



NORTHEAST
RETIREMENT PLAN ADVISORS

SAMPLE PLAN

Data as of Mar 31, 2018
Prepared on Jul 2, 2018

Investment Analysis Report

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LPL Financial Retirement Partners – Fiduciary Investment Monitoring Report

Creating a written investment policy statement (IPS) is an important step in meeting fiduciary investment selection responsibilities. A documented framework for conducting a prudent review and selection of investment options is generally considered to be a fiduciary best practice because it increases the likelihood of sound decision making and timely action. However, the fiduciary's duty as a Prudent Investor does not end with the selection of investments. The fiduciary is responsible for monitoring the performance of the investment options to ensure that they continue to meet the standards set out in the IPS. This reporting package is designed to facilitate three key fiduciary investment obligations:

1. To determine whether each investment is meeting the objectives stated in the IPS
2. To document the analysis, and any decisions or actions arising as a result of the review, and
3. To facilitate regularly scheduled formal reviews and timely decision making on a quarterly basis.

Even with the most rigorous initial fund selection process, a portfolio of funds will change over time. This report can help highlight important information regarding a fund's risk level, portfolio management, and other characteristics. Please note, this report tool is not appropriate for short-term performance monitoring.

This toolset includes up to six levels of reporting. In order, they are:

- Capital Markets Commentary - a quarterly review of recent activity in major capital markets, investment returns by category, and a summary of key macroeconomic developments. It also reflects on noteworthy news that could impact investor behavior and retirement plan administration and regulation.
- Executive Summary – provides a quick view of how each fund in the plan is performing and identifies any funds requiring attention based on the chosen criteria. The checkmark on the "Investment Criteria Rating" section of the Plan Entry Form determines how many criteria a fund must meet in order to fall into the "Meets Criteria" standard.
- Portfolio Style Report– provides a graphic view of the plan portfolio's asset class coverage across the universe of equity and fixed income investment styles.
- Performance Summary – provides standard performance information for each fund included in the report.
- Fund Criteria Report – provides comparisons of each fund, its peer average and benchmark against the specific monitoring criteria selected. The check-marks on the Report Criteria page indicate the specific criteria to be displayed in the Fund Criteria Report. 12 of the criteria are chosen for the report, all equally weighted and none ranked nor displayed in order of importance.
- LPL Financial Retirement Partners Scorecard – provides a one page snapshot of additional information for each fund in the plan, based on the proprietary LPL Financial Retirement Partners Scoring system, described on the following pages. (Included in ongoing investment monitoring reporting only.)



The report criteria can be grouped into the following categories:

- **Fund Characteristics:** This report provides criteria based on Fund Manager Tenure - the years that a fund manager has been managing the fund; Fund Track Record – the number of years a fund has been in existence, and Assets – the dollars under management in the fund.
- **Performance:** Fund performance is available for 1, 3, 5 and/or 10 years. If selected as criteria to be evaluated, each of these return timeframes is compared against the average peer returns and a benchmark in the Fund Criteria Report. The performance criteria can be set to values equal to or greater-than the peer average or benchmark returns for the selected timeframes. Performance is net of management fees, but before asset charges and/or other administrative fees deducted from investment returns and do not reflect the funds' maximum potential sales charges. For standard performance of any fund (which includes Life of Fund returns for funds that have fewer than 10 years performance history), please consult the Performance Summary section as well as the Fund Facts Report.
- **Risk Adjusted Return:** The risk-adjusted performance measure criteria include 1, 3 or 5 year Sharpe Ratio; 3 and 5 year Information Ratio; 5 year R-Squared. The Sharpe Ratio is calculated by taking the difference of a fund's annualized performance and the annualized performance of a 90 day T-Bill. The difference is divided by the fund's standard deviation to determine the return per unit of risk. Information Ratio measures the difference between a fund's actual returns and its benchmark's performance, divided by the tracking error, which is the standard deviation of excess return. Information Ratio is often used as a measurement of the risk-adjusted return. This report utilizes the Morningstar best-fit index for 3 year alpha, and the index utilized for 5 year Alpha is the S&P 500 Index. R-squared reflects the percentage of a fund's movements that are explained by movements in its benchmark index. An R-squared of 100 means that all movements of a fund are completely explained by movements in the index. An R-squared of 0 means no correlation exists. Note: a best-fit index is an index that Morningstar determined to have the highest R-squared correlation with the fund being analyzed. In certain cases, Morningstar's "best fit" index may differ from the benchmark index chosen for the LPL Financial Retirement Partners Scorecards.
- **Volatility:** This report utilizes Beta or Standard deviation criteria to measure fund volatility. Beta is a measure of the degree of change in value one can expect in a portfolio given a change in value in a benchmark index. A portfolio with a beta greater than one is generally more volatile than its benchmark index; a portfolio with a beta of less than one is generally less volatile than its benchmark index. Standard deviation is a statistical measure of the range of a fund's performance. When a fund has a high standard deviation, its range of performance has been wide, indicating greater historical volatility. The standard deviation figure provided in the report is an annualized statistic based on rolling 36 monthly returns.
- **Fund Expenses:** If selected as a criterion, this report utilizes a fund's net expense ratio in the Fund Criteria Report section. The expense ratio is the percentage of fund assets paid for operating expenses and management fees. The expense ratio typically includes the following types of fees: accounting, administrator, advisor, auditor, board of directors, custodial, distribution (12b-1), legal, organizational, professional, registration, shareholder reporting, sub-advisor, and transfer agency. The expense ratio does not reflect the fund's brokerage costs or any investor sales charges. A net expense ratio reflects the



actual expenses that have been paid by the fund and reflects any voluntary waivers, reductions from brokerage service arrangements, and any other expense offset arrangements.

- LPL Financial Retirement Partners Score: The Score is an overall score to help Plan Sponsors evaluate an investment product's suitability for a given investment category. The Score is based on an equally-weighted set of 12 criteria, based on five years of monthly data and covering key quantitative and qualitative aspects of each investment. These key areas include investment management style, risk-return characteristics, peer group relative performance, relative expenses and portfolio manager tenure. In the case of Target Date Funds, LPL Financial Retirement Partners Scorecards are generated for those funds with at least three years of history, and evaluate the fund's Risk/Return metric instead of Style Drift.

Overall Criteria Scoring

This information includes the "Criteria Score" and "Status" or "Overall Criteria." The Criteria Score displays the number of report criteria met out of the total number of criteria selected for the report. The report functionality supports selection of up to 12 criteria per report. It is strongly recommended that at least six criteria are selected for a report. The Status column indicates whether a fund met the number of criteria targeted to be met, as selected on the "Investment Criteria Rating" section of the Plan Entry form. For example, if 12 criteria in a report are selected to be monitored and "6" is selected under "Investment Criteria Rating", the Overall Criteria Scoring system will highlight each fund as "Meets Criteria" if a fund met six or more of the 12 criteria chosen by the Plan Sponsor, and it will highlight funds as "Does Not Meet" criteria if a fund met five or fewer of the selected criteria.

Extended Performance Data

The analysis in this report may be based, in part, on adjusted historical returns for periods prior to a class's actual inception. These calculated returns reflect the historical performance of the oldest share class of the same fund, adjusted to reflect the fees and expenses of this share class. When pre-inception data are presented for a fund in the report, the fund will be footnoted to indicate this throughout the report. Note that only the performance, manager tenure, inception date, total net assets and Morningstar rating based report criteria reflect pre-inception data. Other reporting criteria, including Sharpe ratio, beta, and expense ratio are based on the data from the new class's own inception date and performance, not on adjusted data from the inception of the first class of the fund.

The performance quoted represents the reinvestment of dividends and capital gains, is net of expenses and does not reflect the maximum sales charge. Such a fee, if taken into consideration, will reduce the performance quoted.

The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information quoted. To obtain current month-end performance information please call (800) 877-7210.



Investors should consider the investment objectives, risks, charges and expenses of the investment company carefully before investing. The prospectus and, if available, the summary prospectus contain this and other important information about the investment company. You can obtain a prospectus and summary prospectus from your financial representative. Read carefully before investing.



SAMPLE PLAN

Executive Summary



INVESTMENT	FUND ID	TYPE	ASSETS	1Q18	4Q17	3Q17	2Q17	1Q17	4Q16	3Q16	2Q16
Large Value											
E AIG Focused Dividend Strategy A	FDSAX	Active	\$100,000	82	82	82	90	90	90	90	90
R AB Equity Income Advisor	AUIYX	Active	\$100,000	51	43	42	42	42	42	42	58
P AB Relative Value Advisor	CBBYX	Active	-	90	100	100	100	100	100	100	90
P AIG Focused Dividend Strategy W	FDSWX	Active	-	84	92	92	100	100	100	100	100
Large Blend											
E MM S&P 500® Index I	MMIZX	Passive	\$100,000	80	60	80	80	60	60	80	60
R American Century Equity Growth I	AMEIX	Active	\$100,000	34	34	34	27	34	27	51	42
R American Funds Fundamental Invs C	AFICX	Active	\$100,000	65	66	73	73	73	65	47	24
P MFS® Core Equity I	MRGRX	Active	-	100	100	100	100	90	90	90	90
P T. Rowe Price Dividend Growth	PRDGX	Active	-	100	100	100	100	100	100	100	100
Large Growth											
R AB Concentrated Growth A	WPASX	Active	\$100,000	33	24	24	72	49	49	57	58
P AB Large Cap Growth Advisor	APGYX	Active	-	100	100	100	100	100	100	100	100
Mid-Cap Value											
E American Century Mid Cap Value I	AVUAX	Active	\$100,000	100	100	100	100	100	100	100	100
R Janus Henderson Mid Cap Value A	JDPAX	Active	\$100,000	66	66	58	65	57	57	50	58
R Lord Abbett Mid Cap Stock A	LAVLX	Active	\$100,000	35	35	35	50	50	58	50	25
P VY® American Century Sm-Mid Cp Val I	IACIX	Active	-	90	100	100	100	100	100	100	90
Mid-Cap Blend											
R First Investors Opportunity A	FIUSX	Active	\$100,000	17	41	57	57	24	41	49	48
P Fidelity® Mid Cap Enhanced Index	FMEIX	Active	-	92	100	93	93	93	93	93	83
Mid-Cap Growth											
E Eaton Vance Atlanta Capital SMID-Cap I	EISMX	Active	\$100,000	100	100	100	100	100	100	100	100

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Small Value

R	MassMutual Select Small Company Value A	MMYAX	Active	\$100,000	40	25	25	32	32	25	25	25
R	PNC Multi Factor Small Cap Value A	PMRRX	Active	\$100,000	68	58	66	83	83	83	66	83
P	Vanguard Small Cap Value Index Inv	VISVX	Passive	-	100	100	100	100	100	100	100	100
P	WisdomTree US SmallCap Dividend ETF	DES	Passive	-	100	100	100	80	80	80	80	60

Small Blend

E	Calvert Small-Cap C	CSCCX	Active	\$100,000	73	73	56	73	73	73	49	63
P	Vanguard Small-Cap ETF	VB	Passive	-	100	100	100	100	100	100	100	100

Small Growth

E	Nationwide Geneva Small Cap Gr R6	NWKCX	Active	-	93	93	93	93	93	93	93	85
R	Neuberger Berman Small Cap Growth A	NSNAX	Active	\$100,000	57	34	8	0	10	9	17	17
P	Janus Henderson Triton N	JGMNX	Active	-	100	90	100	90	90	90	100	90

Allocation - 30 to 50% Equity

R	MainStay Conservative Allocation A	MCKAX	Active	\$100,000	31	57	49	49	67	67	67	67
P	Fidelity Advisor Asset Manager® 40% A	FFNAX	Active	-	100	100	93	93	84	84	84	93

Allocation - 50 to 70% Equity

E	Wells Fargo Index Asset Allocation Admin	WFAIX	Passive	\$100,000	20	20	20	20	20	20	60	60
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Allocation - 70 to 85% Equity

R	American Funds Income Fund of Amer C	IFACX	Active	\$100,000	25	49	59	59	83	73	66	90
P	American Funds Income Fund of Amer R6	RIDGX	Active	-	100	100	100	100	100	100	100	100

Foreign Large Value

E	Janus Henderson Global Equity Income I	HFQIX	Active	\$100,000	92	92	92	92	92	91	84	84
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Foreign Large Blend

R	BBH Partner Fund - International Eq I	BBHLX	Active	\$100,000	52	52	59	75	100	21	90	100
P	Hartford International Opp HLS IA	HIAOX	Active	-	100	100	100	100	100	100	100	100

Foreign Large Growth

E	Fidelity® International Growth	FIGFX	Active	\$100,000	85	100	93	93	93	93	93	93
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Diversified Emerging Markets

E	Fidelity Advisor® Emerging Markets I	FIMKX	Active	\$100,000	93	93	83	83	83	83	83	83
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World Large Stock

R	American Funds Capital World Gr&Inc R1	RWIAX	Active	\$100,000	61	53	53	53	68	61	61	68
P	American Funds Capital World Gr&Inc R5	RWIFX	Active	-	100	100	100	100	100	100	100	100

Specialty - Real Estate

E	Cohen & Steers Real Estate Securities I	CSDIX	Active	\$100,000	83	83	83	83	83	83	83	92
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Specialty - Technology

