

Plan and Investment Notice

THE JOHNS HOPKINS UNIVERSITY INCOME DEFERRAL 403(B) FOR RESIDENTS, INTERNS, AND POSTDOCTORAL FELLOWS

Your participation in your employer's retirement plan is the first step to ensuring adequate retirement income. The purpose of this Plan and Investment Notice is to help you make informed decisions when managing your retirement account. It contains important information regarding your plan's services, investments and expenses. **While no action is required at this time**, please review the notice and file it with your other retirement plan documents for future reference.

Section I: Summary of Plan Services and Costs

This section provides important information to assist you in making decisions related to your participation in your employer's plan. It outlines the services available under this plan, explains your right to select the investments for your account, and any fees and plan restrictions that may apply.

Section II: Investment Options Comparative Chart

This section is designed to make it easier for you to compare investments that align with your retirement goals. It provides detailed information about your plan's investment options, including long-term performance and expenses.

Summary of Plan Services and Costs

Multiple providers have been selected to offer retirement services and investment options to employees in the plan. There are costs associated with these services and investments, some of which may be paid by you. In addition to explaining how to direct your investments, this section details the administrative and individual expenses associated with your plan.

The information is sorted by service provider to make it easier to compare. Your plan offers a range of investment options and services from the following providers:

TIAA
American Century
Fidelity Investments
VALIC
Vanguard

TIAA

HOW TIAA RECORDKEEPS YOUR PLAN

TIAA provides recordkeeping services for your employer's plan which includes:

- JOHNS HOPKINS UNIVERSITY INCOME DEFERRAL 403(B) PLAN FOR RESIDENTS, INTERNS, POSTDOCTORAL FELLOWS – Plan ID 103371

RIGHT TO DIRECT INVESTMENTS

You may specify how your future contributions to the retirement plan are invested or make changes to existing investments in your plan as described in the Summary Plan Document. These changes can be made:

1. Online by visiting **TIAA.org**
2. By phone at **800 842-2252**, Monday – Friday 8 a.m. to 10 p.m. and Saturday, 9 a.m. to 6 p.m. (ET)

RESTRICTIONS

Changes to existing investments usually take place at the close of the business day if a change is requested prior to 4:00 p.m. (ET). Refer to Section II: Investment Options Comparative Chart for investment-specific restrictions.

ADDITIONAL RIGHTS AND PRIVILEGES

Certain investments that you may hold may give you the opportunity to vote on proposals. If and when such opportunities arise, you will receive a notice with the instructions on how to take advantage of what is being offered.

INVESTMENT OPTIONS

A variety of investment options are available in the plan. Please refer to Section II: Investment Options Comparative Chart for a current list of investment options available to you. Additional information, as well as up-to-date investment performance, is available online at www.TIAA.org/planinvestmentoptions. After entering the plan ID, 103371, you'll be directed to plan and investment information.

SELF-DIRECTED BROKERAGE

A TIAA Brokerage Service is available that permits you to use investments that have not been selected for your plan and are not monitored. This service permits you to use a wide variety of investments but you are expected to prudently select and monitor any investments that you make through the brokerage service. This means that you must have the skill and experience or use an independent expert to advise you. Investments available within the brokerage service for 403(b) plans are limited to mutual funds. Generally, there are fees associated with investment transactions (purchasing or selling), as well as minimum transaction amount requirements. Before purchasing or selling an investment you should understand any applicable fees, including fees that will be associated with your transaction such as commissions or other charges for purchasing and selling the investment.

To request a transaction, and to learn more about the brokerage service including fees call 800-927-3059 or visit <http://www.tiaa-cref.org/public/brokerage/pdf/pensionsdaciaa.pdf>

COST OF PLAN SERVICES

There are three categories of services provided to your plan:

1. GENERAL ADMINISTRATIVE SERVICES

General administrative services include recordkeeping, legal, accounting, consulting, investment advisory and other plan administration services. Some of the expenses for general administrative services are fixed and other expenses such as legal or accounting may vary from year to year. These costs are allocated to each participant in a uniform way.

Other than your specific investment services fees, your plan has no additional administrative expenses paid to TIAA.

2. SPECIFIC INVESTMENT SERVICES

Each investment offered within the plan charges a fee for managing the investment and for associated services. This is referred to as the expense ratio and is paid by all participants in that investment in proportion to the amount of their investment. The specific expense ratio for each plan designated investment option is listed in Section II: Investment Options Comparative Chart.

3. PERSONALIZED SERVICES

Personalized services provide access to a number of plan features and investments that you pay for, only if you use them. The personalized services used most often are:

Brokerage	Transactions (buy or sell) refer to Brokerage Services Agreement.
Retirement plan loan	The cost to you based upon the difference between what you earn on collateral and what you pay in interest.
Qualified Domestic Relations Orders (QDRO)	No charge
Sales Charges, Purchase, Withdrawal And Redemption Fees For Certain Investments	Certain charges may apply. See Section II: Investment Options Comparative Chart or the prospectus for applicable charges.

AMERICAN CENTURY

RIGHT TO DIRECT INVESTMENTS

You may specify how your future contributions to the plan are directed or make changes to existing investments in your plan as described in the Summary Plan Description. These changes can be made:

1. Online by visiting americancentury.com
- 2: By phone via Automated Information Line: 800-345-3533

INVESTMENT OPTIONS

The Plan offers a choice of investment options that allow you to create a diversified portfolio to help you meet your individual needs. See the attached Investment Options Comparative Chart for a list of all investment options provided under the Plan by American Century.

COST OF PLAN SERVICES - SPECIFIC INVESTMENT SERVICES

Each investment offered within the plan charges a fee for managing the investment and for associated services. This is referred to as the expense ratio and is paid by participants in that investment in proportion to the amount of their investment. The specific expense ratio for each plan designated investment is outlined on the attached Investment Options Comparative Chart.

FIDELITY

RIGHT TO DIRECT INVESTMENTS

You have the right to direct your account balance, and any future contributions, among the Plan's investment options, subject to certain restrictions. Your rights under the Plan, and any restrictions, are subject to the terms of the Plan. To access your Plan account with Fidelity, log onto www.fidelity.com/atwork or call 800-558-9179

RESTRICTIONS

Any frequent trading restrictions imposed by the Plan and/or by the Plan's investment options are listed in the Investment Options Comparative Chart of this notice. Keep in mind, restrictions are subject to change. The Plan offers a choice of investment options that allow you to create a diversified portfolio to help you meet your individual needs. Vanguard Institutional Target Retirement funds are closed to new investments, including contributions and exchanges.

ADDITIONAL RIGHTS AND PRIVILEGES

Certain investments that you may hold may give you the opportunity to vote on proposals or exchange your investments. If and when such opportunities arise, you will receive a notice with the instructions on how to take advantage of what is being offered.

INVESTMENT OPTIONS

The Plan offers a choice of investment options that allow you to create a diversified portfolio to help you meet your individual needs. See the attached Investment Options Comparative Chart for a list of all investment options, along with certain information about each of them provided under the Plan by Fidelity.

COST OF PLAN SERVICES - GENERAL ADMINISTRATIVE SERVICES

Plan administrative fees may include legal, accounting, recordkeeping, and other administrative fees and expenses associated with maintaining the Plan. In some instances, they may be deducted from individual accounts in the Plan. These expenses may be paid, in whole or in part, from revenue sharing payments that the plan receives

from plan investment options. In that case, only those expenses not offset by any revenue sharing payments will be deducted from your account. Based on the information and direction Fidelity had on file at the time this notice was prepared, no plan administrative fees were to be deducted from accounts in the Plan. Please keep in mind that fees are subject to change.

COST OF PLAN SERVICES - SPECIFIC INVESTMENT SERVICES

Asset-based fees are deducted from an investment option's assets, thereby reducing its investment return. Fee levels can vary widely among investment options, depending in part on the type of investment option, its management (including whether it is active or passive), and the risks and complexities of the option's strategy. There is not necessarily a correlation between fees and investment performance, and fees are just one component to consider when determining which investment options are right for you. Asset-based fees reflect an investment option's total annual operating expenses and include management and other fees. They are often the largest component of retirement plan costs and are paid by all shareholders of the investment option. Typically, asset-based fees are reflected as a percentage of assets invested in the option and often are referred to as an expense ratio. You may multiply the expense ratio by your balance in the investment option to estimate the annual expenses associated with your holdings. Refer to the Investment Options Comparative Chart for information about the Plan's investment options, including their expense ratios (where applicable).

COST OF PLAN SERVICES - PERSONALIZED SERVICES

Individual fees and expenses include those associated with a service or transaction that an individual may select, or an investment option you hold in your account. In some instances, they may be deducted from the accounts of those individuals who utilize the service or engage in the transaction. If you have an account in the Plan and you select or execute the following service(s) or transaction(s), the fee(s) outlined below may be deducted from your account based on the information and direction Fidelity had on file at the time this notice was prepared. As you review this information, please keep in mind that fees are subject to change and that certain individual fees may not be deducted in some circumstances.

Type of Individual Fee and Amount.

Loan Setup Fee \$75.00 per loan.

Portfolio Advisory Service At Work Net Advisory Fee based on percentage (estimated not to exceed 0.65%) of the average daily managed balance of eligible assets in your account, per year, deducted quarterly.

Loan Maintenance Fee \$25.00 deducted quarterly per loan.

Overnight Mailing Fee \$25.00 per transaction.

Also please note that you may incur short-term redemption fees, commissions, and similar expenses in connection with transactions associated with your Plan's investment options. Please see the Investment Options Comparative Chart for details regarding the specific fees that may apply to the investment options available under the Plan.

If any individual fees are actually deducted from your account, they will be reflected on your Plan account statement.

INVESTMENT MANAGERS

Strategic Advisors, Inc., a registered investment advisor and Fidelity Investments company, has been appointed to provide discretionary management through Fidelity Portfolio Advisory Service at Work ("PAS-W").

Utilizing the investment manager(s) or service(s) identified in this Notice may restrict your ability to direct the investment of all or a portion of your Plan account balance. To enroll, un-enroll, or request additional information, please contact Fidelity.

VALIC

RIGHT TO DIRECT INVESTMENTS

In order to direct your Plan investment with VALIC, and subject to any Plan and investment restrictions described below, you may make your election on the following web site: www.valic.com or you may contact VALIC at (800) 448-2542.

For security reasons, you will be asked to verify your identity by logging into your account on VALIC.com. Should you need to register for VALIC.com, please visit <https://login.valic.com/sso/> and click on "Register for individual access" under "Need to register for online access?" in the middle of the screen.

