20%-60% of assets in U.S. stocks.
- **World Small/Mid Stock Funds** have few geographical limitations. It is common for these funds to invest the majority of their assets in developed markets, with the remainder divided among the globe's smaller markets. These funds typically have 20%-60% of assets in U.S. stocks.
- **Global Real Estate Funds** invest primarily in non-U.S. real estate securities, but may also invest in U.S. real estate securities. These portfolios may include debt & equity securities, convertible securities, and securities issued by real estate investment trust and REIT-like entities and by real estate operating companies.
- **Miscellaneous Region** stock portfolios invest in countries or smaller regions that do not have their own category. They typically have a narrow geographical range.

CATEGORIES

STOCK FUNDS (cont.)

Sector Funds:

Sector Funds invest primarily in stocks of companies within a specific sector of the market and are classified by their stated investment objective. Covered sectors include: Communications, Financial, Health, Natural Resources, Real Estate, Technology, Utilities, Consumer Cyclical, Consumer Defensive, Industrials, Infrastructure and Miscellaneous Sectors.

Alternative Funds:

Long-Short Funds include funds that hold sizable stakes in both long and short positions in equity and debt securities and related futures. Some of these portfolios are market neutral, which means that they divide their exposure equally between long and short positions in an attempt to earn a modest return that is not tied to the market's fortunes. Other portfolios that are not market neutral will shift their exposure to long and short positions depending upon their macro outlook or the opportunities they uncover through research. Alternative funds also include precious metals portfolios that focus on mining stocks. Covered strategies include Bear Market, Single Currency, Multicurrency, Long-Short Equity, Long-Short Credit, Market Neutral, Multialternative, Managed Futures, Volatility and Equity Precious Metals.

Commodity Funds invest primarily in equity securities and related derivatives of various commodity markets. Covered markets include: Agriculture, Broad Basket, Energy, Industrial Metals, Miscellaneous, and Precious Metals.

Trading Funds seek returns that are equal to a fixed multiple of the short-term returns of an equity, debt, or commodity index. Trading Funds are designed for active traders and are not suitable for long-term investors. Covered strategies include Trading-Leveraged Commodities, Debt, and Equity; Trading-Inverse Commodities, Debt, and Equity; Trading-Miscellaneous; and Option Writing.

BLENDED FUNDS

Blended (Balanced) Funds usually provide a blend of capital appreciation and income by investing in a combination of stocks, bonds, and cash. Blended funds also include Target-Date and Lifestyle Funds.

- **Allocation Funds** 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 designed to have an equity exposure within a specified range.
- **World Allocation Funds** invest in stocks, bonds, and cash. While World Allocation Funds explore the whole world, most focus on the U.S., Canada, Japan, and the larger markets in Europe. These funds typically have at least 10% of assets in bonds, less than 70% of assets in stocks, and at least 40% of assets in non-U.S. stocks or bonds.
- **Tactical Allocation Funds** seek to provide capital appreciation and income by actively shifting allocations between asset classes. These portfolios have material shifts across equity regions and bond sectors on a frequent basis.

CATEGORIES

BLENDED FUNDS (cont.)

Target-Date Funds provide a diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind for retirement or another goal. These funds aim to provide investors with an optimal level of return and risk, based solely on the target date. Over time, management adjusts the allocation among asset classes to more conservative mixes as the target date approaches.

Convertible Funds are designed to offer some of the capital-appreciation potential of stock funds while also supplying some of the safety and yield of bond funds. To do so, they focus on convertible bonds and convertible preferred stocks. Convertible bonds allow investors to convert the bonds into shares of stock, usually at a preset price. These securities thus act a bit like stocks and a bit like bonds.

BOND FUNDS

Bond Funds invest primarily in fixed-income securities.

Government Funds have at least 90% of their bond holdings invested in bonds backed by the U.S. government or by government-linked agencies. and are further divided by duration:

- **Long Funds** invest in securities with a duration of greater than 6 years or (if duration is unavailable) an average effective maturity of greater than or equal to 10 years.
- **Intermediate Funds** invest in securities with a duration of 3.5 to 6 years or (if duration is unavailable) an average effective maturity of 4 to 10 years.
- **Short Funds** invest in securities with a duration of 1 to 3.5 or (if duration is unavailable) an average effective maturity of 1 to 4 years.

Long-Term Bond Funds invest primarily in corporate and other investment-grade U.S. fixed-income issues with a duration greater than 6 years or (if duration is unavailable) an average effective maturity greater than 10 years.

Intermediate-Term Bond Funds invest primarily in corporate and other investment-grade U.S. fixed-income issues with a duration of 3.5 to 6 years or (if duration is unavailable) an average effective maturity of 4 to 10 years.

Short-Term Bond Funds invest primarily in corporate and other investment-grade U.S. fixed-income issues with a duration of 1 to 3.5 years or (if duration is unavailable) an average effective maturity of 1 to 4 years.

Ultrashort Bond Funds invest primarily in investment-grade U.S. fixed-income issues with a duration of less than 1 year or (if duration is unavailable) an average effective maturity of less than 1 year. This category includes corporate and government bond funds, but excludes international, convertible, multisector, and high yield bond funds.

Corporate Bond Funds concentrate on bonds issued by corporations. These tend to have more credit risk than government or agency-backed bonds. These portfolios hold more than 65% of assets in corporate bonds, hold less than 40% of assets in foreign bonds, hold less than 35% of assets in high yield bonds, and have an effective duration greater than 75% of the securities in the Morningstar Core Bond Index.

Bank Loan Funds primarily invest in floating-rate bank loans 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.