E	iShares US Technology ETF	IYW	Passive	\$100,000	80	80	80	100	100	100	100	60
P	PowerShares S&P 500® Eql Wt Tech ETF	RYT	Passive	-	100	100	100	80	100	100	100	60

Specialty - Utilities

E	Wells Fargo Util and Telecomms Inst	EVUYX	Active	\$100,000	83	83	83	83	83	83	83	83
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Money Market/Stable Value

P	Davis Government Money Market A	RPGXX	Active	-	51	58	58	58	65	57	57	57
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Short-Term Bond

R	Calvert Short Duration Income A	CSDAX	Active	\$100,000	65	65	65	65	65	65	57	49
P	Transamerica Short-Term Bond I	TSTIX	Active	-	83	83	83	75	83	75	75	75

Intermediate Government

E	Voya GNMA Income W	IGMWX	Active	\$100,000	83	83	83	83	83	83	83	83
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Intermediate-Term Bond

E	Commerce Bond	CFBNX	Active	\$100,000	100	100	100	100	100	100	100	100
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High Yield Bond

E	Federated Instl High Yield Bond Instl	FIHBX	Active	\$100,000	83	83	83	83	83	83	83	83
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Multisector Bond

E	PIMCO Income Instl	PIMIX	Active	\$100,000	83	83	83	83	83	76	76	76
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World Bond

R	Invesco World Bond A	AUBAX	Active	\$100,000	41	25	15	8	8	8	32	32
P	PIMCO Foreign Bond (USD-Hedged) Instl	PFORX	Active	-	100	100	100	100	100	100	100	100

Target Date 2015

E	Great-West Lifetime 2015 Inv	MXLYX	Active	\$100,000	60	65	75	75	75	75	67	67
P	Vanguard Target Retirement 2015 Inv	VTXVX	Active	-	100	100	100	100	100	100	100	100

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Target Date 2020

E	Nationwide Destination 2020 Instl Svc	NWFSX	Active	\$100,000	42	42	41	44	51	51	34	34
P	Vanguard Target Retirement 2020 Inv	VTWNX	Active	-	92	92	92	92	92	92	92	92

Target Date 2025

E	MassMutual RetireSMART 2025 I	MMNUX	Active	\$100,000	34	34	27	27	27	27	27	10
P	Vanguard Target Retirement 2025 Inv	VTTVX	Active	-	100	100	100	100	100	100	100	100

Target Date 2030

E	Fidelity Advisor Freedom® 2030 Z6	FDGLX	Active	-	57	34	34	41	-	-	-	-
P	Vanguard Target Retirement 2030 Inv	VTHRX	Active	\$100,000	83	83	83	83	75	83	75	83

Target Date 2035

E	Wells Fargo Target 2035 Admin	WFQWX	Active	\$100,000	18	18	18	18	18	18	18	18
P	Vanguard Target Retirement 2035 Inv	VTTHX	Active	-	83	83	83	83	83	75	75	65

Target Date 2040

E	BlackRock LifePath® Dyn 2040 Instl	STLEX	Active	\$100,000	25	33	18	18	18	18	26	26
P	Vanguard Target Retirement 2040 Inv	VFORX	Active	-	75	75	75	75	65	65	75	65

Target Date 2045

E	American Century One Choice 2045 Inv	AROIX	Active	\$100,000	51	51	59	59	66	66	65	65
P	Vanguard Target Retirement 2045 Inv	VTIVX	Active	-	83	83	83	83	83	73	83	73

Target Date 2050

E	Manning & Napier Target 2050 I	MTYIX	Active	\$100,000	24	10	10	7	10	10	17	25
P	Vanguard Target Retirement 2050 Inv	VFIFX	Active	-	83	83	83	83	83	73	83	73

Target Date 2055

E	T. Rowe Price Retirement 2055 Advisor	PAROX	Active	\$100,000	65	65	65	65	65	65	58	48
P	Vanguard Target Retirement 2055 Inv	VFFVX	Active	-	76	76	76	76	66	66	76	66

Target Date 2060+

E	American Funds 2060 Trgt Date Retire R6	RFUTX	Active	-	-	-	-	-	-	-	-	-
P	Vanguard Target Retirement 2060 Inv	VTTSX	Active	-	-	-	-	-	-	-	-	-

Target Date Retirement

E	Franklin LifeSmart™ Retirement Inc Adv	FLRDX	Active	\$100,000	33	34	41	35	35	42	42	27
P	Vanguard Target Retirement Income Inv	VTINX	Active	-	83	83	83	83	83	83	83	83

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ACTIVE		PASSIVE	
<i>Evaluation Criteria</i>	<i>Relative Weight</i>	<i>Evaluation Criteria</i>	<i>Relative Weight</i>
3 year annualized return vs. peers (3 YR PEER) >= 50%	7	All share class Net Assets (FUND ASSETS) > \$100Mil	20
5 year annualized return vs. peers (5 YR PEER) >= 50%	7	Net Expense Ratio vs. Peers (NET EXP) <= Average	40
10 year annualized return vs. peers (10 YR PEER) >= 50%	7	1 year Tracking Error (1 YR PEER TRK ERROR) <= 50%	20
5 year Up/Down Capture (UP/DN) Up > Down	10	3 year Tracking Error (3 YR PEER TRK ERROR) <= 50%	20
5 year Information Ratio vs. peers (5 YR PEER INF) >= 50%	10		100
5 year Sharpe Ratio vs. peers (5 YR SHRP) >= 50%	8		
3 year Alpha-Best Fit vs. peers (3 YR ALPHA) >= 50%	8	Minimum Passing Score = 60	
5 year Alpha-Std. vs. peers (5 YR ALPHA) >= 50%	8		
3 year Beta-Std. (3 YR BETA) between 0.75-1.15	8		
5 year Beta-Std. (5 YR BETA) between 0.75-1.15	9		
5 year Standard Deviation vs. peers (5 YR STDDEV) <= 50%	8		
Net Expense Ratio vs. peers (NET EXP) <= 50%	10		
	100		
Minimum Passing Score = 70			

Track Record indicates the number of years a fund has been in existence. Net Expense Ratio reflects the actual expenses paid by the fund and reflects any voluntary waivers, reductions from brokerage service arrangements and any other expenses after arrangements. Criteria definitions are described in the back of this report.



SAMPLE PLAN

Fund Criteria



ACTIVE

INVESTMENT	3 YR PEER	5 YR PEER	10 YR PEER	UP/DN	5 YR PEER INF	5 YR SHRP	3 YR ALPHA	5 YR ALPHA	3 YR BETA	5 YR BETA	5 YR STDDEV	NET EXP	SCORE
CRITERIA WEIGHTING	7	7	7	10	10	8	8	8	8	9	8	10	OF 100
Large Value													
AIG Focused Dividend Strategy A	8.30	11.48	11.64	84.59 /81.55	-0.35	1.08	-1.29	-0.36	0.93	0.90	10.27	1.04	82
R AB Equity Income Advisor	7.33	10.01	7.61	86.87 /103.12	-1.34	1.00	-2.09	-2.30	0.92	0.94	9.62	0.74	51
P AB Relative Value Advisor	9.60	12.02	8.74	91.56 /92.96	-0.42	1.19	0.25	-0.33	0.91	0.93	9.68	0.65	90
P AIG Focused Dividend Strategy W	8.51	11.68	11.74	85.36 /81.22	-0.31	1.09	-1.11	-0.17	0.93	0.90	10.28	0.84	84
Russell 1000 Value TR USD	7.88	10.78	7.78	100.00 /100.00	0.00	1.04	-	-	1.00	1.00	10.02	-	-
Peer Group Median (50th Percentile)	7.61	10.33	7.64	90.79 /108.88	-0.84	0.97	-0.69	-2.39	0.98	0.99	10.27	0.91	-
Large Blend													
R American Century Equity Growth I	9.16	12.19	9.10	99.35 /110.24	-0.63	1.14	-1.31	-1.31	1.02	1.03	10.30	0.47	34
R American Funds Fundamental Invs C	11.12	12.58	8.00	99.73 /107.04	-0.33	1.19	0.25	-0.67	1.01	1.00	10.15	1.40	65
P MFS® Core Equity I	10.52	13.38	10.21	97.89 /94.08	0.03	1.31	0.95	0.59	0.93	0.96	9.72	0.77	100
P T. Rowe Price Dividend Growth	9.96	12.40	9.31	92.05 /90.12	-0.47	1.29	0.36	0.24	0.88	0.91	9.16	0.64	100
S&P 500 TR USD	10.78	13.31	9.49	100.00 /100.00	0.00	1.28	-	-	1.00	1.00	9.87	-	-
Peer Group Median (50th Percentile)	9.26	12.23	8.77	97.33 /103.56	-0.64	1.14	-0.75	-0.98	1.00	1.00	10.04	0.86	-

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Fund Criteria



ACTIVE

INVESTMENT	3 YR PEER	5 YR PEER	10 YR PEER	UP/DN	5 YR PEER INF	5 YR SHRP	3 YR ALPHA	5 YR ALPHA	3 YR BETA	5 YR BETA	5 YR STDDEV	NET EXP	SCORE
CRITERIA WEIGHTING	7	7	7	10	10	8	8	8	8	9	8	10	OF 100
Large Growth													
R AB Concentrated Growth A	9.34	12.78	9.93	100.24 /106.18	-0.12	1.12	1.56	-0.59	0.94	1.02	11.04	1.22	33
P AB Large Cap Growth Advisor	13.17	17.06	13.28	103.92 /70.39	0.80	1.55	2.32	4.16	0.93	0.94	10.33	0.75	100
Russell 1000 Growth TR USD	12.90	15.53	11.34	100.00 /100.00	0.00	1.40	-	-	1.00	1.00	10.48	-	-
Peer Group Median (50th Percentile)	11.05	14.26	9.98	103.63 /98.54	0.21	1.22	-0.73	0.63	1.04	1.03	11.24	0.97	-
Mid-Cap Value													
American Century Mid Cap Value I	9.31	12.52	11.33	89.28 /81.94	-0.18	1.26	1.82	0.94	0.88	0.87	9.49	0.76	100
R Janus Henderson Mid Cap Value A	8.03	9.20	7.69	79.73 /94.35	-0.94	0.96	0.15	-1.79	0.86	0.84	9.26	0.94	66
R Lord Abbett Mid Cap Stock A	4.53	8.90	7.71	84.22 /108.70	-0.95	0.83	-3.62	-3.47	0.91	0.96	10.56	0.97	35
P VY® American Century Sm-Mid Cp Val I	9.48	12.26	11.44	92.48 /92.61	-0.20	1.12	1.43	-0.02	0.93	0.93	10.53	0.87	90
Russell Mid Cap Value TR USD	7.23	11.11	9.81	100.00 /100.00	0.00	1.04	-	-	1.00	1.00	10.27	-	-
Peer Group Median (50th Percentile)	6.59	10.27	8.81	89.16 /108.80	-0.58	0.89	-1.93	-2.60	0.95	0.97	10.95	1.05	-
Mid-Cap Blend													
R First Investors Opportunity A	4.93	10.56	9.31	93.82 /119.82	-0.61	0.85	-3.04	-3.44	0.98	1.05	11.67	1.21	17
P Fidelity® Mid Cap Enhanced Index	7.52	12.47	10.47	93.90 /93.85	-0.20	1.14	-1.03	-0.38	0.95	0.98	10.52	0.59	92
Russell Mid Cap TR USD	8.01	12.09	10.21	100.00 /100.00	0.00	1.12	-	-	1.00	1.00	10.33	-	-
Peer Group Median (50th Percentile)	6.59	10.72	9.37	91.10 /102.61	-0.52	0.94	-0.81	-1.89	0.95	0.98	11.09	1.00	-

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as of 3/31/18

ACTIVE

INVESTMENT	3 YR PEER	5 YR PEER	10 YR PEER	UP/DN	5 YR PEER INF	5 YR SHRP	3 YR ALPHA	5 YR ALPHA	3 YR BETA	5 YR BETA	5 YR STDDEV	NET EXP	SCORE
CRITERIA WEIGHTING	7	7	7	10	10	8	8	8	8	9	8	10	OF 100
Mid-Cap Growth													
Eaton Vance Atlanta Capital SMID-Cap I	13.23	14.23	13.48	98.93 /87.66	0.18	1.27	5.96	1.54	0.92	0.95	10.72	0.94	100
Russell Mid Cap Growth TR USD	9.17	13.31	10.61	100.00 /100.00	0.00	1.17	-	-	1.00	1.00	10.90	-	-
Peer Group Median (50th Percentile)	8.37	11.94	9.46	96.19 /102.72	-0.23	0.99	0.03	-0.99	0.98	0.99	11.41	1.08	-
Small Value													
R MassMutual Select Small Company Value A	7.13	8.60	8.26	88.20 /121.85	-0.56	0.67	-0.22	-4.04	0.95	1.01	13.03	1.50	40
R PNC Multi Factor Small Cap Value A	4.08	10.19	7.77	87.55 /102.79	-0.35	0.79	-2.52	-1.80	0.83	0.94	12.80	1.15	68
Russell 2000 Value TR USD	7.87	9.96	8.61	100.00 /100.00	0.00	0.73	-	-	1.00	1.00	13.88	-	-
Peer Group Median (50th Percentile)	7.04	9.86	8.90	92.04 /116.76	-0.39	0.73	-0.22	-3.07	0.94	1.03	13.39	1.19	-
Small Blend													
Calvert Small-Cap C	8.07	11.41	8.28	92.52 /101.82	-0.25	0.92	1.70	-1.07	0.87	0.97	12.12	2.04	73
Russell 2000 TR USD	8.39	11.47	9.84	100.00 /100.00	0.00	0.83	-	-	1.00	1.00	13.82	-	-
Peer Group Median (50th Percentile)	7.47	10.63	9.25	93.89 /115.25	-0.32	0.79	-0.29	-2.52	0.96	1.03	13.41	1.11	-