You may give your instructions on any day. Instructions include updates to the investment allocations on your account(s) and transfers of assets between the available investments offered by the Plan. Instructions completed by close of the New York Stock Exchange (NYSE) (Eastern Time) will be effective that day. Instructions completed after the close of the NYSE (Eastern Time) will be effective on the next business day.

RESTRICTIONS

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

ADDITIONAL RIGHTS AND PRIVILEGES

VALIC receives advance notice of shareholder meetings of mutual funds (or variable options under an annuity) that are offered on VALIC retirement services platforms. Each notice provides details of the meeting, including the meeting date, record date and the purpose of the meeting. As of the record date (i.e., the date used to determine who is eligible to vote at each meeting), VALIC conducts a search of its systems for all Plan participants who owned shares of the fund (or, in the case of amounts held under a VALIC annuity contract, units of a variable investment option of VALIC Separate Account A which corresponds to an investment in the fund) on such date. VALIC provides to the fund's proxy vendor the name, address and number of shares for each person

designated to receive the proxy materials (generally, the Plan participants unless the Plan directs VALIC differently). VALIC provides no further information about Plan participants or the Plan Sponsor to the fund company or to the proxy vendor, and neither the fund company nor the proxy vendor is authorized to contact Plan participants or the Plan Sponsor to actively solicit voting instructions.

In addition to mailing proxy materials (notice, proxy statement and proxy/voting instruction card), many fund companies make these materials available on their websites and/or proxy vendor's website. Generally, proxies or voting instructions may be provided via the internet, phone or regular mail.

With respect to Plans funding or investing in a VALIC variable annuity contract (or combination fixed and variable annuity contract), the variable annuity Separate Account will vote all the shares of the mutual funds it holds based on, and in the same proportion as, the voting instructions received. With respect to fund shares for which no voting instructions have been received, the Separate Account votes the shares in the same proportion as the shares for which voting instructions have been received.

INVESTMENT OPTIONS

The Plan offers a choice of investment options that allow you to create a diversified portfolio to help you meet your individual needs. See the attached Investment Options Comparative Chart for a list of all investment options provided under the Plan by VALIC.

COST OF PLAN SERVICES - GENERAL ADMINISTRATIVE SERVICES

The Plan may incur charges or fees outside of the investment alternative product(s) that may be deducted from participant accounts on a pro rata basis as directed or authorized by the Plan Administrator. These fees may include third-party administration, consultant, legal, audit, and other fees directly related to the operation of the Plan. Any such charges or fees deducted from VALIC participant accounts will be reflected on quarterly participant account statements.

COST OF PLAN SERVICES - SPECIFIC INVESTMENT SERVICES

Separate Accounts Fees (annuity products)

This separate account charge applies at stated levels to each of the variable investment options, which for some of the investment options reflects an offset for certain amounts received with respect to that investment option, including amounts commonly referred to as "12b-1" fees. The rate of this charge is fixed and cannot be increased by VALIC. This charge compensates VALIC for assuming certain risks and obligations under the contract. VALIC assumes the obligation to provide payments during the payout period for your lifetime, no matter how long that might be. In addition, VALIC assumes the obligation, prior to annuitization, to pay a guaranteed death benefit. The separate account charges also may cover the costs of issuing and administering and marketing the investment options including, but not limited to, local support to plan sponsors and participants including enrollment and education.

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

the account of any participant who elects GPS. GPS is available in 2 formats:

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

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

For assets managed by GPS:

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

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

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

Withdrawal or surrender charges, if any, are described in the Investment Options Comparative Chart contained in this Notice.

See the attached Investment Options Comparative Chart for a list of all investment options provided under the Plan by VALIC.

VANGUARD

RIGHT TO DIRECT INVESTMENTS

Your plan gives you the right to direct some or all of your plan investments. You can direct your plan investments using any of the three convenient methods listed below. For a list of the designated investment alternatives offered in your plan and any designated investment managers, please refer to the Investment options Comparative Chart contained in this notice.

Online: Log on to your account at vanguard.com anytime. If you have not signed up for secure online account access, visit vanguard.com/register and follow the prompts. You will need your plan number: 094524.

By phone. Call the 24hour interactive VOICE Network at 800- 523-1188. You will need a personal identification number (PIN) to use VOICE. To create a PIN, follow the prompts. With personal assistance. Vanguard Participant Services associates are available at (800)5231188 Monday through Friday from 8:30 a.m. to 9 p.m., Eastern time. If calling from outside the United States, contact Vanguard at 610-669-1000.

You can also access current and previous account statements at any time through Vanguard's secure website, using the online access instructions above. Your plan statements are published electronically on a periodic basis, at least quarterly. You have the right to request and obtain, free of charge, a paper version of your account statements. You can print right off Vanguard's website, or contact Vanguard at 800-523-1188 to request that one be mailed. You can also get Vanguard statements by mail automatically. To review or update your mailing preferences, simply log on to your

account at vanguard.com, go to my profile, and select Mailing Preferences. Transaction requests (e.g., a contribution, exchange or redemption) must be in good order. Good order means that Vanguard has determined that (1) your transaction request includes complete information and (2) appropriate assets are already in your account or new assets have been received.

Vanguard, as your plan's recordkeeper, will determine the necessary processing timeframes for your transaction request before submission to the fund(s). Your transaction will then be based on the next determined net asset value ("NAV") of the investment's shares. If your transaction request is received by Vanguard in good order on a business day before the close of regular trading on the New York Stock Exchange (NYSE) (generally 4 p.m., Eastern time), you will receive that day's NAV and trade date. If your transaction request is received in good order while the NYSE is closed, you will receive the next business day's NAV and trade date.

If your transaction involves one or more investments with an early cutoff time for processing or another trading restriction, your entire transaction will be subject to that cutoff time when the trade date for your transaction is determined. If an early cutoff time applies to an investment available in your plan, please review the next section for additional information.

You may not cancel any transaction request once processing has begun. Please be careful when placing a transaction request.

RESTRICTIONS

Because excessive transactions can disrupt the management of an investment and increase its transaction costs, your plan investments limit exchanges and other transactions. If you move money out of an investment (other than money market funds, short-term bond funds, stable value investments, and employer securities), you cannot move money back into the same investment for 30 days. This policy applies regardless of the dollar amount. Please note that the 30 day clock restarts after every exchange out of the investment.

The frequent trading policy does not apply to the following: exchange requests submitted by mail to Vanguard (exchange requests submitted by fax, if otherwise permitted, are not mail requests and are subject to the policy); exchanges of shares purchased with participant payroll or employer contributions or loan repayments; exchanges of shares purchased with reinvested dividend or capital gains distributions; distributions, loans and in-service withdrawals from a plan; redemptions of shares as part of a plan termination or at the direction of the plan; redemptions of shares to pay fund or account fees; share or asset transfers or rollovers; re-registrations of shares within the same investment; conversions of shares from one share class to another in the same investment; and automated transactions executed through the Vanguard Managed Account Program. Note that your plan investments reserve the right to revise or terminate the exchange privilege (your ability to move money between investments), limit the amount of any exchange, or reject any exchange at any time, without notice.

Redemption Gate

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

ADDITIONAL RIGHTS AND PRIVILEGES

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

INVESTMENT OPTIONS

The Plan offers a choice of investment options that allow you to create a diversified portfolio to help you meet your individual needs. See the attached Investment Options Comparative Chart for a list of all investment options provided under the Plan by Vanguard.

After the market close on 7/21/17, the Vanguard Institutional Target Retirement 2010 Fund merged with the Vanguard Institutional Target Retirement Income Fund. The Vanguard Institutional Target Retirement 2010 Fund will be removed from the plan. At the same time, the Vanguard Institutional Target 2065 Fund will be added to the plan.

COST OF PLAN SERVICES - SPECIFIC INVESTMENT SERVICES

Investments available in your plan may charge additional fees to your account for investment administration and other investment transactions, such as fund administrative charges, commissions, sales loads, sales charges, deferred sales charges, redemption fees, surrender charges, exchange fees, account fees, or purchase fees. Please review the complete Investment Options Comparative Chart contained in this notice to determine whether these fees may be assessed for an investment option, and review your account statement for a detailed disclosure of the dollar amount actually charged to your account each quarter that is attributable to these fees.

Investment Options Comparative Chart

Your plan offers a variety of professionally managed investments. One of the benefits of the plan is that you get to decide how your contributions are invested. When making investment decisions, you should keep in mind how long you have until retirement, your tolerance for risk, how this retirement plan fits into your overall financial picture, and the impact of fees. The information on the following pages will help you compare the investment options and make more informed decisions about your retirement plan.

Part A – Performance and Fee Information

Part A consists of performance and fee information for your plan's investment options. It shows you how well the investments have performed in the past as well as any fees and expenses you will pay if you invest in a particular option.

For more information on the impact of fees and expenses associated with your plan, refer to Section I: Summary of Plan Services and Costs or visit the DOL's website at www.dol.gov/ebsa/publications/401k_employee.html. Fees are only one of many factors to consider when making an investment decision.

Part B – Annuity Income Information

Part B contains information about the annuity options available within your employer's retirement plan.

Part A. Performance and Fee Information

The following chart(s) list(s) your plan's investment options whose value may change based on market fluctuations. When evaluating performance of your variable investment options, you should consider comparing the returns of each investment to an appropriate benchmark, which is included in the chart. A benchmark is a generally accepted unmanaged group of securities whose performance is used as a standard point of reference to measure and compare investment gains or losses for variable return investments. Keep in mind that you may not invest in the benchmark indexes which are shown for comparative purposes only. For investments that use a blend of stocks and bonds to limit risk, such as Target Date or Multi-Asset funds, a difference from the benchmark may be due to a difference in the proportion of stocks to bonds in the fund when compared to the benchmark. Benchmark information for fixed-return investments is not provided in this chart. Past performance does not indicate how an investment will perform in the future.



For the most up-to-date information about your investment options, prospectuses for available TIAA investments and other helpful resources, visit www.TIAA.org/planinvestmentoptions. After entering plan ID, 103371, you'll be directed to plan and investment information.

Visit tiaa.org for information and resources to help you make informed decisions. To request additional plan information or a paper copy of information available online, free of charge, contact TIAA at 800-842-2252 or write to us at TIAA, P.O. Box 1259, Charlotte, NC, 28201.