Muni Bond Funds primarily invest in bonds issued by state and/or local governments to fund public projects. The income from such bonds is generally free from federal taxes and, in certain cases, from state taxes in the issuing state. Given the variety of states and municipalities, the duration and quality of the Muni Bond Funds can vary significantly.

CATEGORIES

BOND FUNDS (cont.)

High Yield Bond Funds concentrate on lower-quality bonds. These funds primarily invest in U.S. high-income fixed-income securities where at least 65% or more of bond assets are not rated or are rated by a major agency at the level of BB (considered speculative for taxable bonds) and below.

Multisector Bond Funds 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 funds typically hold 35% to 65% of bond assets in securities that are not rated or are rated by a major agency at the level of BB (considered speculative for taxable bonds) and below.

Inflation-Protected Bond Funds primarily invest in debt securities that adjust their principal values in line with the rate of inflation. These bonds can be issued by any organization, but the U.S. Treasury is currently the largest issuer of these types of securities.

World Bond Funds invest 40% or more of their assets in foreign bonds. Some funds follow a conservative approach, favoring highquality bonds from developed markets. Others are more adventurous and own some lower-quality bonds from developed or emerging markets. Some funds invest exclusively outside the U.S., while others regularly invest in both U.S. and non-U.S. bonds.

Emerging Markets Bond Funds invest more than 65% of 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.

Emerging Markets Local Currency Bond Funds invest more than 65% of their assets in foreign bonds from developing countries in the local currency. Funds in this category have a mandate to maintain exposure to currencies of emerging markets. The largest portion of the emerging-markets bond market comes from Latin America, followed by Eastern Europe, Africa, the Middle East, and Asia.

Nontraditional Bond Funds pursue strategies divergent in one or more ways from conventional practice in the broader bond-fund universe. Funds within this category often will use credit default swaps and other fixed income derivatives to a significant level within their portfolios.

Preferred Stock Funds concentrate on preferred stocks and perpetual bonds. These portfolios tend to have more credit risk than government or agency-backed bonds and effective durations longer than other bond portfolios. These portfolios hold more than 65% of assets in preferred stocks and perpetual bonds.

CASH/STABLE VALUE FUNDS

Taxable Money Market Funds invest in short-term money market securities to provide a level of current income consistent with the preservation of capital. These funds do not designate themselves as Prime in Form N-MFP.

Prime Money Market invest in short-term money market securities in order to provide a level of current income that is consistent with the preservation of capital. These funds designate themselves as Prime in Form N-MFP.

Tax-Free Money Market Funds invest in short-term municipal money market securities that are often exempt from some federal and state taxes. These funds provide current income and aim to preserve capital. These funds do not designate themselves as Prime in Form N-MFP.

Stable Value Funds typically invest in guaranteed investment contracts (GICs) and Synthetic GICs. Traditional GICs are contracts between insurance firms and a retirement plan guaranteeing investors a fixed rate of return. The more common synthetic GICs are high-quality, short- to intermediate-term bonds that are bound by insurance “wrappers.” If a stable value portfolio falls below the rate of return set by the wrapper, the insurer pays the difference, keeping the fund stable.

The following statistics are not available for Money Market and Stable Value Funds: Alpha, Beta, R-squared, Treynor Ratio, Turnover Ratio, Morningstar Risk 3-Year and Morningstar Rating 3-Year.

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Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Performance may be hypothetical performance from an older share class and restated by Morningstar to reflect any expense differences between the share classes.

Unless otherwise noted, data displayed are from Morningstar, Inc., or are based on Morningstar data. Historical data may be from S&P or be based on S&P data. All peer group ranks are calculated or assigned by DST RS. Peer group ranks for performance, Standard Deviation, Beta, Alpha, R-Squared, Treynor, Sharpe, Sortino, and Expense Ratio are truncated to clarify when a standard has been met or surpassed. For example, funds with 24.1% and 24.9% peer group ranks for 1-Year Returns are listed as 24% to indicate that they would fail a 25% standard. Net Assets and Manager Tenure data also are truncated. For example, $49.1 million and $49.9 million for Net Assets are listed as $49 million to indicate that they would fail a $50-million standard.

The portfolio manager is the individual (or individuals) responsible for the overall fund strategy, as well as the buying and selling decisions of the securities in a fund's portfolio. If one manager is considered the lead manager for the fund, that individual's name, along with the individual's tenure, is listed. If more than one manager is designated as a lead manager, the lead manager with the longest tenure is listed. If no manager is identified as lead manager, the manager with the longest tenure is listed.

Total Assets displayed include the assets for all share classes of a fund. Total Assets are reported as of the end of the most recent month available to Morningstar.

The Morningstar Rating for funds, commonly called the Star Rating, is a measure of a fund's risk-adjusted return, relative to funds in its category. Funds are ranked from one to five stars. Funds are ranked within their categories and stars are assigned as follows: Top 10% – 5 Stars; Next 22.5% – 4 Stars; Middle 35% - 3 Stars; Next 22.5% - 2 Stars; Bottom 10% - 1 Star.

Alpha, Beta and R-squared statistics are calculated using the broad asset class benchmark as determined by Morningstar. Morningstar does not provide Alpha, Beta and R-squared statistics using the broad asset class benchmark for money market funds, and therefore these statistics do not appear for money market funds.

Morningstar groups funds in categories based on the fund's underlying portfolio holdings (portfolio statistics and compositions over the past three years). If a fund is new, Morningstar will estimate where the fund will fall until a more permanent category can be assigned. A fund's category may change based on current information.

An asterisk (*) next to a fund name indicates that the data for the fund has been provided by sources outside of Morningstar, DST RS, MasteryPOINT and their content providers and is not warranted to be accurate, complete or timely. Please contact your specific plan representative for more information regarding this data.