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SAMPLE PLAN

Fund Criteria



ACTIVE

INVESTMENT	3 YR PEER	5 YR PEER	10 YR PEER	UP/DN	5 YR PEER INF	5 YR SHRP	3 YR ALPHA	5 YR ALPHA	3 YR BETA	5 YR BETA	5 YR STDDEV	NET EXP	SCORE
CRITERIA WEIGHTING	7	7	7	10	10	8	8	8	8	9	8	10	OF 100
Small Growth													
Nationwide Geneva Small Cap Gr R6	13.41	14.60	Data NA*	91.40 / 65.11	0.15	1.18	6.34	3.53	0.83	0.83	11.93	0.90	93
R Neuberger Berman Small Cap Growth A	9.47	13.46	8.59	107.23 / 116.06	0.01	0.87	1.10	0.24	1.02	1.05	15.49	1.27	57
P Janus Henderson Triton N	11.82	15.37	13.85	107.57 / 96.94	0.32	1.25	3.17	2.03	1.01	1.00	11.80	0.67	100
Russell 2000 Growth TR USD	8.77	12.90	10.95	100.00 / 100.00	0.00	0.89	-	-	1.00	1.00	14.43	-	-
Peer Group Median (50th Percentile)	8.84	11.99	10.42	100.18 / 114.06	-0.15	0.88	0.65	-0.94	1.02	1.03	13.62	1.16	-
Allocation - 30 to 50% Equity													
R MainStay Conservative Allocation A	3.43	4.86	5.51	76.50 / 80.57	-1.22	0.89	-1.30	-0.62	0.84	0.81	5.07	1.30	31
P Fidelity Advisor Asset Manager® 40% A	4.41	5.51	5.36	76.82 / 70.40	-0.66	1.07	-0.06	0.30	0.77	0.77	4.81	0.86	100
S&P 500 (40%) / BBcap Agg Bond (60%)	5.99	7.57	6.56	-	0.00	0.89	-	-	1.00	1.00	6.40	-	-
Peer Group Median (50th Percentile)	3.90	4.82	5.08	75.45 / 77.63	-0.90	0.91	-0.78	-0.31	0.77	0.77	4.94	1.00	-
Allocation - 70 to 85% Equity													
R American Funds Income Fund of Amer C	5.40	6.94	6.05	109.15 / 115.04	0.11	0.92	-1.36	-0.43	1.13	1.12	7.15	1.35	25
P American Funds Income Fund of Amer R6	6.53	8.10	7.17	115.51 / 109.76	0.63	1.07	-0.29	0.64	1.13	1.12	7.16	0.29	100
S&P 500 (80%) & Barclays US Agg Bond (20%)	8.86	11.01	8.32	-	0.00	1.12	-	-	1.00	1.00	8.48	-	-
Peer Group Median (50th Percentile)	6.30	7.99	6.35	124.60 / 127.01	0.49	0.94	-1.00	-0.41	1.30	1.29	8.28	1.07	-

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SAMPLE PLAN

Fund Criteria



ACTIVE

INVESTMENT	3 YR PEER	5 YR PEER	10 YR PEER	UP/DN	5 YR PEER INF	5 YR SHRP	3 YR ALPHA	5 YR ALPHA	3 YR BETA	5 YR BETA	5 YR STDDEV	NET EXP	SCORE
CRITERIA WEIGHTING	7	7	7	10	10	8	8	8	8	9	8	10	OF 100

Foreign Large Value

Janus Henderson Global Equity Income I	5.49	6.69	4.70	80.79 /67.84	0.17	0.68	1.80	2.00	0.69	0.76	9.66	0.78	92
MSCI EAFE Value NR USD	4.30	5.78	1.97	100.00 /100.00	0.00	0.48	-	-	1.00	1.00	12.77	-	-
Peer Group Median (50th Percentile)	4.90	5.76	2.24	95.83 /94.08	-0.04	0.50	0.12	0.25	0.90	0.95	11.93	1.08	-

Foreign Large Blend

R BBH Partner Fund - International Eq I	5.30	5.62	3.46	85.66 /81.93	-0.07	0.53	-1.07	0.44	0.83	0.87	10.81	0.73	52
P Hartford International Opp HLS IA	7.18	8.15	4.46	97.91 /81.84	0.62	0.73	2.78	2.69	0.88	0.89	11.14	0.76	100
MSCI EAFE NR USD	5.55	6.50	2.74	100.00 /100.00	0.00	0.56	-	-	1.00	1.00	11.91	-	-
Peer Group Median (50th Percentile)	5.53	6.26	2.59	94.76 /90.33	0.10	0.55	0.19	0.75	0.90	0.92	11.50	1.00	-

Foreign Large Growth

Fidelity® International Growth	6.86	7.65	5.65	89.79 /73.90	0.37	0.70	0.70	2.51	0.81	0.84	10.91	1.03	85
MSCI EAFE Growth NR USD	6.73	7.14	3.44	100.00 /100.00	0.00	0.62	-	-	1.00	1.00	11.53	-	-
Peer Group Median (50th Percentile)	7.13	7.26	3.86	95.64 /83.82	0.29	0.63	0.79	1.90	0.87	0.90	11.36	1.09	-

Diversified Emerging Markets

Fidelity Advisor® Emerging Markets I	10.10	7.22	2.47	108.72 /103.00	0.21	0.55	2.64	1.33	1.01	1.03	13.81	1.13	93
MSCI EM NR USD	8.81	4.99	3.02	100.00 /100.00	0.00	0.38	-	-	1.00	1.00	14.97	-	-
Peer Group Median (50th Percentile)	8.79	4.84	3.05	102.74 /110.06	-0.14	0.37	0.80	-0.88	1.04	1.04	14.32	1.33	-

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Fund Criteria



ACTIVE

INVESTMENT	3 YR PEER	5 YR PEER	10 YR PEER	UP/DN	5 YR PEER INF	5 YR SHRP	3 YR ALPHA	5 YR ALPHA	3 YR BETA	5 YR BETA	5 YR STDDEV	NET EXP	SCORE
CRITERIA WEIGHTING	7	7	7	10	10	8	8	8	8	9	8	10	OF 100

World Large Stock

R	American Funds Capital World Gr&Inc R1	7.45	8.88	5.09	90.22 /66.27	0.77	0.87	-0.26	3.82	0.80	0.80	9.95	1.53	61
P	American Funds Capital World Gr&Inc R5	8.59	10.03	6.20	93.42 /63.08	1.07	0.98	0.80	4.88	0.80	0.80	9.96	0.49	100
	MSCI ACWI NR USD	8.12	9.20	5.57	100.00 /100.00	0.00	0.87	-	-	1.00	1.00	10.35	-	-
	Peer Group Median (50th Percentile)	7.52	9.28	5.96	92.49 /65.25	0.61	0.86	-0.37	4.28	0.80	0.80	10.58	1.10	-

Specialty - Real Estate

	Cohen & Steers Real Estate Securities I	3.60	8.48	8.36	64.53 /41.09	-0.06	0.64	6.19	3.66	0.61	0.56	13.62	0.91	83
	FTSE NAREIT All Equity REITs TR	2.90	6.66	6.88	100.00 /100.00	0.00	0.51	-	-	1.00	1.00	13.47	-	-
	Peer Group Median (50th Percentile)	0.69	5.60	6.07	52.09 /44.52	-0.27	0.43	0.02	1.28	0.61	0.53	13.91	1.08	-

Specialty - Utilities

	Wells Fargo Util and Telecomms Inst	6.07	7.51	6.72	58.82 /39.33	-0.14	0.68	-0.68	3.66	0.38	0.43	11.09	0.78	83
	DJ US Utilities TR USD	8.43	9.57	7.38	100.00 /100.00	0.00	0.71	-	-	1.00	1.00	13.65	-	-
	Peer Group Median (50th Percentile)	4.32	6.34	6.18	63.84 /58.80	-0.26	0.57	-2.32	1.83	0.47	0.54	11.57	1.07	-

Money Market/Stable Value

P	Davis Government Money Market A	0.23	0.15	0.26	40.22 /Data NA*	-2.66	-2.66	-0.06	Data NA*	Data NA*	Data NA*	0.07	0.38	51
	USTREAS T-Bill Auction Ave 3 Mon	0.59	0.37	0.32	100.00 /100.00	0.00	-	-	-	1.00	1.00	0.14	-	-
	Peer Group Median (50th Percentile)	0.27	0.16	0.22	44.81 /Data NA*	-3.05	-3.04	-0.10	-	-	-	0.09	0.45	-

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SAMPLE PLAN

Fund Criteria



ACTIVE

INVESTMENT	3 YR PEER	5 YR PEER	10 YR PEER	UP/DN	5 YR PEER INF	5 YR SHRP	3 YR ALPHA	5 YR ALPHA	3 YR BETA	5 YR BETA	5 YR STDDEV	NET EXP	SCORE
CRITERIA WEIGHTING	7	7	7	10	10	8	8	8	8	9	8	10	OF 100
Short-Term Bond													
R Calvert Short Duration Income A	1.39	1.19	2.66	43.44 /30.97	-0.31	0.60	0.31	0.28	0.35	0.36	1.35	0.88	65
P Transamerica Short-Term Bond I	1.72	1.80	3.72	39.53 /5.07	-0.01	1.37	0.44	1.13	0.21	0.20	1.02	0.64	83
BBgBarc US Govt 1-3 Yr TR USD	0.40	0.53	1.22	100.00 /100.00	0.00	0.22	-	-	1.00	1.00	0.68	-	-
Peer Group Median (50th Percentile)	0.89	0.86	2.12	33.24 /22.03	-0.44	0.46	-0.07	0.09	0.24	0.25	1.02	0.68	-
Intermediate Government													
Voya GNMA Income W	1.17	1.60	3.52	63.87 /50.06	-0.15	0.61	0.14	0.33	0.54	0.61	2.02	0.68	83
BBgBarc Intermediate Treasury TR USD	0.45	0.73	2.21	100.00 /100.00	0.00	0.18	-	-	1.00	1.00	2.16	-	-
Peer Group Median (50th Percentile)	0.31	0.84	2.75	70.50 /86.36	-0.91	0.18	-0.59	-0.72	0.78	0.80	2.50	0.75	-
Intermediate-Term Bond													
Commerce Bond	1.89	2.34	4.72	97.53 /79.77	0.64	0.74	0.26	0.68	0.87	0.88	2.67	0.66	100
BBgBarc US Agg Bond TR USD	1.20	1.82	3.63	100.00 /100.00	0.00	0.50	-	-	1.00	1.00	2.93	-	-
Peer Group Median (50th Percentile)	1.21	1.74	3.94	97.21 /97.34	-0.10	0.47	-0.19	-0.02	0.93	0.96	2.96	0.68	-
High Yield Bond													
Federated Instl High Yield Bond Instl	4.99	5.05	8.00	135.20 /54.94	0.69	0.95	0.36	3.72	0.52	0.65	4.91	0.50	83
Credit Suisse HY USD	5.16	4.89	7.81	100.00 /100.00	0.00	-	-	-	1.00	1.00	-	-	-
Peer Group Median (50th Percentile)	4.03	4.07	6.78	111.83 /49.22	0.46	0.77	-0.48	2.99	0.36	0.50	4.96	0.91	-

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SAMPLE PLAN

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ACTIVE

INVESTMENT	3 YR PEER	5 YR PEER	10 YR PEER	UP/DN	5 YR PEER INF	5 YR SHRP	3 YR ALPHA	5 YR ALPHA	3 YR BETA	5 YR BETA	5 YR STDDEV	NET EXP	SCORE
CRITERIA WEIGHTING	7	7	7	10	10	8	8	8	8	9	8	10	OF 100
Multisector Bond													
PIMCO Income Instl	5.84	5.72	9.14	113.04 /-0.49	1.32	1.75	3.61	4.47	0.34	0.52	3.00	0.50	83
BBgBarc US Agg Bond TR USD	1.20	1.82	3.63	100.00 /100.00	0.00	0.50	-	-	1.00	1.00	2.93	-	-
Peer Group Median (50th Percentile)	3.02	2.93	5.41	100.04 /64.99	0.32	0.67	0.00	1.60	0.56	0.66	3.72	0.93	-
World Bond													
R Invesco World Bond A	3.70	1.83	1.88	119.42 /130.48	0.00	0.26	-0.52	0.03	1.47	1.09	6.45	0.94	41
P PIMCO Foreign Bond (USD-Hedged) Instl	3.21	4.49	6.37	121.46 /50.52	1.27	1.33	2.06	2.90	0.78	0.79	3.07	0.50	100
BBgBarc US Agg Bond TR USD	1.20	1.82	3.63	100.00 /100.00	0.00	0.50	-	-	1.00	1.00	2.93	-	-
Peer Group Median (50th Percentile)	2.54	1.58	3.40	107.44 /119.77	-0.07	0.26	-0.29	-0.06	1.06	1.09	5.05	0.88	-
Target Date 2015													
Great-West Lifetime 2015 Inv	4.66	5.85	Data NA*	87.24 /86.84	-0.58	0.98	-0.28	-0.13	0.86	0.89	5.60	0.87	60
P Vanguard Target Retirement 2015 Inv	4.73	6.17	5.74	84.98 /76.90	-0.35	1.13	0.15	0.59	0.78	0.82	5.11	0.13	100
DJ Target 2015 TR USD	3.32	3.77	4.27	100.00 /100.00	0.00	0.91	-	-	1.00	1.00	3.74	-	-
Peer Group Median (50th Percentile)	4.64	5.90	5.26	87.24 /88.38	-0.63	0.98	-0.43	-0.12	0.86	0.90	5.62	0.65	-