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

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions*
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Equities									
Mutual Fund									
Vanguard Total International Stock Index Fund Institutional	Foreign Large Blend	VTSNX	11/29/2010	20.08%	7.70%	4.96%	0.09%	0.09%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI AC World Ex USA Index				20.45%	7.22%	4.64%	\$0.90	\$0.90	
TIAA-CREF International Equity Fund Institutional	Foreign Large Growth	TIIEX	07/01/1999	22.57%	10.38%	1.14%	0.49%	0.49%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI EAFE Index				20.27%	8.69%	1.03%	\$4.90	\$4.90	
Vanguard Total Stock Market Index Fund Institutional	Large Blend	VITSX	07/07/1997	18.50%	14.55%	7.38%	0.04%	0.04%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
CRSP U.S. Total Market Index				18.49%	14.56%	7.42%	\$0.40	\$0.40	
TIAA-CREF Small-Cap Equity Fund Institutional	Small Growth	TISEX	10/01/2002	26.94%	14.86%	7.07%	0.42%	0.42%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 2000 Index				24.60%	13.70%	6.92%	\$4.20	\$4.20	
							Contractual Cap Exp: 02/28/2018		
Variable Annuity									

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions*
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
CREF Equity Index Account R3	Large Blend	QCEQIX	04/24/2015	18.26%	14.24%	6.90%	0.23% \$2.30	0.23% \$2.30	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<i>Russell 3000 Index</i>				18.51%	14.58%	7.26%			
CREF Stock Account R3	Large Blend	QCSTIX	04/24/2015	19.19%	12.17%	5.24%	0.32% \$3.20	0.32% \$3.20	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<i>Russell 3000 Index</i>				18.51%	14.58%	7.26%			
CREF Growth Account R3	Large Growth	QCGRIX	04/24/2015	20.97%	15.21%	8.70%	0.27% \$2.70	0.27% \$2.70	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<i>Russell 1000 Growth Index</i>				20.42%	15.30%	8.91%			
CREF Global Equities Account R3	World Stock	QCGLIX	04/24/2015	18.81%	11.11%	3.93%	0.33% \$3.30	0.33% \$3.30	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<i>MSCI World Index</i>				18.20%	11.38%	3.97%			
Fixed Income									
Mutual Fund									
Vanguard Inflation- Protected Securities Fund Institutional	Inflation-Protected Bond	VIPIX	12/12/2003	-0.78%	0.25%	4.17%	0.07% \$0.70	0.07% \$0.70	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Bloomberg Barclays U.S. Treasury Inflation Protected Securities (TIPS) Index (Series-L)</i>				-0.63%	0.27%	4.27%			
Vanguard Total Bond Market Index Fund Institutional	Intermediate- Term Bond	VBTIX	09/18/1995	-0.43%	2.15%	4.48%	0.04% \$0.40	0.04% \$0.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Bloomberg Barclays U.S. Aggregate Float Adjusted Index</i>				-0.33%	2.23%				
Variable Annuity									

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions*
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
CREF Inflation-Linked Bond Account R3	Inflation-Protected Bond	QCILIX	04/24/2015	-0.45%	-0.10%	3.83%	0.24% \$2.40	0.24% \$2.40	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
Bloomberg Barclays U.S. Treasury Inflation Protected Securities (TIPS) 1-10 Year Index				-0.26%	0.28%	3.57%			
CREF Bond Market Account R3	Intermediate- Term Bond	QCBMIX	04/24/2015	0.59%	2.47%	4.21%	0.29% \$2.90	0.29% \$2.90	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
Bloomberg Barclays U.S. Aggregate Bond Index				-0.31%	2.21%	4.48%			
Money Market									
Mutual Fund									
Vanguard Federal Money Market Fund Investor	Money Market- Taxable	VMFXX	07/13/1981	0.46%	0.14%	0.61%	0.11% \$1.10	0.11% \$1.10	
7-day current annualized yield 0.87% as of 06/30/2017 7-day effective annualized yield 0.87% as of 06/30/2017				0.46%	0.15%	0.51%			
Citi 3-Month Treasury Bill Index									
Variable Annuity									
CREF Money Market Account R3	Money Market- Taxable	QCMMIX	04/24/2015	0.25%	0.06%	0.52%	0.23% \$2.30	0.23% \$2.30	
7-day current annualized yield 0.55% as of 06/27/2017 7-day effective annualized yield 0.55% as of 06/27/2017				0.20%	0.05%	0.41%			
iMoneyNet Money Fund Averages - All Government									

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions*
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Multi-Asset Mutual Fund									
TIAA-CREF Lifecycle Retirement Income Fund Institutional	Retirement Income	TLRIX	11/30/2007	8.76%	6.52%	4.90%	0.52%	0.37%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date Retirement Income Index				4.95%	4.76%	4.88%	Contractual Waiver Exp: 09/30/2019		
Vanguard Institutional Target Retirement Income Fund Institutional	Retirement Income	VITRX	06/26/2015	5.22%	-	4.11%	0.09%	0.09%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg Barclays U.S. Aggregate Bond Index				-0.31%		3.10%			
TIAA-CREF Lifecycle 2010 Fund Institutional	Target Date 2000- 2010	TCTIX	01/17/2007	9.48%	7.18%	4.89%	0.49%	0.37%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2010 Index				6.72%	5.90%	4.25%	Contractual Waiver Exp: 09/30/2019		
TIAA-CREF Lifecycle 2015 Fund Institutional	Target-Date 2015	TCNIX	01/17/2007	10.50%	7.81%	4.88%	0.50%	0.38%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2015 Index				8.31%	6.98%	4.53%	Contractual Waiver Exp: 09/30/2019		
Vanguard Institutional Target Retirement 2015 Fund Institutional	Target-Date 2015	VITVX	06/26/2015	8.14%	-	4.60%	0.09%	0.09%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg Barclays U.S. Aggregate Bond Index				-0.31%		3.10%			
TIAA-CREF Lifecycle 2020 Fund Institutional	Target-Date 2020	TCWIX	01/17/2007	11.90%	8.66%	4.90%	0.52%	0.40%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2020 Index				9.84%	7.91%	4.73%	Contractual Waiver Exp: 09/30/2019		
Vanguard Institutional Target Retirement 2020 Fund Institutional	Target-Date 2020	VITWX	06/26/2015	10.34%	-	5.24%	0.10%	0.10%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI U.S. Broad Market Index (GR USD)				18.61%		8.99%			

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions*
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
TIAA-CREF Lifecycle 2025 Fund Institutional	Target-Date 2025	TCYIX	01/17/2007	13.56%	9.50%	4.93%	0.53% \$5.30	0.41% \$4.10	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2025 Index				11.26%	8.68%	4.84%	Contractual Waiver Exp: 09/30/2019		
Vanguard Institutional Target Retirement 2025 Fund Institutional	Target-Date 2025	VRIVX	06/26/2015	12.01%	-	5.59%	0.10% \$1.00	0.10% \$1.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI U.S. Broad Market Index (GR USD)				18.61%		8.99%			
TIAA-CREF Lifecycle 2030 Fund Institutional	Target-Date 2030	TCRIX	01/17/2007	15.09%	10.28%	4.90%	0.54% \$5.40	0.42% \$4.20	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2030 Index				12.55%	9.41%	4.89%	Contractual Waiver Exp: 09/30/2019		
Vanguard Institutional Target Retirement 2030 Fund Institutional	Target-Date 2030	VTTWX	06/26/2015	13.52%	-	5.78%	0.10% \$1.00	0.10% \$1.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI U.S. Broad Market Index (GR USD)				18.61%		8.99%			
TIAA-CREF Lifecycle 2035 Fund Institutional	Target-Date 2035	TCIIX	01/17/2007	16.63%	11.01%	5.05%	0.55% \$5.50	0.43% \$4.30	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2035 Index				13.85%	10.03%	4.96%	Contractual Waiver Exp: 09/30/2019		
Vanguard Institutional Target Retirement 2035 Fund Institutional	Target-Date 2035	VITFX	06/26/2015	15.05%	-	6.00%	0.10% \$1.00	0.10% \$1.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI U.S. Broad Market Index (GR USD)				18.61%		8.99%			
TIAA-CREF Lifecycle 2040 Fund Institutional	Target-Date 2040	TCOIX	01/17/2007	18.18%	11.49%	5.29%	0.55% \$5.50	0.44% \$4.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2040 Index				14.77%	10.47%	5.02%	Contractual Waiver Exp: 09/30/2019		

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions*
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Vanguard Institutional Target Retirement 2040 Fund Institutional	Target-Date 2040	VIRSX	06/26/2015	16.60%	-	6.18%	0.10%	0.10%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>MSCI U.S. Broad Market Index (GR USD)</i>				18.61%		8.99%	\$1.00	\$1.00	
TIAA-CREF Lifecycle 2045 Fund Institutional	Target-Date 2045	TTFIX	11/30/2007	18.81%	11.56%	5.23%	0.57%	0.45%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>S&P Target Date 2045 Index</i>				15.52%	10.83%	5.70%	\$5.70	\$4.50	
Vanguard Institutional Target Retirement 2045 Fund Institutional	Target-Date 2045	VITLX	06/26/2015	17.06%	-	6.36%	0.10%	0.10%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>MSCI U.S. Broad Market Index (GR USD)</i>				18.61%		8.99%	\$1.00	\$1.00	
TIAA-CREF Lifecycle 2050 Fund Institutional	Target-Date 2050	TFTIX	11/30/2007	19.03%	11.63%	5.24%	0.58%	0.45%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>S&P Target Date 2050 Index</i>				16.24%	11.16%	5.73%	\$5.80	\$4.50	
Vanguard Institutional Target Retirement 2050 Fund Institutional	Target-Date 2050	VTRLX	06/26/2015	17.05%	-	6.38%	0.10%	0.10%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>MSCI U.S. Broad Market Index (GR USD)</i>				18.61%		8.99%	\$1.00	\$1.00	
TIAA-CREF Lifecycle 2055 Fund Institutional	Target-Date 2055	TTRIX	04/29/2011	19.27%	11.69%	8.56%	0.64%	0.45%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>S&P Target Date 2055 TR USD</i>				16.72%	11.40%	8.87%	\$6.40	\$4.50	
Vanguard Institutional Target Retirement 2055 Fund Institutional	Target-Date 2055	VIVLX	06/26/2015	17.03%	-	6.37%	0.10%	0.10%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>MSCI U.S. Broad Market Index (GR USD)</i>				18.61%		8.99%	\$1.00	\$1.00	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions*
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
TIAA-CREF Lifecycle 2060 Fund Institutional	Target-Date 2060+	TLXNX	09/26/2014	19.43%	-	7.67%	1.60% \$16.00	0.45% \$4.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Target Date 2060+ TR USD				18.10%		7.54%	Contractual Waiver Exp: 09/30/2019		
Vanguard Institutional Target Retirement 2060 Fund Institutional	Target-Date 2060+	VILVX	06/26/2015	17.10%	-	6.37%	0.10% \$1.00	0.10% \$1.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI U.S. Broad Market Index (GR USD)				18.61%		8.99%			
Vanguard Institutional Target Retirement 2065 Fund Institutional	N/A	VSXFX	07/12/2017	-	-	-	0.09% \$0.90	0.09% \$0.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Variable Annuity									
CREF Social Choice Account R3	Allocation--50% to 70% Equity	QCSCIX	04/24/2015	11.01%	8.54%	5.44%	0.27% \$2.70	0.27% \$2.70	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
Russell 3000 Index				18.51%	14.58%	7.26%			
Real Estate									
Variable Annuity									
TIAA Real Estate Account	N/A	QREARX	10/02/1995	3.93%	8.21%	2.84%	0.85% \$8.50	0.85% \$8.50	Transfers out: Limit 1 per quarter. Limitations may apply to any transaction resulting in a balance > \$150,000.
S&P 500 Index				17.90%	14.63%	7.18%			