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SAMPLE PLAN

Fund Criteria



ACTIVE

INVESTMENT	3 YR PEER	5 YR PEER	10 YR PEER	UP/DN	5 YR PEER INF	5 YR SHRP	3 YR ALPHA	5 YR ALPHA	3 YR BETA	5 YR BETA	5 YR STDDEV	NET EXP	SCORE
CRITERIA WEIGHTING	7	7	7	10	10	8	8	8	8	9	8	10	OF 100
Target Date 2020													
Nationwide Destination 2020 Instl Svc	4.92	5.92	4.89	96.64 /105.42	-0.76	0.89	-0.49	-0.82	0.97	1.02	6.31	0.64	42
P Vanguard Target Retirement 2020 Inv	5.66	7.26	6.22	100.16 /91.15	0.63	1.13	-0.24	0.68	0.96	0.98	6.04	0.13	92
DJ Target 2020 TR USD	4.14	4.86	4.85	100.00 /100.00	0.00	1.01	-	-	1.00	1.00	4.43	-	-
Peer Group Median (50th Percentile)	4.81	6.11	5.25	92.38 /91.46	-0.48	0.98	-0.68	-0.15	0.90	0.94	5.92	0.72	-
Target Date 2025													
MassMutual RetireSMART 2025 I	5.86	7.33	Data NA*	116.86 /124.90	0.30	0.90	-1.05	-0.86	1.22	1.25	7.79	0.52	34
P Vanguard Target Retirement 2025 Inv	6.30	7.96	6.48	111.27 /103.12	1.18	1.11	-0.24	0.64	1.08	1.10	6.77	0.14	100
DJ Target 2025 TR USD	5.00	6.00	5.52	100.00 /100.00	0.00	1.05	-	-	1.00	1.00	5.37	-	-
Peer Group Median (50th Percentile)	5.59	6.96	5.77	106.34 /105.82	0.18	0.97	-0.54	-0.17	1.07	1.10	6.87	0.72	-
Target Date 2030													
Fidelity Advisor Freedom® 2030 Z6	7.54	8.45	5.99	127.22 /128.58	0.65	0.98	Data NA*	-0.23	1.36	1.32	8.31	0.47	57
P Vanguard Target Retirement 2030 Inv	6.83	8.60	6.71	121.32 /113.92	1.16	1.10	-0.13	0.57	1.20	1.21	7.46	0.14	83
DJ Target 2030 TR USD	5.97	7.20	6.19	100.00 /100.00	0.00	1.05	-	-	1.00	1.00	6.51	-	-
Peer Group Median (50th Percentile)	6.17	7.57	5.84	117.32 /117.95	0.44	0.96	-0.70	-0.29	1.20	1.22	7.67	0.76	-

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Pass

Fail

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as of 3/31/18

SAMPLE PLAN

Fund Criteria



ACTIVE

INVESTMENT	3 YR PEER	5 YR PEER	10 YR PEER	UP/DN	5 YR PEER INF	5 YR SHRP	3 YR ALPHA	5 YR ALPHA	3 YR BETA	5 YR BETA	5 YR STDDEV	NET EXP	SCORE
CRITERIA WEIGHTING	7	7	7	10	10	8	8	8	8	9	8	10	OF 100
Target Date 2035													
Wells Fargo Target 2035 Admin	5.52	7.19	5.92	113.88 /120.93	0.28	0.90	-1.04	-0.89	1.22	1.23	7.63	0.54	18
P Vanguard Target Retirement 2035 Inv	7.35	9.22	7.02	131.94 /126.22	1.06	1.07	-0.27	0.45	1.32	1.33	8.22	0.14	83
DJ Target 2035 TR USD	6.71	8.19	6.73	100.00 /100.00	0.00	1.03	-	-	1.00	1.00	7.62	-	-
Peer Group Median (50th Percentile)	6.84	8.19	6.33	128.70 /129.49	0.62	0.96	-0.51	-0.29	1.33	1.34	8.42	0.75	-
Target Date 2040													
BlackRock LifePath® Dyn 2040 Instl	7.47	8.38	5.87	132.39 /141.84	0.55	0.92	-0.83	-0.85	1.47	1.40	8.73	0.66	25
P Vanguard Target Retirement 2040 Inv	7.86	9.73	7.34	140.82 /136.61	1.00	1.05	-0.15	0.33	1.43	1.43	8.88	0.15	75
DJ Target 2040 TR USD	7.33	8.96	7.18	100.00 /100.00	0.00	1.01	-	-	1.00	1.00	8.51	-	-
Peer Group Median (50th Percentile)	6.99	8.61	6.25	132.44 /136.45	0.66	0.96	-0.78	-0.33	1.40	1.40	8.73	0.78	-
Target Date 2045													
American Century One Choice 2045 Inv	6.56	8.78	6.90	124.84 /118.40	0.85	1.05	-0.63	0.37	1.27	1.27	8.00	0.90	51
P Vanguard Target Retirement 2045 Inv	8.10	9.88	7.40	142.65 /137.99	1.02	1.06	-0.06	0.38	1.46	1.44	8.99	0.15	83
DJ Target 2045 TR USD	7.77	9.46	7.48	100.00 /100.00	0.00	1.00	-	-	1.00	1.00	9.09	-	-
Peer Group Median (50th Percentile)	7.51	9.06	6.61	138.46 /140.32	0.72	0.96	-0.60	-0.34	1.46	1.45	9.11	0.75	-

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SAMPLE PLAN

Fund Criteria



ACTIVE

INVESTMENT	3 YR PEER	5 YR PEER	10 YR PEER	UP/DN	5 YR PEER INF	5 YR SHRP	3 YR ALPHA	5 YR ALPHA	3 YR BETA	5 YR BETA	5 YR STDDEV	NET EXP	SCORE
CRITERIA WEIGHTING	7	7	7	10	10	8	8	8	8	9	8	10	OF 100

Target Date 2050

	Manning & Napier Target 2050 I	7.41	8.78	7.41	140.82 /151.50	0.46	0.86	-1.27	-1.15	1.54	1.54	9.94	0.76	24
P	Vanguard Target Retirement 2050 Inv	8.11	9.88	7.41	142.60 /137.97	1.02	1.06	-0.05	0.38	1.46	1.44	8.98	0.15	83
	DJ Target 2050 TR USD	7.99	9.63	7.58	100.00 /100.00	0.00	1.00	-	-	1.00	1.00	9.28	-	-
	Peer Group Median (50th Percentile)	7.37	9.11	6.61	138.43 /139.90	0.71	0.96	-0.78	-0.34	1.46	1.45	9.16	0.79	-

Target Date 2055

	T. Rowe Price Retirement 2055 Advisor	8.32	10.31	7.87	142.85 /131.68	1.02	1.08	1.10	0.70	1.48	1.46	9.20	0.99	65
P	Vanguard Target Retirement 2055 Inv	8.05	9.85	Data NA*	142.48 /138.17	1.01	1.05	-0.10	0.36	1.46	1.44	8.97	0.15	76
	DJ Target 2055 TR USD	8.01	9.64	7.58	100.00 /100.00	0.00	1.00	-	-	1.00	1.00	9.29	-	-
	Peer Group Median (50th Percentile)	7.57	9.23	6.43	139.93 /140.80	0.73	0.97	-0.59	-0.29	1.48	1.46	9.18	0.75	-

Target Date 2060+

	American Funds 2060 Trgt Date Retire R6	9.49	Data NA*	Data NA*	Data NA* /Data NA*	Data NA*	Data NA*	2.42	Data NA*	1.41	Data NA*	Data NA*	0.45	-
P	Vanguard Target Retirement 2060 Inv	8.06	9.85	Data NA*	142.52 /138.28	1.01	1.05	-0.12	0.35	1.46	1.44	8.98	0.15	-
	Morningstar Lifetime Moderate 2060	-	-	-	-	-	-	-	-	-	-	-	-	-
	Peer Group Median (50th Percentile)	8.09	9.38	-	140.13 /140.09	0.75	0.96	-0.14	-0.21	1.48	1.47	9.25	0.75	-

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ACTIVE

INVESTMENT	3 YR PEER	5 YR PEER	10 YR PEER	UP/DN	5 YR PEER INF	5 YR SHRP	3 YR ALPHA	5 YR ALPHA	3 YR BETA	5 YR BETA	5 YR STDDEV	NET EXP	SCORE
CRITERIA WEIGHTING	7	7	7	10	10	8	8	8	8	9	8	10	OF 100
Target Date Retirement													
Franklin LifeSmart™ Retirement Inc Adv	1.88	3.86	4.73	66.25 /75.48	-1.19	0.69	-2.27	-1.34	0.72	0.78	5.12	0.60	33
P Vanguard Target Retirement Income Inv	3.68	4.33	4.93	58.46 /51.19	-0.75	1.10	-0.14	0.54	0.52	0.54	3.58	0.13	83
DJ Target Today TR USD	2.47	2.61	3.89	100.00 /100.00	0.00	0.78	-	-	1.00	1.00	2.89	-	-
Peer Group Median (50th Percentile)	3.26	3.75	4.40	63.13 /65.92	-1.00	0.88	-0.80	-0.33	0.63	0.66	4.27	0.70	-

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SAMPLE PLAN

Fund Criteria



PASSIVE

INVESTMENT	FND ASSETS (000,000)	NET EXP	1 YR PEER TRK ERROR	3 YR PEER TRK ERR	SCORE
CRITERIA WEIGHTING	20	40	20	20	OF 100
Large Blend					
MM S&P 500® Index I	\$3,340.72	0.12	0.09	0.08	80
S&P 500 TR USD	-	-	-	-	-
Peer Group Median (50th Percentile)	-	0.28	0.05	0.08	-
Small Value					
P Vanguard Small Cap Value Index Inv	\$29,257.38	0.19	0.06	0.05	100
CRSP US Small Cap Value TR USD	-	-	-	-	-
P WisdomTree US SmallCap Dividend ETF	\$1,965.25	0.38	0.05	0.07	100
WisdomTree SmallCap Dividend TR USD	-	-	-	-	-
Peer Group Median (50th Percentile)	-	0.39	0.08	0.14	-
Small Blend					
P Vanguard Small-Cap ETF	\$84,478.36	0.06	0.02	0.02	100
CRSP US Small Cap TR USD	-	-	-	-	-
Peer Group Median (50th Percentile)	-	0.38	0.09	0.13	-
Allocation - 50 to 70% Equity					
Wells Fargo Index Asset Allocation Admin	\$1,269.29	0.90	6.41	7.30	20
BBgBarc US Treasury TR USD(1987)	-	-	-	-	-
Peer Group Median (50th Percentile)	-	0.75	3.55	4.43	-
Specialty - Technology					
iShares US Technology ETF	\$4,180.98	0.44	0.06	0.05	80
DJ US Technology TR USD	-	-	-	-	-
P PowerShares S&P 500® Eql Wt Tech ETF	\$1,627.11	0.40	0.02	0.03	100
S&P 500 Equal Weighted IT TR USD	-	-	-	-	-
Peer Group Median (50th Percentile)	-	0.54	0.04	0.06	-

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SAMPLE PLAN

Performance Summary



ACTIVE FUND ASSETS - \$3,900,000

INVESTMENT	ASSETS	LAST QTR	YTD	1 YR	3 YR	5 YR	10 YR	SI	INCEPTION DATE	GROSS EXP	NET EXP	SCORE
Large Value												
AIG Focused Dividend Strategy A	\$100,000	-5.58 (98)	-5.58 (98)	9.52 (43)	8.30 (36)	11.48 (22)	11.64 (1)	7.50	6/8/1998	1.04	1.04	82
R AB Equity Income Advisor	\$100,000	-1.25 (9)	-1.25 (9)	10.35 (33)	7.33 (56)	10.01 (60)	7.61 (51)	10.06	10/1/1996	0.75	0.74	51
P AB Relative Value Advisor	\$0	-1.53 (15)	-1.53 (15)	13.57 (5)	9.60 (10)	12.02 (10)	8.74 (18)	8.72	10/1/1996	0.76	0.65	90
P AIG Focused Dividend Strategy W**	\$0	-5.57 (98)	-5.57 (98)	9.65 (41)	8.51 (30)	11.68 (17)	11.74 (1)	10.78	5/15/2013	0.84	0.84	84
Russell 1000 Value TR USD		-2.83	-2.83	6.95	7.88	10.78	7.78	-	-	-	-	-
Peer Group Median (50th Percentile)		-2.49	-2.49	9.03	7.61	10.33	7.64	-	-	1.00	0.91	-
Large Blend												
R American Century Equity Growth I	\$100,000	0.49 (9)	0.49 (9)	15.01 (22)	9.16 (52)	12.19 (52)	9.10 (35)	6.94	1/2/1998	0.47	0.47	34
R American Funds Fundamental Invs C**	\$100,000	-0.71 (37)	-0.71 (37)	14.21 (30)	11.12 (7)	12.58 (40)	8.00 (73)	7.49	3/15/2001	1.40	1.40	65
P MFS® Core Equity I		0.15 (14)	0.15 (14)	17.04 (6)	10.52 (16)	13.38 (10)	10.21 (6)	8.39	1/2/1997	0.77	0.77	100
P T. Rowe Price Dividend Growth		-0.73 (38)	-0.73 (38)	12.80 (58)	9.96 (34)	12.40 (45)	9.31 (23)	9.69	12/30/1992	0.64	0.64	100
S&P 500 TR USD		-0.76	-0.76	13.99	10.78	13.31	9.49	-	-	-	-	-
Peer Group Median (50th Percentile)		-0.88	-0.88	13.35	9.26	12.23	8.77	-	-	0.97	0.86	-
Large Growth												
R AB Concentrated Growth A**	\$100,000	1.81 (59)	1.81 (59)	15.17 (87)	9.34 (78)	12.78 (75)	9.93 (52)	10.83	2/28/2014	1.23	1.22	33
P AB Large Cap Growth Advisor	\$0	2.10 (55)	2.10 (55)	22.35 (38)	13.17 (19)	17.06 (8)	13.28 (3)	8.90	10/1/1996	0.77	0.75	100
Russell 1000 Growth TR USD		1.42	1.42	21.25	12.90	15.53	11.34	-	-	-	-	-
Peer Group Median (50th Percentile)		2.59	2.59	20.76	11.05	14.26	9.98	-	-	1.04	0.97	-

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SAMPLE PLAN

Performance Summary



ACTIVE FUND ASSETS - \$3,900,000

INVESTMENT	ASSETS	LAST QTR	YTD	1 YR	3 YR	5 YR	10 YR	SI	INCEPTION DATE	GROSS EXP	NET EXP	SCORE
Mid-Cap Value												
American Century Mid Cap Value I	\$100,000	-2.27 (50)	-2.27 (50)	5.72 (67)	9.31 (9)	12.52 (5)	11.33 (2)	11.04	8/2/2004	0.81	0.76	100
R Janus Henderson Mid Cap Value A**	\$100,000	-2.45 (58)	-2.45 (58)	6.73 (47)	8.03 (26)	9.20 (78)	7.69 (81)	11.65	7/6/2009	0.94	0.94	66
R Lord Abbett Mid Cap Stock A	\$100,000	-1.77 (34)	-1.77 (34)	2.53 (94)	4.53 (86)	8.90 (84)	7.71 (81)	10.73	6/28/1983	0.97	0.97	35
P VY® American Century Sm-Mid Cp Val I		-1.86 (37)	-1.86 (37)	5.71 (67)	9.48 (8)	12.26 (8)	11.44 (1)	9.96	5/1/2002	1.16	0.87	90
Russell Mid Cap Value TR USD		-2.50	-2.50	6.50	7.23	11.11	9.81	-	-	-	-	-
Peer Group Median (50th Percentile)		-2.27	-2.27	6.53	6.59	10.27	8.81	-	-	1.12	1.05	-
Mid-Cap Blend												
R First Investors Opportunity A	\$100,000	-3.00 (92)	-3.00 (92)	10.64 (39)	4.93 (78)	10.56 (53)	9.31 (52)	8.97	8/24/1992	1.21	1.21	17
P Fidelity® Mid Cap Enhanced Index		-1.02 (50)	-1.02 (50)	12.03 (25)	7.52 (41)	12.47 (12)	10.47 (14)	9.06	12/20/2007	0.59	0.59	92
Russell Mid Cap TR USD		-0.46	-0.46	12.20	8.01	12.09	10.21	-	-	-	-	-
Peer Group Median (50th Percentile)		-1.02	-1.02	10.17	6.59	10.72	9.37	-	-	1.11	1.00	-
Mid-Cap Growth												
Eaton Vance Atlanta Capital SMID-Cap I	\$100,000	1.10 (73)	1.10 (73)	19.78 (44)	13.23 (2)	14.23 (16)	13.48 (1)	11.42	4/30/2002	0.94	0.94	100
Russell Mid Cap Growth TR USD		2.17	2.17	19.74	9.17	13.31	10.61	-	-	-	-	-
Peer Group Median (50th Percentile)		2.56	2.56	18.93	8.37	11.94	9.46	-	-	1.17	1.08	-

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SAMPLE PLAN

Performance Summary



ACTIVE FUND ASSETS - \$3,900,000

INVESTMENT	ASSETS	LAST QTR	YTD	1 YR	3 YR	5 YR	10 YR	SI	INCEPTION DATE	GROSS EXP	NET EXP	SCORE
Small Value												
R MassMutual Select Small Company Value A	\$100,000	-2.67 (57)	-2.67 (57)	6.37 (46)	7.13 (48)	8.60 (73)	8.26 (68)	8.25	12/31/2001	1.50	1.50	40
R PNC Multi Factor Small Cap Value A	\$100,000	-2.50 (49)	-2.50 (49)	1.61 (92)	4.08 (88)	10.19 (43)	7.77 (80)	9.58	8/15/1994	1.76	1.15	68
Russell 2000 Value TR USD		-2.64	-2.64	5.13	7.87	9.96	8.61	-	-	-	-	-
Peer Group Median (50th Percentile)		-2.52	-2.52	6.13	7.04	9.86	8.90	-	-	1.30	1.19	-
Small Blend												
Calvert Small-Cap C	\$100,000	0.34 (20)	0.34 (20)	10.11 (47)	8.07 (36)	11.41 (30)	8.28 (76)	6.48	4/1/2005	2.21	2.04	73
Russell 2000 TR USD		-0.08	-0.08	11.79	8.39	11.47	9.84	-	-	-	-	-
Peer Group Median (50th Percentile)		-0.73	-0.73	9.72	7.47	10.63	9.25	-	-	1.25	1.11	-
Small Growth												
Nationwide Geneva Small Cap Gr R6**		5.65 (15)	5.65 (15)	21.45 (31)	13.41 (7)	14.60 (11)	n/a (na)	11.81	9/18/2013	0.90	0.90	93
R Neuberger Berman Small Cap Growth A**	\$100,000	7.46 (4)	7.46 (4)	26.10 (14)	9.47 (38)	13.46 (21)	8.59 (87)	14.97	5/27/2009	1.90	1.27	57
P Janus Henderson Triton N**	\$0	4.73 (21)	4.73 (21)	24.55 (18)	11.82 (13)	15.37 (8)	13.85 (2)	16.78	5/31/2012	0.67	0.67	100
Russell 2000 Growth TR USD		2.30	2.30	18.63	8.77	12.90	10.95	-	-	-	-	-
Peer Group Median (50th Percentile)		2.73	2.73	18.11	8.84	11.99	10.42	-	-	1.26	1.16	-

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SAMPLE PLAN

Performance Summary



ACTIVE FUND ASSETS - \$3,900,000

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Allocation - 30 to 50% Equity												
R MainStay Conservative Allocation A	\$100,000	-1.76 (82)	-1.76 (82)	5.06 (69)	3.43 (67)	4.86 (48)	5.51 (35)	5.58	4/4/2005	1.30	1.30	31
P Fidelity Advisor Asset Manager® 40% A		-0.60 (22)	-0.60 (22)	6.99 (25)	4.41 (26)	5.51 (22)	5.36 (40)	4.38	10/9/2007	0.86	0.86	100
S&P 500 (40%) / BBcap Agg Bond (60%)		-1.11	-1.11	7.60	5.99	7.57	6.56	-	-	-	-	-
Peer Group Median (50th Percentile)		-1.01	-1.01	5.95	3.90	4.82	5.08	-	-	1.12	1.00	-
Allocation - 70 to 85% Equity												
R American Funds Income Fund of Amer C**	\$100,000	-2.18 (86)	-2.18 (86)	6.36 (87)	5.40 (73)	6.94 (79)	6.05 (59)	6.41	3/15/2001	1.35	1.35	25
P American Funds Income Fund of Amer R6**	\$0	-1.89 (80)	-1.89 (80)	7.51 (80)	6.53 (41)	8.10 (48)	7.17 (13)	11.74	5/1/2009	0.29	0.29	100
S&P 500 (80%) & Barclays US Agg Bond (20%)		-0.90	-0.90	11.43	8.86	11.01	8.32	-	-	-	-	-
Peer Group Median (50th Percentile)		-0.69	-0.69	11.04	6.30	7.99	6.35	-	-	1.15	1.07	-
Foreign Large Value												
Janus Henderson Global Equity Income I**	\$100,000	-2.87 (89)	-2.87 (89)	10.89 (80)	5.49 (36)	6.69 (27)	4.70 (3)	9.97	3/31/2009	0.78	0.78	92
MSCI EAFE Value NR USD		-2.03	-2.03	12.19	4.30	5.78	1.97	-	-	-	-	-
Peer Group Median (50th Percentile)		-1.36	-1.36	13.39	4.90	5.76	2.24	-	-	1.19	1.08	-

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SAMPLE PLAN

Performance Summary



ACTIVE FUND ASSETS - \$3,900,000

INVESTMENT	ASSETS	LAST QTR	YTD	1 YR	3 YR	5 YR	10 YR	SI	INCEPTION DATE	GROSS EXP	NET EXP	SCORE
Foreign Large Blend												
R BBH Partner Fund - International Eq J**	\$100,000	-0.32 (27)	-0.32 (27)	11.67 (92)	5.30 (59)	5.62 (71)	3.46 (25)	7.63	10/25/2002	0.73	0.73	52
P Hartford International Opp HLS IA	\$0	0.23 (13)	0.23 (13)	16.55 (37)	7.18 (13)	8.15 (8)	4.46 (12)	6.38	7/2/1990	0.76	0.76	100
MSCI EAFE NR USD		-1.53	-1.53	14.80	5.55	6.50	2.74	-	-	-	-	-
Peer Group Median (50th Percentile)		-0.84	-0.84	15.56	5.53	6.26	2.59	-	-	1.16	1.00	-
Foreign Large Growth												
Fidelity® International Growth	\$100,000	-0.22 (60)	-0.22 (60)	17.97 (71)	6.86 (57)	7.65 (40)	5.65 (10)	3.99	11/1/2007	1.03	1.03	85
MSCI EAFE Growth NR USD		-1.04	-1.04	17.51	6.73	7.14	3.44	-	-	-	-	-
Peer Group Median (50th Percentile)		0.04	0.04	20.11	7.13	7.26	3.86	-	-	1.23	1.09	-
Diversified Emerging Markets												
Fidelity Advisor® Emerging Markets I	\$100,000	0.63 (78)	0.63 (78)	30.53 (13)	10.10 (27)	7.22 (11)	2.47 (66)	9.31	3/29/2004	1.13	1.13	93
MSCI EM NR USD		1.42	1.42	24.93	8.81	4.99	3.02	-	-	-	-	-
Peer Group Median (50th Percentile)		1.97	1.97	24.05	8.79	4.84	3.05	-	-	1.61	1.33	-
World Large Stock												
R American Funds Capital World Gr&Inc R1**	\$100,000	0.15 (34)	0.15 (34)	15.55 (45)	7.45 (52)	8.88 (56)	5.09 (69)	8.33	6/7/2002	1.53	1.53	61
P American Funds Capital World Gr&Inc R5**		0.42 (29)	0.42 (29)	16.79 (37)	8.59 (33)	10.03 (36)	6.20 (44)	9.22	5/15/2002	0.49	0.49	100
MSCI ACWI NR USD		-0.96	-0.96	14.85	8.12	9.20	5.57	-	-	-	-	-
Peer Group Median (50th Percentile)		-0.53	-0.53	14.64	7.52	9.28	5.96	-	-	1.33	1.10	-