Table 1 shows fee and expense information for the investment options listed including the Total Annual Operating Expenses expressed as a percentage and a dollar amount based upon a \$1,000 accumulation both as net and gross of expenses. Total Annual Operating Expenses is a measure of what it costs to operate an investment, expressed as a percentage of its assets, as a dollar amount or in basis points. These are costs the investor pays through a reduction in the investment's rate of return.

*** Legend of plan name for each applicable plan number**

Plans	Plan Names
103371	JOHNS HOPKINS UNIVERSITY INCOME DEFERRAL 403(B) PLAN FOR RESIDENTS, INTERNS, POSTDOCTORAL FELLOWS

AMERICAN CENTURY

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

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

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Allocation									
Mutual Fund									
American Century One Choice Cnsv Inv	Allocation-- 30% to 50% Equity	AOCIX	09/30/2004	7.67%	6.25%	5.00%	0.81% \$8.10	0.81% \$8.10	
				18.51%	14.58%	7.26%			
Russell 3000 TR USD				18.51%	14.58%	7.26%			
American Century Strat Allc: Cnsv Inv	Allocation-- 30% to 50% Equity	TWSCX	02/15/1996	7.24%	5.83%	4.67%	1.00% \$10.00	1.00% \$10.00	
				17.90%	14.63%	7.18%			
S&P 500 TR USD				17.90%	14.63%	7.18%			
American Century Balanced Inv	Allocation-- 50% to 70% Equity	TWBIX	10/20/1988	10.28%	8.27%	5.74%	0.91% \$9.10	0.91% \$9.10	
				17.90%	14.63%	7.18%			
S&P 500 TR USD				17.90%	14.63%	7.18%			
American Century One Choice Mod Inv	Allocation-- 50% to 70% Equity	AOMIX	09/30/2004	11.61%	8.23%	5.33%	0.91% \$9.10	0.91% \$9.10	
				18.51%	14.58%	7.26%			
Russell 3000 TR USD				18.51%	14.58%	7.26%			
American Century Strat Allc: Mod Inv	Allocation-- 50% to 70% Equity	TWSMX	02/15/1996	11.36%	7.91%	5.14%	1.07% \$10.70	1.07% \$10.70	
				17.90%	14.63%	7.18%			
S&P 500 TR USD				17.90%	14.63%	7.18%			
American Century One Choice Agrsv Inv	Allocation-- 70% to 85% Equity	AOGIX	09/30/2004	14.55%	9.81%	5.55%	1.01% \$10.10	1.01% \$10.10	
				18.51%	14.58%	7.26%			
Russell 3000 TR USD				18.51%	14.58%	7.26%			

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
American Century One Choice VryAgrsv Inv	Allocation-- 85%+ Equity	AOVIX	09/30/2004	17.99%	11.43%	5.41%	1.07% \$10.70	1.07% \$10.70	
Russell 3000 TR USD				18.51%	14.58%	7.26%			
Equities									
Mutual Fund									
American Century Emerging Markets Inv	Diversified Emerging Mkts	TWMIX	09/30/1997	23.92%	6.48%	1.02%	1.64% \$16.40	1.29% \$12.90	Redemption Fee: 2.00% if held < 60 days
MSCI EM NR USD				23.75%	3.96%	1.91%	Contractual Waiver Exp: 04/09/2018		
American Century Global Gold Inv	Equity Precious Metals	BGEIX	08/17/1988	-21.33%	-10.86%	-3.10%	0.68% \$6.80	0.68% \$6.80	Redemption Fee: 1.00% if held < 60 days
MSCI World NR USD				18.20%	11.38%	3.97%			
American Century Intl Core Equity Inv	Foreign Large Blend	ACIMX	11/30/2006	19.92%	8.90%	0.18%	1.18% \$11.80	1.18% \$11.80	Redemption Fee: 2.00% if held < 60 days
MSCI EAFE NR USD				20.27%	8.69%	1.03%			
American Century International Gr Inv	Foreign Large Growth	TWIEX	05/09/1991	16.52%	8.26%	1.96%	1.18% \$11.80	1.18% \$11.80	Redemption Fee: 2.00% if held < 60 days
MSCI EAFE NR USD				20.27%	8.69%	1.03%			
American Century International Val Inv	Foreign Large Value	ACEVX	04/03/2006	23.48%	7.55%	0.66%	1.32% \$13.20	1.32% \$13.20	Redemption Fee: 2.00% if held < 60 days
MSCI EAFE Value NR USD				25.01%	8.12%	-0.08%			
American Century International Opps Inv	Foreign Small/Mid Growth	AIOIX	06/01/2001	19.54%	12.04%	3.20%	1.74% \$17.40	1.54% \$15.40	Redemption Fee: 2.00% if held < 60 days
MSCI World Ex USA SMID NR USD				20.49%	10.68%	2.38%	Contractual Waiver Exp: 03/31/2018		
American Century Intl Discovery Inv	Foreign Small/Mid Growth	TWEGX	04/04/1994	15.88%	10.01%	1.31%	1.65% \$16.50	1.65% \$16.50	Redemption Fee: 2.00% if held < 60 days
MSCI World Ex USA SMID NR USD				20.49%	10.68%	2.38%			
American Century Equity Growth Fund Investor	Large Blend	BEQGX	05/09/1991	17.99%	12.96%	6.23%	0.67% \$6.70	0.67% \$6.70	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
S&P 500 Index				17.90%	14.63%	7.18%			
American Century Sustainable Equity Inv	Large Blend	AFDIX	07/29/2005	19.89%	13.52%	6.87%	1.00% \$10.00	1.00% \$10.00	
S&P 500 TR USD				17.90%	14.63%	7.18%			
American Century Disciplined Growth Fund Investor	Large Growth	ADSIX	09/30/2005	20.88%	13.72%	8.11%	1.03% \$10.30	1.03% \$10.30	
Russell 1000 Growth Index				20.42%	15.30%	8.91%			
American Century Growth Fund Investor	Large Growth	TWCGX	06/30/1971	21.19%	13.36%	8.37%	0.98% \$9.80	0.98% \$9.80	
Russell 1000 Growth Index				20.42%	15.30%	8.91%			
American Century Select Inv	Large Growth	TWCIX	06/30/1971	21.47%	14.02%	8.31%	0.99% \$9.90	0.99% \$9.90	
Russell 1000 Growth TR USD				20.42%	15.30%	8.91%			
American Century Ultra® Inv	Large Growth	TWCUX	11/02/1981	23.68%	15.27%	8.90%	0.98% \$9.80	0.98% \$9.80	
Russell 1000 Growth TR USD				20.42%	15.30%	8.91%			
American Century Capital Val Inv	Large Value	ACTIX	03/31/1999	17.20%	13.21%	4.67%	1.10% \$11.00	1.00% \$10.00	
Russell 1000 Value TR USD				15.53%	13.94%	5.57%			
American Century Equity Income Fund Investor	Large Value	TWEIX	08/01/1994	11.88%	12.47%	6.90%	0.94% \$9.40	0.94% \$9.40	
Russell 3000 Value Index				16.21%	13.89%	5.59%			
American Century Income and Growth Fund Investor	Large Value	BIGRX	12/17/1990	15.95%	13.03%	5.35%	0.68% \$6.80	0.68% \$6.80	
S&P 500 Index				17.90%	14.63%	7.18%			
American Century Large Company Value Fund Investor	Large Value	ALVIX	07/30/1999	16.12%	13.16%	4.77%	0.84% \$8.40	0.84% \$8.40	
Russell 1000 Value Index				15.53%	13.94%	5.57%			
American Century Value Inv	Large Value	TWVLX	09/01/1993	12.84%	13.00%	5.79%	0.98% \$9.80	0.98% \$9.80	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Russell 1000 Value TR USD				15.53%	13.94%	5.57%			
AC Alternatives® Equity Market Netr Inv	Market Neutral	ALHIX	09/30/2005	0.91%	1.06%	0.11%	2.93% \$29.30	1.40% \$14.00	
BBgBarc US Treasury Bill 1- 3 Mon TR USD				0.45%	0.14%	0.50%			
American Century Heritage Fund Investor	Mid-Cap Growth	TWHIX	11/10/1987	13.96%	11.34%	7.32%	1.00% \$10.00	1.00% \$10.00	
Russell Midcap Growth Index				17.05%	14.19%	7.87%			
American Century Mid Cap Value Fund Investor	Mid-Cap Value	ACMVX	03/31/2004	15.46%	15.59%	8.70%	1.01% \$10.10	0.98% \$9.80	
Russell Midcap Value Index				15.93%	15.14%	7.23%			Contractual Waiver Exp: 04/09/2018
American Century Real Estate Fund Investor	Real Estate	REACX	09/21/1995	-4.11%	8.35%	4.71%	1.14% \$11.40	1.14% \$11.40	
MSCI U.S. REIT Index				-1.82%	9.38%	5.94%			
American Century Small Company Fund Investor	Small Blend	ASQIX	07/31/1998	21.19%	13.24%	4.89%	0.88% \$8.80	0.88% \$8.80	
Russell 2000 Index				24.60%	13.70%	6.92%			
American Century Small Cap Value Inv	Small Value	ASVIX	07/31/1998	28.09%	14.21%	8.09%	1.26% \$12.60	1.26% \$12.60	
Russell 2000 Value TR USD				24.86%	13.39%	5.92%			
American Century Utilities Inv	Utilities	BULIX	03/01/1993	0.61%	10.11%	5.82%	0.68% \$6.80	0.68% \$6.80	
S&P 500 TR USD				17.90%	14.63%	7.18%			
American Century Global Growth Inv	World Large Stock	TWGGX	12/01/1998	18.66%	10.80%	4.73%	1.08% \$10.80	1.08% \$10.80	Redemption Fee: 2.00% if held < 60 days
MSCI World NR USD				18.20%	11.38%	3.97%			
Fixed Income									
Mutual Fund									
American Century High-Yield Inv	High Yield Bond	ABHIX	09/30/1997	9.66%	5.25%	6.21%	0.85% \$8.50	0.85% \$8.50	
BBgBarc US HY 2% Issuer Cap TR USD				12.69%	6.90%	7.76%			