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as of 3/31/18

SAMPLE PLAN

Performance Summary



ACTIVE FUND ASSETS - \$3,900,000

INVESTMENT	ASSETS	LAST QTR	YTD	1 YR	3 YR	5 YR	10 YR	SI	INCEPTION DATE	GROSS EXP	NET EXP	SCORE
Specialty - Real Estate												
Cohen & Steers Real Estate Securities I**	\$100,000	-6.50 (30)	-6.50 (30)	-0.67 (21)	3.60 (6)	8.48 (2)	8.36 (1)	9.43	7/15/1998	0.91	0.91	83
FTSE NAREIT All Equity REITs TR		-6.66	-6.66	-1.09	2.90	6.66	6.88	-	-	-	-	-
Peer Group Median (50th Percentile)		-7.07	-7.07	-2.75	0.69	5.60	6.07	-	-	1.18	1.08	-
Specialty - Utilities												
Wells Fargo Util and Telecomms Inst	\$100,000	-2.84 (49)	-2.84 (49)	4.38 (41)	6.07 (32)	7.51 (37)	6.72 (25)	9.07	2/28/1994	0.85	0.78	83
DJ US Utilities TR USD		-3.29	-3.29	2.32	8.43	9.57	7.38	-	-	-	-	-
Peer Group Median (50th Percentile)		-2.86	-2.86	3.66	4.32	6.34	6.18	-	-	1.10	1.07	-
Money Market/Stable Value												
P Davis Government Money Market A		0.21 (68)	0.21 (68)	0.55 (68)	0.23 (59)	0.15 (52)	0.26 (38)	2.57	10/26/1989	0.70	0.38	51
USTREAS T-Bill Auction Ave 3 Mon		0.41	0.41	1.23	0.59	0.37	0.32	-	-	-	-	-
Peer Group Median (50th Percentile)		0.25	0.25	0.71	0.27	0.16	0.22	-	-	0.50	0.45	-
Short-Term Bond												
R Calvert Short Duration Income A	\$100,000	-0.39 (57)	-0.39 (57)	0.97 (29)	1.39 (21)	1.19 (30)	2.66 (25)	4.02	1/31/2002	0.94	0.88	65
P Transamerica Short-Term Bond I**		-0.24 (36)	-0.24 (36)	1.25 (18)	1.72 (12)	1.80 (8)	3.72 (7)	3.00	11/30/2009	0.64	0.64	83
BBgBarc US Govt 1-3 Yr TR USD		-0.15	-0.15	0.02	0.40	0.53	1.22	-	-	-	-	-
Peer Group Median (50th Percentile)		-0.34	-0.34	0.56	0.89	0.86	2.12	-	-	0.78	0.68	-

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Performance Summary



ACTIVE FUND ASSETS - \$3,900,000

INVESTMENT	ASSETS	LAST QTR	YTD	1 YR	3 YR	5 YR	10 YR	SI	INCEPTION DATE	GROSS EXP	NET EXP	SCORE
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Intermediate Government

Voya GNMA Income W**	\$100,000	-1.01 (19)	-1.01 (19)	0.33 (21)	1.17 (3)	1.60 (7)	3.52 (9)	3.73	12/17/2007	0.68	0.68	83
BBgBarc Intermediate Treasury TR USD		-0.75	-0.75	-0.16	0.45	0.73	2.21	-	-	-	-	-
Peer Group Median (50th Percentile)		-1.23	-1.23	-0.11	0.31	0.84	2.75	-	-	0.81	0.75	-

Intermediate-Term Bond

Commerce Bond	\$100,000	-1.28 (35)	-1.28 (35)	2.20 (14)	1.89 (16)	2.34 (19)	4.72 (15)	5.62	12/12/1994	0.66	0.66	100
BBgBarc US Agg Bond TR USD		-1.46	-1.46	1.20	1.20	1.82	3.63	-	-	-	-	-
Peer Group Median (50th Percentile)		-1.41	-1.41	1.27	1.21	1.74	3.94	-	-	0.79	0.68	-

High Yield Bond

Federated Instl High Yield Bond Instl	\$100,000	-1.23 (69)	-1.23 (69)	3.03 (60)	4.99 (17)	5.05 (12)	8.00 (9)	8.75	11/1/2002	0.58	0.50	83
Credit Suisse HY USD		-0.85	-0.85	3.68	5.16	4.89	7.81	-	-	-	-	-
Peer Group Median (50th Percentile)		-0.95	-0.95	3.26	4.03	4.07	6.78	-	-	1.04	0.91	-

Multisector Bond

PIMCO Income Instl	\$100,000	-0.27 (30)	-0.27 (30)	5.27 (13)	5.84 (1)	5.72 (1)	9.14 (1)	8.76	3/30/2007	0.53	0.50	83
BBgBarc US Agg Bond TR USD		-1.46	-1.46	1.20	1.20	1.82	3.63	-	-	-	-	-
Peer Group Median (50th Percentile)		-0.57	-0.57	3.23	3.02	2.93	5.41	-	-	1.07	0.93	-

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SAMPLE PLAN

Performance Summary



ACTIVE FUND ASSETS - \$3,900,000

INVESTMENT	ASSETS	LAST QTR	YTD	1 YR	3 YR	5 YR	10 YR	SI	INCEPTION DATE	GROSS EXP	NET EXP	SCORE
World Bond												
R Invesco World Bond A	\$100,000	1.31 (45)	1.31 (45)	7.20 (32)	3.70 (21)	1.83 (41)	1.88 (79)	3.62	3/31/2006	2.22	0.94	41
P PIMCO Foreign Bond (USD-Hedged) Instl		1.37 (42)	1.37 (42)	4.28 (61)	3.21 (32)	4.49 (1)	6.37 (1)	7.28	12/2/1992	0.55	0.50	100
BBgBarc US Agg Bond TR USD		-1.46	-1.46	1.20	1.20	1.82	3.63	-	-	-	-	-
Peer Group Median (50th Percentile)		1.20	1.20	5.72	2.54	1.58	3.40	-	-	1.02	0.88	-
Target Date 2015												
Great-West Lifetime 2015 Inv	\$100,000	-0.57 (30)	-0.57 (30)	6.87 (55)	4.66 (49)	5.85 (51)	n/a (na)	9.17	5/1/2009	0.90	0.87	60
P Vanguard Target Retirement 2015 Inv		-0.52 (25)	-0.52 (25)	7.30 (41)	4.73 (46)	6.17 (37)	5.74 (18)	6.20	10/27/2003	0.13	0.13	100
DJ Target 2015 TR USD		0.15	0.15	5.41	3.32	3.77	4.27	-	-	-	-	-
Peer Group Median (50th Percentile)		-0.81	-0.81	7.01	4.64	5.90	5.26	-	-	0.97	0.65	-
Target Date 2020												
Nationwide Destination 2020 Instl Svc	\$100,000	-0.93 (57)	-0.93 (57)	7.69 (49)	4.92 (44)	5.92 (54)	4.89 (62)	4.44	8/29/2007	0.64	0.64	42
P Vanguard Target Retirement 2020 Inv		-0.54 (21)	-0.54 (21)	8.99 (13)	5.66 (13)	7.26 (9)	6.22 (6)	6.34	6/7/2006	0.13	0.13	92
DJ Target 2020 TR USD		0.10	0.10	6.96	4.14	4.86	4.85	-	-	-	-	-
Peer Group Median (50th Percentile)		-0.88	-0.88	7.66	4.81	6.11	5.25	-	-	1.01	0.72	-

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SAMPLE PLAN

Performance Summary



ACTIVE FUND ASSETS - \$3,900,000

INVESTMENT	ASSETS	LAST QTR	YTD	1 YR	3 YR	5 YR	10 YR	SI	INCEPTION DATE	GROSS EXP	NET EXP	SCORE
Target Date 2025												
MassMutual RetireSMART 2025 I**	\$100,000	-0.38 (21)	-0.38 (21)	10.58 (8)	5.86 (36)	7.33 (35)	n/a (na)	5.41	4/1/2014	0.61	0.52	34
P Vanguard Target Retirement 2025 Inv		-0.59 (40)	-0.59 (40)	10.20 (18)	6.30 (16)	7.96 (13)	6.48 (18)	6.87	10/27/2003	0.14	0.14	100
DJ Target 2025 TR USD		0.10	0.10	8.34	5.00	6.00	5.52	-	-	-	-	-
Peer Group Median (50th Percentile)		-0.80	-0.80	9.34	5.59	6.96	5.77	-	-	1.01	0.72	-
Target Date 2030												
Fidelity Advisor Freedom® 2030 Z6**		-0.40 (26)	-0.40 (26)	12.27 (7)	7.54 (4)	8.45 (21)	5.99 (46)	7.90	6/6/2017	0.47	0.47	57
P Vanguard Target Retirement 2030 Inv	\$100,000	-0.56 (34)	-0.56 (34)	11.19 (33)	6.83 (22)	8.60 (17)	6.71 (17)	6.73	6/7/2006	0.14	0.14	83
DJ Target 2030 TR USD		0.06	0.06	9.93	5.97	7.20	6.19	-	-	-	-	-
Peer Group Median (50th Percentile)		-0.85	-0.85	10.66	6.17	7.57	5.84	-	-	1.02	0.76	-
Target Date 2035												
Wells Fargo Target 2035 Admin	\$100,000	-1.30 (90)	-1.30 (90)	9.13 (92)	5.52 (89)	7.19 (87)	5.92 (72)	4.64	6/29/2007	0.68	0.54	18
P Vanguard Target Retirement 2035 Inv		-0.58 (43)	-0.58 (43)	12.23 (43)	7.35 (30)	9.22 (21)	7.02 (21)	7.54	10/27/2003	0.14	0.14	83
DJ Target 2035 TR USD		0.00	0.00	11.35	6.71	8.19	6.73	-	-	-	-	-
Peer Group Median (50th Percentile)		-0.67	-0.67	11.97	6.84	8.19	6.33	-	-	1.04	0.75	-
Target Date 2040												
BlackRock LifePath® Dyn 2040 Instl	\$100,000	-0.73 (49)	-0.73 (49)	14.32 (9)	7.47 (35)	8.38 (59)	5.87 (69)	7.56	3/1/1994	0.97	0.66	25
P Vanguard Target Retirement 2040 Inv		-0.53 (37)	-0.53 (37)	13.25 (30)	7.86 (24)	9.73 (13)	7.34 (15)	7.18	6/7/2006	0.15	0.15	75
DJ Target 2040 TR USD		-0.05	-0.05	12.53	7.33	8.96	7.18	-	-	-	-	-
Peer Group Median (50th Percentile)		-0.74	-0.74	12.54	6.99	8.61	6.25	-	-	1.06	0.78	-

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Performance Summary



ACTIVE FUND ASSETS - \$3,900,000

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Target Date 2045												
American Century One Choice 2045 Inv	\$100,000	0.00 (15)	0.00 (15)	11.53 (86)	6.56 (84)	8.78 (60)	6.90 (38)	7.77	8/31/2004	0.94	0.90	51
P Vanguard Target Retirement 2045 Inv		-0.58 (46)	-0.58 (46)	13.68 (36)	8.10 (23)	9.88 (15)	7.40 (19)	8.02	10/27/2003	0.15	0.15	83
DJ Target 2045 TR USD		-0.10	-0.10	13.36	7.77	9.46	7.48	-	-	-	-	-
Peer Group Median (50th Percentile)		-0.63	-0.63	13.20	7.51	9.06	6.61	-	-	1.10	0.75	-
Target Date 2050												
Manning & Napier Target 2050 I	\$100,000	0.75 (1)	0.75 (1)	15.48 (5)	7.41 (49)	8.78 (66)	7.41 (18)	7.51	3/28/2008	1.20	0.76	24
P Vanguard Target Retirement 2050 Inv		-0.55 (42)	-0.55 (42)	13.69 (37)	8.11 (22)	9.88 (15)	7.41 (18)	7.29	6/7/2006	0.15	0.15	83
DJ Target 2050 TR USD		-0.12	-0.12	13.76	7.99	9.63	7.58	-	-	-	-	-
Peer Group Median (50th Percentile)		-0.68	-0.68	13.36	7.37	9.11	6.61	-	-	1.20	0.79	-
Target Date 2055												
T. Rowe Price Retirement 2055 Advisor	\$100,000	0.32 (8)	0.32 (8)	14.50 (20)	8.32 (19)	10.31 (13)	7.87 (13)	6.05	5/31/2007	0.99	0.99	65
P Vanguard Target Retirement 2055 Inv		-0.56 (46)	-0.56 (46)	13.69 (44)	8.05 (31)	9.85 (24)	n/a (na)	11.14	8/18/2010	0.15	0.15	76
DJ Target 2055 TR USD		-0.12	-0.12	13.79	8.01	9.64	7.58	-	-	-	-	-
Peer Group Median (50th Percentile)		-0.63	-0.63	13.57	7.57	9.23	6.43	-	-	1.36	0.75	-

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SAMPLE PLAN

Performance Summary



ACTIVE FUND ASSETS - \$3,900,000

INVESTMENT	ASSETS	LAST QTR	YTD	1 YR	3 YR	5 YR	10 YR	SI	INCEPTION DATE	GROSS EXP	NET EXP	SCORE
Target Date Retirement												
Franklin LifeSmart™ Retirement Inc Adv	\$100,000	-0.76 (33)	-0.76 (33)	2.19 (93)	1.88 (89)	3.86 (47)	4.73 (33)	5.06	8/1/2006	1.20	0.60	33
P Vanguard Target Retirement Income Inv		-0.50 (6)	-0.50 (6)	5.35 (38)	3.68 (25)	4.33 (32)	4.93 (23)	5.25	10/27/2003	0.13	0.13	83
DJ Target Today TR USD		0.19	0.19	4.25	2.47	2.61	3.89	-	-	-	-	-
Peer Group Median (50th Percentile)		-0.93	-0.93	4.90	3.26	3.75	4.40	-	-	1.06	0.70	-
Target Date 2060+												
American Funds 2060 Trgt Date Retire R6		0.56 (3)	0.56 (3)	15.57 (4)	9.49 (1)	n/a (na)	n/a (na)	9.49	3/27/2015	0.49	0.45	-
P Vanguard Target Retirement 2060 Inv		-0.52 (43)	-0.52 (43)	13.72 (50)	8.06 (53)	9.85 (1)	n/a (na)	10.96	1/19/2012	0.15	0.15	-
Morningstar Lifetime Moderate 2060		n/a	n/a	n/a	n/a	n/a	n/a	-	-	-	-	-
Peer Group Median (50th Percentile)		-0.66	-0.66	13.72	8.09	9.38	n/a	-	-	2.85	0.75	-