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
American Century Inflation- Adjusted Bond Fund Investor	Inflation- Protected Bond	ACITX	02/10/1997	-0.42%	-0.21%	3.92%	0.47% \$4.70	0.47% \$4.70	
Bloomberg Barclays U.S. Treasury Inflation Protect				-0.63%	0.27%	4.27%			
American Century Short Dur Inf PrBd Inv	Inflation- Protected Bond	APOIX	05/31/2005	0.43%	0.15%	3.53%	0.57% \$5.70	0.57% \$5.70	
BBgBarc US Treasury US TIPS TR USD				-0.63%	0.27%	4.27%			
American Century Ginnie Mae Fund Investor	Intermediate Government	BGNMX	09/23/1985	-0.81%	1.18%	3.93%	0.55% \$5.50	0.55% \$5.50	
Bloomberg Barclays U.S. GNMA Bond Index				-0.20%	1.66%	4.35%			
American Century Government Bond Inv	Intermediate Government	CPTNX	05/16/1980	-1.70%	0.99%	3.85%	0.47% \$4.70	0.47% \$4.70	
BBgBarc US Govt/Mortgage TR USD				-1.30%	1.59%	4.10%			
American Century Zero Coupon 2020 Inv	Intermediate Government	BTTTX	12/29/1989	-1.61%	1.07%	7.91%	0.56% \$5.60	0.56% \$5.60	
BofAML US Treasuries 10+Y TR USD				-7.18%	2.72%	7.27%			
American Century Core Plus Inv	Intermediate- Term Bond	ACCNX	11/30/2006	1.17%	2.42%	5.17%	0.67% \$6.70	0.65% \$6.50	
BBgBarc US Agg Bond TR USD				-0.31%	2.21%	4.48%			
American Century Diversified Bond Inv	Intermediate- Term Bond	ADFIX	12/03/2001	-0.05%	2.11%	4.71%	0.60% \$6.00	0.60% \$6.00	
BBgBarc US Agg Bond TR USD				-0.31%	2.21%	4.48%			
American Century Zero Coupon 2025 Inv	Long Government	BTTRX	02/15/1996	-3.29%	2.11%	8.13%	0.56% \$5.60	0.56% \$5.60	
BofAML US Treasuries 10+Y TR USD				-7.18%	2.72%	7.27%			
American Century Short- Term Govt Inv	Short Government	TWUSX	12/15/1982	-0.34%	0.19%	1.65%	0.55% \$5.50	0.55% \$5.50	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
BBgBarc US Govt 1-3 Yr TR USD				-0.07%	0.65%	2.01%			
American Century Short Duration Inv	Short-Term Bond	ACSNX	11/30/2006	1.32%	1.13%	2.68%	0.60% \$6.00	0.60% \$6.00	
BBgBarc US Govt/Credit 1-3 Yr TR USD				0.35%	0.95%	2.30%			
American Century International Bond Inv	World Bond	BEGBX	01/07/1992	-3.40%	-1.11%	1.99%	0.80% \$8.00	0.80% \$8.00	
BBgBarc Gbl Agg Ex USD TR USD				-3.80%	-0.36%	3.05%			
Money Market									
Mutual Fund									
American Century Capital Presv Investor	Money Market- Taxable	CPFXX	10/13/1972	0.11%	0.03%	0.38%	0.48% \$4.80	0.48% \$4.80	
BBgBarc US Govt 1-3 Yr TR USD				-0.07%	0.65%	2.01%			
American Century U.S. Government Money Market Fund Investor	Money Market- Taxable	TCRXX	04/01/1993	0.15%	0.04%	0.60%	0.46% \$4.60	0.46% \$4.60	
BofA Merrill Lynch 3 Month LIBOR Constant Maturity				0.85%	0.43%	1.06%			
American Century Prime Money Mkt Inv	Prime Money Market	BPRXX	11/17/1993	0.30%	0.07%	0.61%	0.58% \$5.80	0.58% \$5.80	
BofAML USD LIBOR 3 Mon CM				0.85%	0.43%	1.06%			
Multi-Asset									
Mutual Fund									
American Century One Choice Very Conservative Fund Investor	Allocation-- 15% to 30% Equity	AONIX	09/30/2004	3.98%	4.06%	4.25%	0.70% \$7.00	0.70% \$7.00	
Russell 3000 Index				18.51%	14.58%	7.26%			
American Century Strategic Allocation: Aggressive Fund Investor	Allocation-- 70% to 85% Equity	TWSAX	02/15/1996	14.55%	9.48%	5.37%	1.16% \$11.60	1.11% \$11.10	
S&P 500 Index				17.90%	14.63%	7.18%			Contractual Waiver Exp: 04/09/2018

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
American Century One Choice In Retirement Portfolio Investor	Retirement Income	ARTOX	08/31/2004	7.80%	6.20%	4.95%	0.79% \$7.90	0.79% \$7.90	
<i>S&P Target Date Retirement Income Index</i>				4.95%	4.76%	3.93%			
American Century One Choice 2025 Portfolio Investor	Target-Date 2025	ARWIX	08/31/2004	9.20%	7.36%	4.96%	0.85% \$8.50	0.85% \$8.50	
<i>S&P Target Date To 2025 TR</i>				9.86%	7.55%	4.35%			
American Century One Choice 2035 Portfolio Investor	Target-Date 2035	ARYIX	08/31/2004	11.46%	8.71%	5.13%	0.90% \$9.00	0.90% \$9.00	
<i>S&P Target Date To 2035 TR</i>				12.26%	8.93%	4.43%			
American Century One Choice 2040 Portfolio Investor	Target-Date 2040	ARDVX	05/30/2008	12.56%	9.35%	5.98%	0.93% \$9.30	0.93% \$9.30	
<i>S&P Target Date To 2040 TR</i>				13.52%	9.53%	5.34%			
American Century One Choice 2045 Portfolio Investor	Target-Date 2045	AROIX	08/31/2004	13.67%	9.93%	5.44%	0.97% \$9.70	0.97% \$9.70	
<i>S&P Target Date To 2045 TR</i>				14.39%	10.00%	4.62%			
American Century One Choice 2050 Portfolio Investor	Target-Date 2050	ARFVX	05/30/2008	14.39%	10.17%	6.05%	0.99% \$9.90	0.99% \$9.90	
<i>S&P Target Date To 2050 TR</i>				15.15%	10.44%	5.68%			
American Century One Choice 2055 Portfolio Investor	Target-Date 2055	AREVX	04/01/2011	14.90%	10.42%	8.62%	0.99% \$9.90	0.99% \$9.90	
<i>S&P Target Date To 2055+ TR</i>				15.77%	10.79%	8.25%			

Table 1 shows fee and expense information for the investment options listed including the Total Annual Operating Expenses expressed as a percentage and a dollar amount based upon a \$1,000 accumulation both as net and gross of expenses. Total Annual Operating Expenses is a measure of what it costs to operate an investment, expressed as a percentage of its assets, as a dollar amount or in basis points. These are costs the investor pays through a reduction in the investment's rate of return.

FIDELITY INVESTMENTS

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

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

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Allocation Mutual Fund									
Fidelity Asset Manager® 20%	Allocation-- 15% to 30% Equity	FASIX	10/01/1992	4.59%	4.05%	3.97%	0.53% \$5.30	0.53% \$5.30	
BBgBarc US Agg Bond TR USD				-0.31%	2.21%	4.48%			
Fidelity Asset Manager® 30%	Allocation-- 15% to 30% Equity	FTANX	10/09/2007	6.65%	5.35%	4.25%	0.54% \$5.40	0.54% \$5.40	
BBgBarc US Agg Bond TR USD				-0.31%	2.21%	4.48%			
Fidelity® Strategic Real Return	Allocation-- 15% to 30% Equity	FSRRX	09/07/2005	1.33%	0.84%	2.33%	0.82% \$8.20	0.82% \$8.20	
BBgBarc US Treasury US TIPS TR USD				-0.63%	0.27%	4.27%			
Fidelity Asset Manager® 40%	Allocation-- 30% to 50% Equity	FFANX	10/09/2007	8.66%	6.49%	4.54%	0.55% \$5.50	0.55% \$5.50	
BBgBarc US Agg Bond TR USD				-0.31%	2.21%	4.48%			
Fidelity Asset Manager® 50%	Allocation-- 30% to 50% Equity	FASMX	12/28/1988	10.54%	7.54%	5.04%	0.66% \$6.60	0.66% \$6.60	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity Asset Manager® 60%	Allocation-- 50% to 70%	FSANX	10/09/2007	12.51%	8.54%	4.99%	0.72%	0.72%	

Investment Name / Benchmark	Morningstar Category Equity	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross \$7.20	Net \$7.20	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity Asset Manager® 70%	Allocation-- 50% to 70% Equity	FASGX	12/30/1991	14.59%	9.55%	5.20%	0.73% \$7.30	0.73% \$7.30	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Balanced K	Allocation-- 50% to 70% Equity	FBAKX	05/09/2008	13.61%	10.44%	6.90%	0.46% \$4.60	0.46% \$4.60	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Puritan® K	Allocation-- 50% to 70% Equity	FPUKX	05/09/2008	13.05%	10.38%	7.29%	0.46% \$4.60	0.46% \$4.60	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity Asset Manager® 85%	Allocation-- 70% to 85% Equity	FAMRX	09/24/1999	17.54%	11.11%	5.38%	0.76% \$7.60	0.76% \$7.60	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Four-in-One Index	Allocation-- 70% to 85% Equity	FFNOX	06/29/1999	15.94%	11.14%	5.43%	0.17% \$1.70	0.15% \$1.50	
Morningstar Mod Agg Tgt Risk TR USD				15.13%	9.72%	5.46%			
Fidelity® Strategic Dividend & Income®	Allocation-- 70% to 85% Equity	FSDIX	12/23/2003	9.35%	10.55%	5.47%	0.78% \$7.80	0.78% \$7.80	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity Freedom K® 2005	Target-Date 2000-2010	FFKVX	07/02/2009	8.21%	5.63%	7.39%	0.49% \$4.90	0.49% \$4.90	
BBgBarc US Agg Bond TR USD				-0.31%	2.21%	4.48%			
Fidelity Freedom K® 2010	Target-Date 2000-2010	FFKCX	07/02/2009	10.01%	6.77%	8.41%	0.52% \$5.20	0.52% \$5.20	
BBgBarc US Agg Bond TR USD				-0.31%	2.21%	4.48%			
Vanguard Instl Trgt Retire	Target-Date	VIRTX	06/26/2015	5.42%	-	3.96%	0.09%	0.09%	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
2010 Instl	2000-2010						\$0.90	\$0.90	
BBgBarc US Agg Bond TR USD				-0.31%	2.21%	4.48%			
Fidelity Freedom K® 2015	Target-Date 2015	FKVFX	07/02/2009	11.75%	7.32%	8.85%	0.55% \$5.50	0.55% \$5.50	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity Freedom K® 2020	Target-Date 2020	FFKDX	07/02/2009	12.88%	7.90%	9.62%	0.59% \$5.90	0.59% \$5.90	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity Freedom K® 2025	Target-Date 2025	FKTWX	07/02/2009	14.07%	8.91%	10.40%	0.62% \$6.20	0.62% \$6.20	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity Freedom K® 2030	Target-Date 2030	FFKEX	07/02/2009	17.07%	9.70%	11.03%	0.66% \$6.60	0.66% \$6.60	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity Freedom K® 2035	Target-Date 2035	FKTHX	07/02/2009	19.04%	10.58%	11.58%	0.69% \$6.90	0.69% \$6.90	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity Freedom K® 2040	Target-Date 2040	FFKFX	07/02/2009	19.13%	10.68%	11.70%	0.69% \$6.90	0.69% \$6.90	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity Freedom K® 2045	Target-Date 2045	FFKGX	07/02/2009	19.20%	10.84%	11.83%	0.69% \$6.90	0.69% \$6.90	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity Freedom K® 2050	Target-Date 2050	FFKHX	07/02/2009	19.16%	10.89%	11.87%	0.69% \$6.90	0.69% \$6.90	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity Freedom K® 2055	Target-Date 2055	FDENX	06/01/2011	19.13%	11.08%	8.36%	0.69% \$6.90	0.69% \$6.90	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity Freedom K® 2060	Target-Date 2060+	FDKNX	08/05/2014	18.98%	-	7.68%	0.69% \$6.90	0.69% \$6.90	
S&P 500 TR USD				17.90%	14.63%	7.18%			

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Fidelity Freedom K® Income	Target-Date Retirement	FFKAX	07/02/2009	5.99%	4.17%	5.50%	0.47% \$4.70	0.47% \$4.70	
BBgBarc US Agg Bond TR USD				-0.31%	2.21%	4.48%			
Fidelity® Global Balanced	World Allocation	FGBLX	02/01/1993	7.54%	6.24%	4.57%	1.02% \$10.20	1.02% \$10.20	
MSCI World NR USD				18.20%	11.38%	3.97%			
Fidelity® Global Strategies	World Allocation	FDYSX	10/31/2007	12.91%	6.28%	3.74%	1.21% \$12.10	1.11% \$11.10	
MSCI ACWI NR USD				18.78%	10.54%	3.71%	Contractual Waiver Exp: 07/31/2017		
Equities									
Mutual Fund									
Fidelity® China Region	China Region	FHKCX	11/01/1995	29.84%	11.46%	7.03%	1.02% \$10.20	1.02% \$10.20	Redemption Fee: 1.50% if held < 90 days
MSCI Golden Dragon NR USD				30.56%	10.09%	4.77%			
Fidelity® Select Telecommunications Port	Communicatio ns	FSTCX	07/29/1985	2.91%	10.94%	4.22%	0.80% \$8.00	0.80% \$8.00	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Wireless	Communicatio ns	FWRLX	09/21/2000	21.42%	12.68%	5.90%	0.87% \$8.70	0.87% \$8.70	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Automotive Port	Consumer Cyclical	FSAVX	06/30/1986	18.58%	12.76%	4.17%	0.96% \$9.60	0.96% \$9.60	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Consumer Discret Port	Consumer Cyclical	FSCPX	06/29/1990	14.04%	14.69%	8.61%	0.76% \$7.60	0.76% \$7.60	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Leisure	Consumer Cyclical	FDLSX	05/08/1984	24.58%	15.16%	10.71%	0.80% \$8.00	0.80% \$8.00	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				17.90%	14.63%	7.18%	Voluntary Waiver		
Fidelity® Select Multimedia	Consumer Cyclical	FBMPX	06/30/1986	20.21%	15.98%	9.85%	0.82% \$8.20	0.82% \$8.20	Redemption Fee: 0.75% if held < 30 days

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
S&P 500 TR USD				17.90%	14.63%	7.18%	Voluntary Waiver		
Fidelity® Select Retailing	Consumer Cyclical	FSRPX	12/16/1985	13.52%	18.43%	13.07%	0.78% \$7.80	0.78% \$7.80	
S&P 500 TR USD				17.90%	14.63%	7.18%	Voluntary Waiver		
Fidelity® Select Consumer Staples Port	Consumer Defensive	FDFAX	07/29/1985	5.92%	11.56%	9.64%	0.76% \$7.60	0.76% \$7.60	
S&P 500 TR USD				17.90%	14.63%	7.18%	Voluntary Waiver		
Fidelity® EMEA	Diversified Emerging Mkts	FEMEX	05/08/2008	16.45%	2.94%	0.15%	1.46% \$14.60	1.46% \$14.60	Redemption Fee: 1.50% if held < 90 days
MSCI EM EMEA NR USD				12.89%	-1.46%	-1.62%			
Fidelity® Emerging Markets Discovery	Diversified Emerging Mkts	FEDDX	11/01/2011	25.04%	6.86%	7.34%	1.55% \$15.50	1.45% \$14.50	Redemption Fee: 2.00% if held < 90 days
MSCI EM NR USD				23.75%	3.96%	1.91%	Contractual Waiver Exp: 12/31/2017		
Fidelity® Emerging Markets Idx Premium	Diversified Emerging Mkts	FPMAX	09/08/2011	22.89%	3.87%	1.89%	0.14% \$1.40	0.14% \$1.40	Redemption Fee: 1.50% if held < 90 days
MSCI EM NR USD				23.75%	3.96%	1.91%			
Fidelity® Emerging Markets K	Diversified Emerging Mkts	FKEMX	05/09/2008	21.33%	6.80%	-0.30%	0.84% \$8.40	0.84% \$8.40	Redemption Fee: 1.50% if held < 90 days
MSCI EM NR USD				23.75%	3.96%	1.91%			
Fidelity® Total Emerg Mkts	Diversified Emerging Mkts	FTEMX	11/01/2011	19.50%	6.05%	5.66%	1.62% \$16.20	1.40% \$14.00	Redemption Fee: 1.50% if held < 90 days
MSCI EM NR USD				23.75%	3.96%	1.91%	Contractual Waiver Exp: 12/31/2017		
Strategic Advisers® Emg Mkts Fd of Fds	Diversified Emerging Mkts	FLILX	05/02/2012	22.87%	3.94%	2.39%	2.36% \$23.60	1.36% \$13.60	Redemption Fee: 1.50% if held < 90 days
MSCI EM NR USD				23.75%	3.96%	1.91%	Contractual Waiver Exp: 04/30/2018		
Fidelity® Pacific Basin	Diversified Pacific/Asia	FPBFX	10/01/1986	17.11%	13.61%	5.23%	1.19% \$11.90	1.19% \$11.90	Redemption Fee: 1.50% if held < 90 days
MSCI Pacific NR USD				19.26%	8.54%	2.01%			
Fidelity® Select Energy	Equity Energy	FSENX	07/14/1981	-4.88%	0.99%	-0.98%	0.79% \$7.90	0.79% \$7.90	
S&P 500 TR USD				17.90%	14.63%	7.18%			

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Fidelity® Select Energy Service Port	Equity Energy	FSESX	12/16/1985	-0.84%	-2.86%	-4.59%	0.85% \$8.50	0.85% \$8.50	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Natural Gas	Equity Energy	FSNGX	04/21/1993	-5.87%	-3.43%	-4.72%	0.87% \$8.70	0.87% \$8.70	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Natural Resources Port	Equity Energy	FNARX	03/03/1997	-4.30%	-0.20%	-1.12%	0.84% \$8.40	0.84% \$8.40	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Gold	Equity Precious Metals	FSAGX	12/16/1985	-18.38%	-10.13%	-2.29%	0.87% \$8.70	0.84% \$8.40	
S&P 500 TR USD				17.90%	14.63%	7.18%		Contractual Waiver Exp: 04/29/2018	
Fidelity® Europe	Europe Stock	FIEUX	10/01/1986	19.40%	9.95%	1.93%	1.07% \$10.70	1.07% \$10.70	
MSCI Europe NR USD				21.11%	8.82%	0.62%			
Fidelity® Select Banking	Financial	FSRBX	06/30/1986	39.82%	15.30%	2.89%	0.79% \$7.90	0.79% \$7.90	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Brokerage & Invmt Mgmt	Financial	FSLBX	07/29/1985	38.84%	14.42%	3.17%	0.82% \$8.20	0.82% \$8.20	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Consumer Finance Port	Financial	FSVLX	12/16/1985	27.70%	12.94%	-4.51%	0.94% \$9.40	0.94% \$9.40	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Financial Services Port	Financial	FIDSX	12/10/1981	28.73%	14.64%	0.43%	0.77% \$7.70	0.77% \$7.70	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Insurance Port	Financial	FSPCX	12/16/1985	23.62%	18.16%	5.35%	0.80% \$8.00	0.80% \$8.00	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Global ex US Index	Foreign Large	FSGDX	09/08/2011	20.02%	7.10%	5.81%	0.11%	0.11%	