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SAMPLE PLAN

Performance Summary



PASSIVE FUND ASSETS - \$300,000

INVESTMENT	ASSETS	LAST QTR	YTD	1 YR	3 YR	5 YR	10 YR	SI	INCEPTION DATE	GROSS EXP	NET EXP	SCORE
Large Blend												
MM S&P 500® Index I**	\$100,000	-0.81 (47)	-0.81 (46)	13.88 (26)	10.66 (18)	13.19 (17)	9.27 (41)	14.70	12/7/2011	0.12	0.12	80
S&P 500 TR USD		-0.76	-0.76	13.99	10.78	13.31	9.49	10.66	-	-	-	-
Difference		-0.05	-0.05	-0.11	-0.12	-0.12	-0.22	-	-	-	-	-
S&P 500 TR USD		-0.76	-0.76	13.99	10.78	13.31	9.49	-	-	-	-	-
Peer Group Median (50th Percentile)		-0.82	-0.82	13.66	10.35	12.93	9.21	9.05	-	0.33	0.28	-
Small Value												
P Vanguard Small Cap Value Index Inv		-2.10 (24)	-2.10 (24)	7.27 (26)	7.85 (35)	11.52 (23)	10.13 (17)	8.72	5/21/1998	0.19	0.19	100
CRSP US Small Cap Value TR USD		-2.09	-2.09	7.37	7.98	11.73	11.70	10.75	-	-	-	-
Difference		-0.01	-0.01	-0.10	-0.13	-0.21	-1.57	-	-	-	-	-
P WisdomTree US SmallCap Dividend ETF		-5.03 (88)	-5.03 (88)	5.01 (63)	7.76 (48)	10.76 (26)	9.67 (30)	7.98	6/16/2006	0.38	0.38	100
WisdomTree SmallCap Dividend TR USD		-4.99	-4.99	5.33	8.01	10.86	10.00	-	-	-	-	-
Difference		-0.04	-0.04	-0.32	-0.25	-0.10	-0.33	-	-	-	-	-
Russell 2000 Value TR USD		-2.64	-2.64	5.13	7.87	9.96	8.61	-	-	-	-	-
Peer Group Median (50th Percentile)		-2.70	-2.70	5.21	7.73	9.82	8.49	7.66	-	0.46	0.39	-

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Performance Summary



PASSIVE FUND ASSETS - \$300,000

INVESTMENT	ASSETS	LAST QTR	YTD	1 YR	3 YR	5 YR	10 YR	SI	INCEPTION DATE	GROSS EXP	NET EXP	SCORE
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Small Blend

P Vanguard Small-Cap ETF**		-0.20 (61)	-0.20 (61)	11.82 (38)	8.06 (63)	11.67 (30)	10.72 (21)	9.35	1/26/2004	0.06	0.06	100
CRSP US Small Cap TR USD		-0.22	-0.22	11.80	8.03	11.65	11.13	9.65	-	-	-	-
Difference		0.02	0.02	0.02	0.03	0.02	-0.41	-	-	-	-	-
Russell 2000 TR USD		-0.08	-0.08	11.79	8.39	11.47	9.84	-	-	-	-	-
Peer Group Median (50th Percentile)		-0.16	-0.16	11.64	8.17	11.37	9.76	9.64	-	0.41	0.38	-

Allocation - 50 to 70% Equity

Wells Fargo Index Asset Allocation Admin**	\$100,000	-1.03 (46)	-1.03 (46)	7.30 (50)	6.20 (37)	9.65 (1)	7.66 (1)	5.68	11/8/1999	1.01	0.90	20
BBgBarc US Treasury TR USD(1987)		-1.18	-1.18	0.43	0.45	1.07	2.74	5.77	-	-	-	-
Difference		0.15	0.15	6.87	5.75	8.58	4.92	-	-	-	-	-
S&P 500 (65%) / BarCap Aggregate Bond (35%)		-1.01	-1.01	9.51	7.43	9.29	7.44	-	-	-	-	-
Peer Group Median (50th Percentile)		-1.10	-1.10	7.30	6.06	8.51	7.43	6.29	-	0.76	0.75	-

Fund Color: A = To Be Added P = Proposed R = To Be Replaced W = On Watch List

The performance data quoted represents past performance and does not guarantee future results. Current performance may be lower or higher than return data quoted herein. Returns assume reinvestment of dividends and reinvestment of dividends and capital gains and are adjusted to reflect ongoing fund expenses but not taxes. Funds marked with ** reflect the historical performance of the oldest share class, adjusted to reflect updated fees and expenses. Refer to Net Expense Disclosure section.



SAMPLE PLAN

Performance Summary



PASSIVE FUND ASSETS - \$300,000

INVESTMENT	ASSETS	LAST QTR	YTD	1 YR	3 YR	5 YR	10 YR	SI	INCEPTION DATE	GROSS EXP	NET EXP	SCORE
Specialty - Technology												
iShares US Technology ETF	\$100,000	3.65 (70)	3.65 (70)	25.62 (65)	18.31 (63)	19.40 (57)	13.34 (65)	2.70	5/15/2000	0.44	0.44	80
DJ US Technology TR USD		3.76	3.76	26.24	18.87	19.96	13.78	12.33	-	-	-	-
Difference		-0.11	-0.11	-0.62	-0.56	-0.56	-0.44	-	-	-	-	-
P PowerShares S&P 500® Eql Wt Tech ETF		6.01 (43)	6.01 (43)	26.43 (60)	19.40 (34)	21.12 (25)	14.10 (35)	11.41	11/1/2006	0.40	0.40	100
S&P 500 Equal Weighted IT TR USD		6.12	6.12	26.97	19.93	21.66	14.71	-	-	-	-	-
Difference		-0.11	-0.11	-0.54	-0.53	-0.54	-0.61	-	-	-	-	-
DJ US Technology TR USD		3.76	3.76	26.24	18.87	19.96	13.78	-	-	-	-	-
Peer Group Median (50th Percentile)		5.72	5.72	27.18	18.75	19.96	13.87	10.83	-	0.60	0.54	-

Fund Color: **A** = To Be Added **P** = Proposed **R** = To Be Replaced **W** = On Watch List

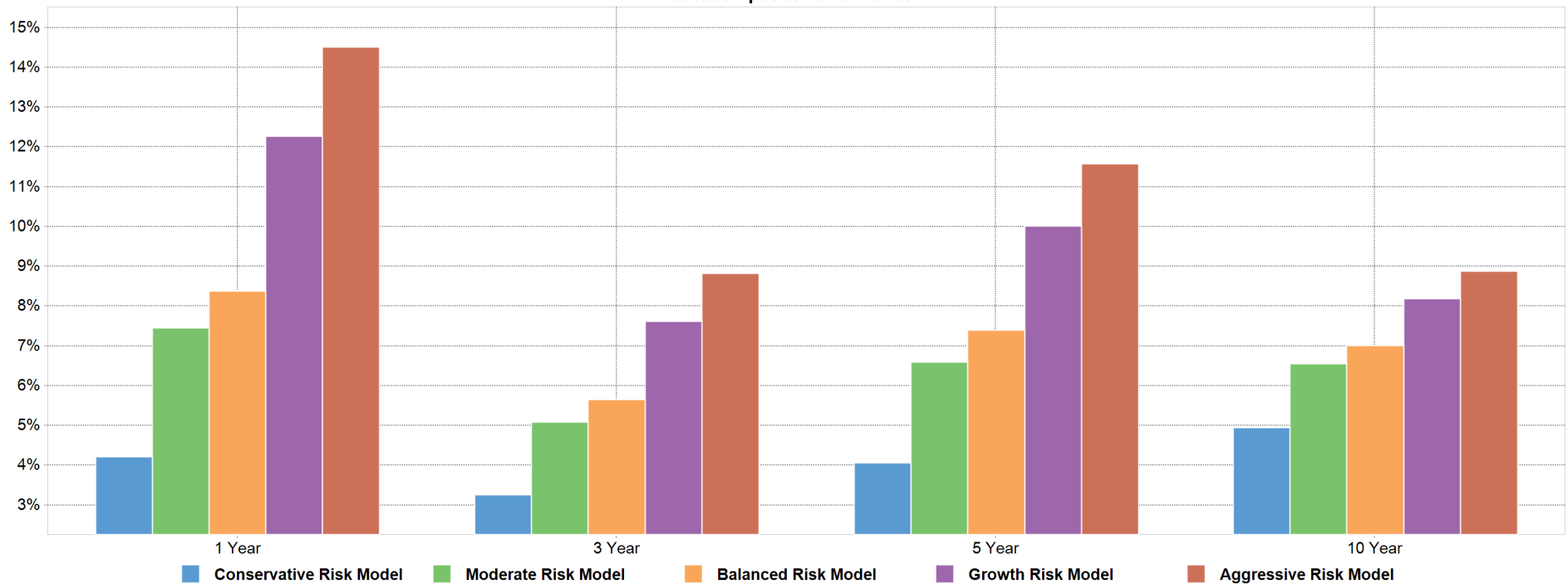
The performance data quoted represents past performance and does not guarantee future results. Current performance may be lower or higher than return data quoted herein. Returns assume reinvestment of dividends and reinvestment of dividends and capital gains and are adjusted to reflect ongoing fund expenses but not taxes. Funds marked with ** reflect the historical performance of the oldest share class, adjusted to reflect updated fees and expenses. Refer to Net Expense Disclosure section.



Composite Model Fund Performance

Model Name	Assets	Participants	# Funds	YTD	1 Year	3 Year	5 Year	10 Year	Net Exp
Conservative Risk Model	\$10,000	0	9	-0.51%	4.20%	3.26%	4.06%	4.94%	0.60%
Moderate Risk Model	\$10,000	0	11	-0.34%	7.45%	5.08%	6.59%	6.55%	0.64%
Balanced Risk Model	\$10,000	0	13	-0.48%	8.37%	5.65%	7.39%	7.01%	0.64%
Growth Risk Model	\$10,000	0	13	-0.51%	12.27%	7.62%	10.01%	8.19%	0.65%
Aggressive Risk Model	\$10,000	0	12	-0.58%	14.51%	8.83%	11.57%	8.88%	0.65%

Model Composite Performance



Model: Conservative Risk Model

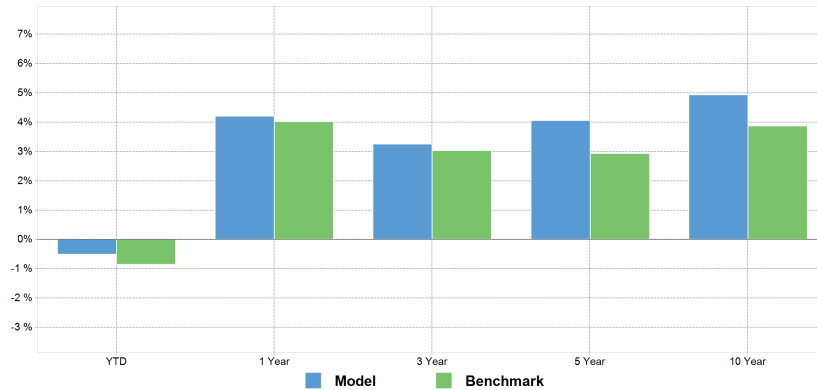
Benchmark: Morningstar Conservative Target Risk

Description: 20/80 Equities:Bonds

Participants: 0

Assets: \$10,000

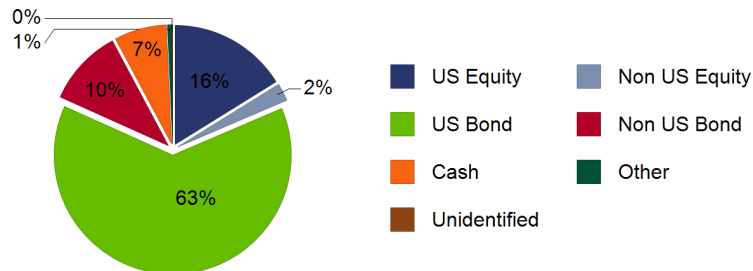
Model Composite Performance



	YTD	1 YR	3 YR	5 YR	10 YR
Model	-0.51	4.20	3.26	4.06	4.94
Benchmark	-0.85	4.02	3.03	2.93	3.88

Fund Name	Category	%	Change From Last
(CBBYX) - AB Relative Value Advisor	Large Value	10%	5%
(PRDGX) - T. Rowe Price Dividend Growth	Large Blend	5%	0%
(FMEIX) - Fidelity® Mid Cap Enhanced Index	Mid-Cap Blend	2%	0%
(VB) - Vanguard Small-Cap ETF	Small Blend	1%	0%
(HIAOX) - Hartford International Opp HLS IA	Foreign Large Blend	2%	0%
(RPGXX) - Davis Government Money Market A	Money Market/Stable Value	10%	0%
(TSTIX) - Transamerica Short-Term Bond I	Short-Term Bond	30%	-30%
(CFBNX) - Commerce Bond	Intermediate-Term Bond	30%	0%
(PFORX) - PIMCO Foreign Bond (USD-Hedged) Instl	World Bond	10%	5%