Investment Name / Benchmark Premium	Morningstar Category Blend	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross \$1.10	Net \$1.10	
MSCI ACWI Ex USA NR USD				20.45%	7.22%	1.13%			
Fidelity® International Index Premium	Foreign Large Blend	FSIVX	10/14/2005	20.02%	8.78%	1.18%	0.08% \$0.80	0.08% \$0.80	
MSCI EAFE NR USD				20.27%	8.69%	1.03%			
Strategic Advisers® Intl Multi-Mgr	Foreign Large Blend	FMJDX	05/02/2012	17.44%	8.80%	7.58%	1.19% \$11.90	1.01% \$10.10	Redemption Fee: 1.00% if held < 30 days
MSCI EAFE NR USD				20.27%	8.69%	1.03%	Contractual Waiver Exp: 04/30/2018		
Fidelity® Diversified International K	Foreign Large Growth	FDIKX	05/09/2008	18.16%	9.69%	2.04%	0.92% \$9.20	0.92% \$9.20	
MSCI EAFE NR USD				20.27%	8.69%	1.03%			
Fidelity® International Capital Apprec	Foreign Large Growth	FIVFX	11/01/1994	15.17%	11.59%	3.35%	1.14% \$11.40	1.14% \$11.40	
MSCI ACWI Ex USA NR USD				20.45%	7.22%	1.13%			
Fidelity® International Discovery K	Foreign Large Growth	FIDKX	05/09/2008	18.77%	9.70%	2.39%	0.86% \$8.60	0.86% \$8.60	
MSCI EAFE NR USD				20.27%	8.69%	1.03%			
Fidelity® International Growth	Foreign Large Growth	FIGFX	11/01/2007	16.36%	9.47%	3.45%	0.99% \$9.90	0.99% \$9.90	
MSCI EAFE Growth NR USD				15.70%	9.19%	2.06%			
Fidelity® Overseas K	Foreign Large Growth	FOSKX	05/09/2008	21.15%	12.45%	2.46%	0.91% \$9.10	0.91% \$9.10	
MSCI EAFE NR USD				20.27%	8.69%	1.03%			
Fidelity® Total International Equity	Foreign Large Growth	FTIEX	11/01/2007	18.07%	8.30%	0.80%	1.11% \$11.10	1.11% \$11.10	Redemption Fee: 1.00% if held < 30 days
MSCI ACWI Ex USA NR USD				20.45%	7.22%	1.13%			
Fidelity® International Enhanced Index	Foreign Large Value	FIENX	12/20/2007	22.10%	10.13%	1.61%	0.59% \$5.90	0.59% \$5.90	Redemption Fee: 1.00% if held < 30 days
MSCI EAFE NR USD				20.27%	8.69%	1.03%			
Fidelity® International Value	Foreign Large Value	FIVLX	05/18/2006	17.24%	7.78%	-0.49%	1.03% \$10.30	1.03% \$10.30	Redemption Fee: 1.00% if held < 30 days

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
MSCI EAFE Value NR USD				25.01%	8.12%	-0.08%			
Fidelity® International Small Cap	Foreign Small/Mid Blend	FISMX	09/18/2002	24.65%	14.56%	5.01%	1.34% \$13.40	1.34% \$13.40	Redemption Fee: 2.00% if held < 90 days
MSCI ACWI Ex USA Small NR USD				20.32%	10.02%	2.91%			
Fidelity® International Small Cap Opp	Foreign Small/Mid Growth	FSCOX	08/02/2005	22.65%	13.22%	2.09%	1.17% \$11.70	1.17% \$11.70	Redemption Fee: 2.00% if held < 90 days
MSCI EAFE Small Cap NR USD				23.18%	12.94%	3.41%	Voluntary Waiver		
Fidelity® Select Biotechnology	Health	FBIOX	12/16/1985	24.95%	20.16%	15.68%	0.75% \$7.50	0.75% \$7.50	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Health Care	Health	FSPHX	07/14/1981	16.68%	20.77%	13.14%	0.74% \$7.40	0.74% \$7.40	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Health Care Svcs Port	Health	FSHCX	06/30/1986	16.85%	16.39%	10.29%	0.78% \$7.80	0.78% \$7.80	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Medical Equip & Systems	Health	FSMEX	04/28/1998	22.05%	21.84%	13.91%	0.76% \$7.60	0.76% \$7.60	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Pharmaceuticals Port	Health	FPHAX	06/18/2001	1.84%	13.27%	10.34%	0.80% \$8.00	0.80% \$8.00	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Air Transportation Port	Industrials	FSAIX	12/16/1985	34.56%	19.79%	10.05%	0.85% \$8.50	0.85% \$8.50	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Defense & Aero Port	Industrials	FSDAX	05/08/1984	25.10%	17.41%	9.26%	0.79% \$7.90	0.79% \$7.90	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Envir and Alt Engy Port	Industrials	FSLEX	06/29/1989	31.35%	15.00%	5.86%	0.94% \$9.40	0.94% \$9.40	Redemption Fee: 0.75% if held < 30 days