Model Composition



Model: Moderate Risk Model

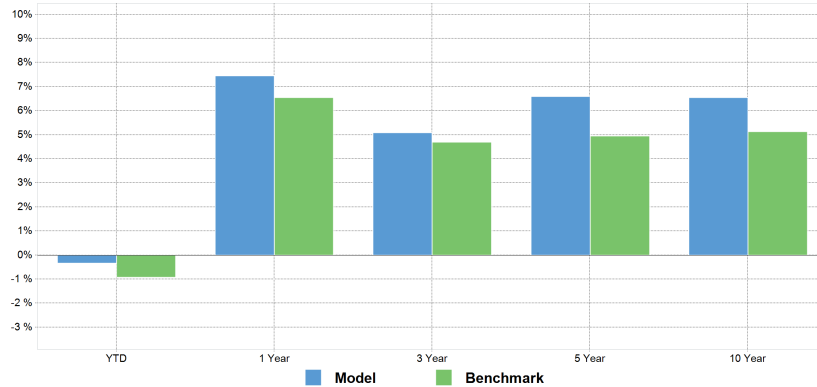
Benchmark: Morningstar Moderately Cons Target Risk

Description: 40/60 Equities:Bonds

Participants: 0

Assets: \$10,000

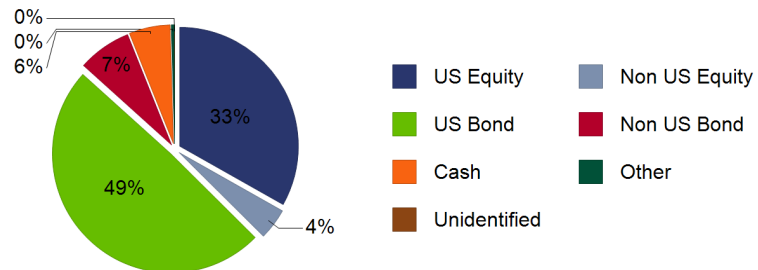
Model Composite Performance



	YTD	1 YR	3 YR	5 YR	10 YR
Model	-0.34	7.45	5.08	6.59	6.55
Benchmark	-0.92	6.54	4.70	4.95	5.13

Fund Name	Category	%	Change From Last
(CBBYX) - AB Relative Value Advisor	Large Value	8%	3%
(PRDGX) - T. Rowe Price Dividend Growth	Large Blend	5%	0%
(APGYX) - AB Large Cap Growth Advisor	Large Growth	14%	4%
(FMEIX) - Fidelity® Mid Cap Enhanced Index	Mid-Cap Blend	5%	0%
(VB) - Vanguard Small-Cap ETF	Small Blend	2%	0%
(HIAOX) - Hartford International Opp HLS IA	Foreign Large Blend	4%	-1%
(CSDIX) - Cohen & Steers Real Estate Securities I	Specialty - Real Estate	2%	-3%
(RPGXX) - Davis Government Money Market A	Money Market/Stable Value	5%	0%
(TSTIX) - Transamerica Short-Term Bond I	Short-Term Bond	25%	-5%
(CFBNX) - Commerce Bond	Intermediate-Term Bond	25%	5%
(PFORX) - PIMCO Foreign Bond (USD-Hedged) Instl	World Bond	5%	-5%

Model Composition



SAMPLE PLAN

Plan Model Portfolio



Model: Balanced Risk Model

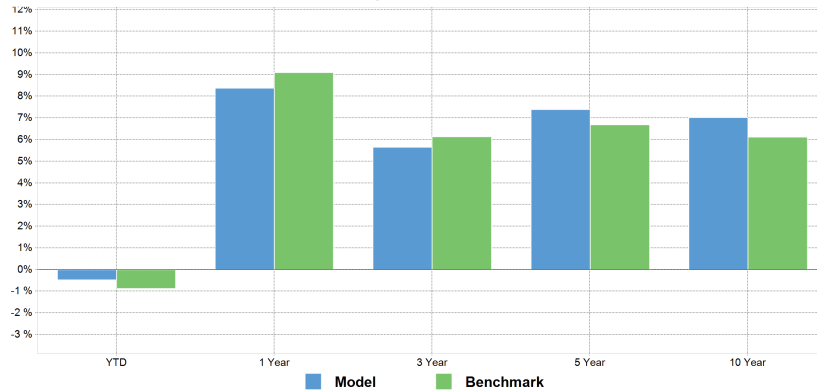
Benchmark: Morningstar Moderate Target Risk

Description: 50/50 Equities:Bonds

Participants: 0

Assets: \$10,000

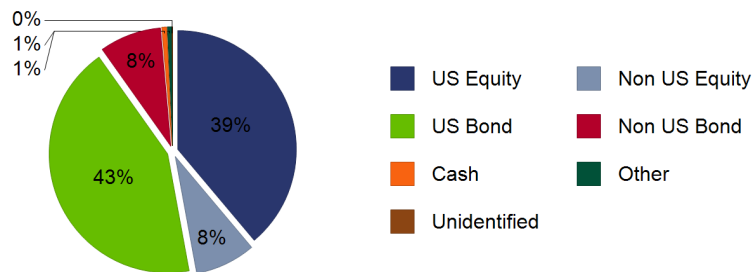
Model Composite Performance



	YTD	1 YR	3 YR	5 YR	10 YR
Model	-0.48	8.37	5.65	7.39	7.01
Benchmark	-0.87	9.09	6.13	6.69	6.12

Fund Name	Category	%	Change From Last
(CBBYX) - AB Relative Value Advisor	Large Value	10%	0%
(PRDGX) - T. Rowe Price Dividend Growth	Large Blend	8%	3%
(APGYX) - AB Large Cap Growth Advisor	Large Growth	10%	-20%
(FMEIX) - Fidelity® Mid Cap Enhanced Index	Mid-Cap Blend	7%	-3%
(VB) - Vanguard Small-Cap ETF	Small Blend	2%	-8%
(HFQIX) - Janus Henderson Global Equity Income I	Foreign Large Value	2%	0%
(HIAOX) - Hartford International Opp HLS IA	Foreign Large Blend	2%	-3%
(FIGFX) - Fidelity® International Growth	Foreign Large Growth	2%	-28%
(RWIFX) - American Funds Capital World Gr&Inc R5	World Large Stock	4%	-1%
(CSDIX) - Cohen & Steers Real Estate Securities I	Specialty - Real Estate	3%	-2%
(TSTIX) - Transamerica Short-Term Bond I	Short-Term Bond	20%	0%
(CFBNX) - Commerce Bond	Intermediate-Term Bond	20%	0%
(PFORX) - PIMCO Foreign Bond (USD-Hedged) Instl	World Bond	10%	0%

Model Composition



Model: Growth Risk Model

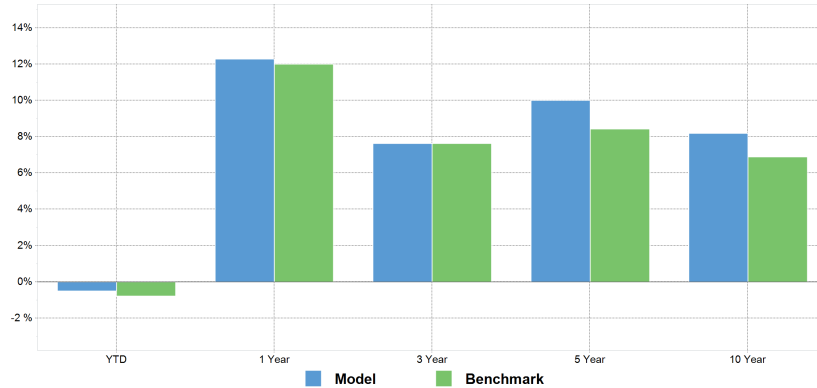
Benchmark: Morningstar Moderately Aggr Target Risk

Description: 80/20 Equities:Bonds

Participants: 0

Assets: \$10,000

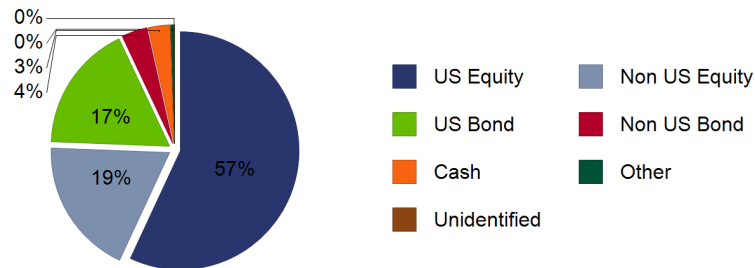
Model Composite Performance



	YTD	1 YR	3 YR	5 YR	10 YR
Model	-0.51	12.27	7.62	10.01	8.19
Benchmark	-0.78	12.00	7.62	8.42	6.88

Fund Name	Category	%	Change From Last
(CBBYX) - AB Relative Value Advisor	Large Value	13%	0%
(PRDGX) - T. Rowe Price Dividend Growth	Large Blend	10%	5%
(APGYX) - AB Large Cap Growth Advisor	Large Growth	15%	-10%
(FMEIX) - Fidelity® Mid Cap Enhanced Index	Mid-Cap Blend	10%	5%
(VB) - Vanguard Small-Cap ETF	Small Blend	5%	-10%
(HFQIX) - Janus Henderson Global Equity Income I	Foreign Large Value	5%	2%
(HIAOX) - Hartford International Opp HLS IA	Foreign Large Blend	5%	0%
(FIGFX) - Fidelity® International Growth	Foreign Large Growth	5%	-15%
(RWIFX) - American Funds Capital World Gr&Inc R5	World Large Stock	8%	-2%
(CSDIX) - Cohen & Steers Real Estate Securities I	Specialty - Real Estate	4%	-1%
(TSTIX) - Transamerica Short-Term Bond I	Short-Term Bond	5%	0%
(CFBNX) - Commerce Bond	Intermediate-Term Bond	10%	0%
(PFORX) - PIMCO Foreign Bond (USD-Hedged) Instl	World Bond	5%	0%

Model Composition



Model: Aggressive Risk Model

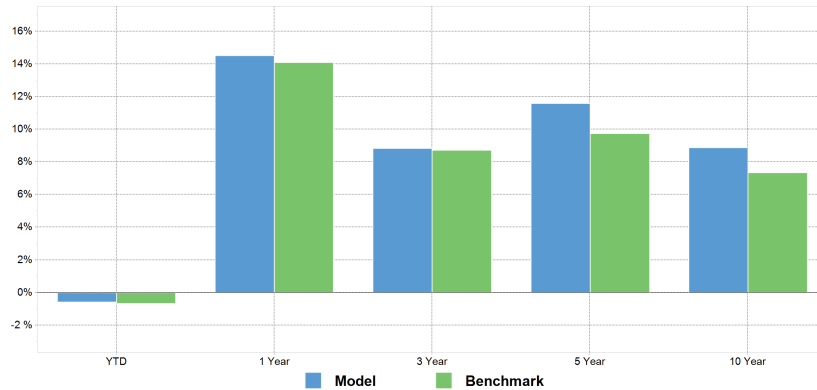
Benchmark: Morningstar Aggressive Target Risk

Description: 100/0 Equities:Bonds

Participants: 0

Assets: \$10,000

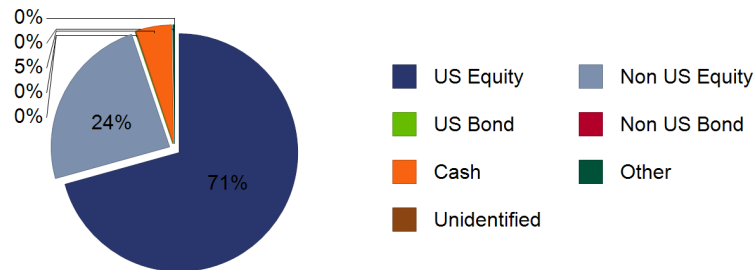
Model Composite Performance



	YTD	1 YR	3 YR	5 YR	10 YR
Model	-0.58	14.51	8.83	11.57	8.88
Benchmark	-0.67	14.10	8.71	9.73	7.34

Fund Name	Category	%	Change From Last
(CBBYX) - AB Relative Value Advisor	Large Value	15%	10%
(PRDGX) - T. Rowe Price Dividend Growth	Large Blend	15%	10%
(APGYX) - AB Large Cap Growth Advisor	Large Growth	15%	10%
(FMEIX) - Fidelity® Mid Cap Enhanced Index	Mid-Cap Blend	10%	5%
(VB) - Vanguard Small-Cap ETF	Small Blend	10%	-10%
(HFQIX) - Janus Henderson Global Equity Income I	Foreign Large Value	5%	0%
(HIAOX) - Hartford International Opp HLS IA	Foreign Large Blend	5%	0%
(FIGFX) - Fidelity® International Growth	Foreign Large Growth	10%	-5%
(RWIFX) - American Funds Capital World Gr&Inc R5	World Large Stock	10%	-5%
(CSDIX) - Cohen & Steers Real Estate Securities I	Specialty - Real Estate	5%	-5%

Model Composition



Meeting Date: _____

Notes Taken by: _____

Actions Taken

Justification

Other Notes

Meeting Attendees

Name	Signature
_____	_____
_____	_____
_____	_____
_____	_____

Name	Signature
_____	_____
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