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Industrial Equip Port	Industrials	FSCGX	09/29/1986	13.85%	12.32%	6.78%	0.83% \$8.30	0.83% \$8.30	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Industrials	Industrials	FCYIX	03/03/1997	17.38%	14.27%	8.58%	0.77% \$7.70	0.77% \$7.70	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Transportation	Industrials	FSRFX	09/29/1986	33.32%	17.30%	10.14%	0.83% \$8.30	0.83% \$8.30	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Japan	Japan Stock	FJPNX	09/15/1992	19.79%	8.66%	0.38%	0.78% \$7.80	0.78% \$7.80	Redemption Fee: 1.50% if held < 90 days
Topix TR JPY				32.22%	18.34%	1.07%			
Fidelity® Japan Smaller Companies	Japan Stock	FJSCX	11/01/1995	17.69%	16.74%	4.93%	0.96% \$9.60	0.96% \$9.60	Redemption Fee: 1.50% if held < 90 days
MSCI Japan NR USD				19.18%	9.56%	1.21%			
Fidelity® 500 Index Premium	Large Blend	FUSVX	10/14/2005	17.85%	14.58%	7.15%	0.05% \$0.50	0.05% \$0.50	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Disciplined Equity K	Large Blend	FDEKX	05/09/2008	15.77%	13.81%	6.11%	0.57% \$5.70	0.57% \$5.70	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Dividend Growth K	Large Blend	FDGKX	05/09/2008	14.93%	13.27%	8.28%	0.50% \$5.00	0.50% \$5.00	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Growth & Income K	Large Blend	FGIKX	05/09/2008	21.34%	14.09%	5.35%	0.53% \$5.30	0.53% \$5.30	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Large Cap Core Enhanced Index	Large Blend	FLCEX	04/19/2007	16.45%	13.92%	6.73%	0.39% \$3.90	0.39% \$3.90	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Large Cap Stock	Large Blend	FLCSX	06/22/1995	23.12%	15.25%	7.66%	0.62%	0.62%	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross \$6.20	Net \$6.20	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Mega Cap Stock	Large Blend	FGRTX	12/28/1998	20.87%	14.07%	7.14%	0.69% \$6.90	0.69% \$6.90	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Total Market Index Premium	Large Blend	FSTVX	10/14/2005	18.53%	14.49%	7.30%	0.05% \$0.50	0.05% \$0.50	
DJ US Total Stock Market TR USD				18.52%	14.51%	7.32%			
Strategic Advisers® Core Multi-Mgr	Large Blend	FLAUX	11/16/2011	17.88%	13.76%	14.08%	1.20% \$12.00	0.90% \$9.00	
S&P 500 TR USD				17.90%	14.63%	7.18%	Contractual Waiver Exp: 07/31/2018		
Fidelity K	Large Growth	FFDKX	05/09/2008	14.46%	12.75%	6.77%	0.41% \$4.10	0.41% \$4.10	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Blue Chip Growth K	Large Growth	FBGKX	05/09/2008	28.51%	17.23%	11.45%	0.70% \$7.00	0.70% \$7.00	
Russell 1000 Growth TR USD				20.42%	15.30%	8.91%			
Fidelity® Capital Appreciation K	Large Growth	FCAKX	05/09/2008	18.67%	13.12%	8.69%	0.50% \$5.00	0.50% \$5.00	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Contrafund® K	Large Growth	FCNKX	05/09/2008	22.29%	14.76%	9.12%	0.58% \$5.80	0.58% \$5.80	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Export and Multinational K	Large Growth	FEXKX	05/09/2008	14.77%	12.07%	6.25%	0.64% \$6.40	0.64% \$6.40	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Focused Stock	Large Growth	FTQGX	11/12/1996	13.92%	12.58%	8.16%	0.62% \$6.20	0.62% \$6.20	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Growth Company K	Large Growth	FGCKX	05/09/2008	32.71%	17.65%	11.42%	0.66% \$6.60	0.66% \$6.60	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Russell 3000 Growth TR USD				20.72%	15.20%	8.82%			
Fidelity® Growth Discovery K	Large Growth	FGDKX	05/09/2008	25.23%	15.54%	8.70%	0.66% \$6.60	0.66% \$6.60	
Russell 3000 Growth TR USD				20.72%	15.20%	8.82%			
Fidelity® Independence K	Large Growth	FDKX	05/09/2008	20.02%	13.68%	5.35%	0.45% \$4.50	0.45% \$4.50	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Large Cap Growth Enhanced Idx	Large Growth	FLGEX	04/19/2007	18.48%	14.47%	8.10%	0.39% \$3.90	0.39% \$3.90	
Russell 1000 Growth TR USD				20.42%	15.30%	8.91%			
Fidelity® Magellan® K	Large Growth	FMGKX	05/09/2008	18.59%	15.05%	5.85%	0.59% \$5.90	0.59% \$5.90	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Nasdaq Composite Index®	Large Growth	FNCMX	09/25/2003	28.01%	17.18%	9.99%	0.43% \$4.30	0.30% \$3.00	
NASDAQ Composite TR USD				28.30%	17.36%	10.15%	Contractual Waiver Exp: 01/31/2018		
Fidelity® New Millennium	Large Growth	FMILX	12/28/1992	19.46%	13.14%	8.11%	0.54% \$5.40	0.54% \$5.40	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® OTC K	Large Growth	FOCKX	05/09/2008	36.61%	20.40%	13.22%	0.79% \$7.90	0.79% \$7.90	
NASDAQ Composite TR USD				28.30%	17.36%	10.15%			
Fidelity® Stock Selec All Cp	Large Growth	FDSSX	09/28/1990	21.07%	14.54%	6.63%	0.64% \$6.40	0.64% \$6.40	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Trend	Large Growth	FTRNX	06/16/1958	21.25%	15.29%	9.11%	0.74% \$7.40	0.74% \$7.40	
Russell 1000 Growth TR USD				20.42%	15.30%	8.91%			
Strategic Advisers® Growth Multi-Mgr	Large Growth	FMELX	11/16/2011	20.50%	14.50%	14.16%	0.86% \$8.60	0.86% \$8.60	
Russell 1000 Growth TR USD				20.42%	15.30%	8.91%			
Fidelity® Blue Chip Value	Large Value	FBCVX	06/17/2003	18.98%	13.98%	3.27%	0.88%	0.88%	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross \$8.80	Net \$8.80	
<i>Russell 1000 Value TR USD</i>				15.53%	13.94%	5.57%			
Fidelity® Equity Dividend Income K	Large Value	FETKX	05/09/2008	14.19%	12.48%	6.13%	0.61% \$6.10	0.61% \$6.10	
<i>Russell 3000 Value TR USD</i>				16.21%	13.89%	5.59%			
Fidelity® Equity-Income K	Large Value	FEIKX	05/09/2008	17.09%	12.34%	5.97%	0.56% \$5.60	0.56% \$5.60	
<i>Russell 3000 Value TR USD</i>				16.21%	13.89%	5.59%			
Fidelity® Large Cap Value Enhanced Index	Large Value	FLVEX	04/19/2007	16.29%	14.32%	5.40%	0.39% \$3.90	0.39% \$3.90	
<i>Russell 1000 Value TR USD</i>				15.53%	13.94%	5.57%			
Fidelity® Stk Selec Lg Cp Val	Large Value	FSLVX	11/15/2001	13.98%	13.44%	4.00%	0.77% \$7.70	0.77% \$7.70	
<i>Russell 1000 Value TR USD</i>				15.53%	13.94%	5.57%			
Fidelity® Value Discovery K	Large Value	FVDKX	05/09/2008	19.42%	14.39%	7.31%	0.70% \$7.00	0.70% \$7.00	
<i>Russell 3000 Value TR USD</i>				16.21%	13.89%	5.59%			
Strategic Advisers® Value Multi-Mgr	Large Value	FKMOX	11/16/2011	20.43%	13.49%	14.11%	1.32% \$13.20	0.90% \$9.00	
<i>Russell 1000 Value TR USD</i>				15.53%	13.94%	5.57%			
Fidelity® Latin America	Latin America Stock	FLATX	04/19/1993	11.05%	-6.99%	-3.72%	Contractual Waiver Exp: 07/31/2018 1.14% \$11.40	1.14% \$11.40	Redemption Fee: 1.50% if held < 90 days
<i>MSCI EM Latin America NR USD</i>				15.01%	-3.76%	-1.15%			
Fidelity® Mid Cap Enhanced Index	Mid-Cap Blend	FMEIX	12/20/2007	17.87%	15.21%	8.69%	0.59% \$5.90	0.59% \$5.90	
<i>Russell Mid Cap TR USD</i>				16.48%	14.72%	7.67%			
Fidelity® Mid Cap Index Premium	Mid-Cap Blend	FSCCKX	09/08/2011	16.40%	14.65%	14.82%	0.07% \$0.70	0.07% \$0.70	
<i>Russell Mid Cap TR USD</i>				16.48%	14.72%	7.67%			
Fidelity® Growth Strategies K	Mid-Cap Growth	FAGKX	05/09/2008	13.13%	14.56%	7.47%	0.73% \$7.30	0.73% \$7.30	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Russell Mid Cap Growth TR USD				17.05%	14.19%	7.87%			
Fidelity® Mid-Cap Stock K	Mid-Cap Growth	FKMCX	05/09/2008	17.90%	13.78%	8.53%	0.46% \$4.60	0.46% \$4.60	
S&P MidCap 400 TR				18.57%	14.92%	8.56%			
Fidelity® Select Construction & Hsg Port	Mid-Cap Growth	FSHOX	09/29/1986	12.45%	15.30%	8.45%	0.80% \$8.00	0.80% \$8.00	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				17.90%	14.63%	7.18%	Voluntary Waiver		
Fidelity® Stock Selector Mid Cap	Mid-Cap Growth	FSSMX	06/06/2012	20.45%	13.00%	13.28%	0.64% \$6.40	0.64% \$6.40	
S&P MidCap 400 TR				18.57%	14.92%	8.56%			
Fidelity® Leveraged Company Stock K	Mid-Cap Value	FLCKX	05/09/2008	19.36%	12.39%	4.97%	0.68% \$6.80	0.68% \$6.80	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Low-Priced Stock K	Mid-Cap Value	FLPKX	05/09/2008	16.91%	13.30%	9.00%	0.78% \$7.80	0.78% \$7.80	
Russell 2000 TR USD				24.60%	13.70%	6.92%			
Fidelity® Mid Cap Value	Mid-Cap Value	FSMVX	11/15/2001	16.32%	14.93%	6.91%	0.73% \$7.30	0.73% \$7.30	
Russell Mid Cap Value TR USD				15.93%	15.14%	7.23%			
Fidelity® Value K	Mid-Cap Value	FVLKX	05/09/2008	19.48%	15.04%	7.87%	0.55% \$5.50	0.55% \$5.50	
Russell Mid Cap Value TR USD				15.93%	15.14%	7.23%			
Fidelity® Global Commodity Stock	Natural Resources	FFGCX	03/25/2009	10.92%	-2.12%	2.71%	1.13% \$11.30	1.13% \$11.30	Redemption Fee: 1.00% if held < 30 days
MSCI ACWI NR USD				18.78%	10.54%	3.71%			
Fidelity® Select Chemicals	Natural Resources	FSCHX	07/29/1985	25.00%	14.00%	11.54%	0.80% \$8.00	0.80% \$8.00	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Materials	Natural Resources	FSDPX	09/29/1986	20.91%	8.94%	6.96%	0.81% \$8.10	0.81% \$8.10	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Emerging Asia	Pacific/Asia ex-Japan Stk	FSEAX	04/19/1993	27.53%	9.31%	3.12%	1.16% \$11.60	1.16% \$11.60	Redemption Fee: 1.50% if held < 90 days
MSCI AC Asia Ex Japan NR USD				26.73%	7.97%	4.19%			
Fidelity® Small Cap Discovery	Small Blend	FSCRX	09/26/2000	17.65%	14.27%	10.28%	0.87% \$8.70	0.87% \$8.70	Redemption Fee: 1.50% if held < 90 days
Russell 2000 TR USD				24.60%	13.70%	6.92%			
Fidelity® Small Cap Enhanced Index	Small Blend	FCPEX	12/20/2007	21.99%	14.34%	8.41%	0.64% \$6.40	0.64% \$6.40	
Russell 2000 TR USD				24.60%	13.70%	6.92%			
Fidelity® Small Cap Index Premium	Small Blend	FSSVX	09/08/2011	24.83%	13.89%	14.76%	0.07% \$0.70	0.07% \$0.70	
Russell 2000 TR USD				24.60%	13.70%	6.92%			
Fidelity® Small Cap Stock	Small Blend	FSLCX	03/12/1998	15.56%	12.31%	5.76%	1.02% \$10.20	1.02% \$10.20	Redemption Fee: 2.00% if held < 90 days
Russell 2000 TR USD				24.60%	13.70%	6.92%			
Fidelity® Stock Selector Small Cap	Small Blend	FDSCX	06/28/1993	15.98%	12.04%	4.73%	0.89% \$8.90	0.89% \$8.90	Redemption Fee: 1.50% if held < 90 days
Russell 2000 TR USD				24.60%	13.70%	6.92%			
Fidelity® Small Cap Growth	Small Growth	FCPGX	11/03/2004	24.82%	15.79%	8.13%	1.13% \$11.30	1.13% \$11.30	Redemption Fee: 1.50% if held < 90 days
Russell 2000 Growth TR USD				24.40%	13.98%	7.82%			
Fidelity® Small Cap Value	Small Value	FCPVX	11/03/2004	18.56%	14.60%	8.49%	1.22% \$12.20	1.22% \$12.20	Redemption Fee: 1.50% if held < 90 days
Russell 2000 Value TR USD				24.86%	13.39%	5.92%			
Fidelity® Select Comms Equip Port	Technology	FSDCX	06/29/1990	23.23%	13.53%	5.41%	0.88% \$8.80	0.88% \$8.80	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Computers	Technology	FDCPX	07/29/1985	37.72%	12.04%	9.42%	0.81% \$8.10	0.81% \$8.10	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select IT Services	Technology	FBSOX	02/04/1998	22.29%	18.78%	12.59%	0.79%	0.79%	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross \$7.90	Net \$7.90	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Semiconductors	Technology	FSELX	07/29/1985	41.15%	23.15%	10.62%	0.77% \$7.70	0.77% \$7.70	Redemption Fee: 0.75% if held < 30 days
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Software & IT Svcs Port	Technology	FSCSX	07/29/1985	30.62%	19.82%	13.82%	0.76% \$7.60	0.76% \$7.60	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Technology	Technology	FSPTX	07/14/1981	44.45%	18.42%	11.43%	0.77% \$7.70	0.77% \$7.70	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Select Utilities	Utilities	FSUTX	12/10/1981	4.91%	10.77%	5.75%	0.79% \$7.90	0.79% \$7.90	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Telecom and Utilities	Utilities	FIUIX	11/27/1987	2.39%	10.31%	5.07%	0.57% \$5.70	0.57% \$5.70	
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Global Equity Income	World Large Stock	FGILX	05/02/2012	14.22%	10.94%	9.82%	1.18% \$11.80	1.18% \$11.80	Redemption Fee: 1.00% if held < 30 days
MSCI ACWI NR USD				18.78%	10.54%	3.71%			
Fidelity® Worldwide	World Large Stock	FWWFX	05/30/1990	16.27%	11.36%	5.09%	0.91% \$9.10	0.91% \$9.10	
MSCI World NR USD				18.20%	11.38%	3.97%			
Fixed Income									
Mutual Fund									
Fidelity® Corporate Bond	Corporate Bond	FCBFX	05/04/2010	3.66%	4.02%	5.82%	0.45% \$4.50	0.45% \$4.50	
BBgBarc US Credit TR USD				1.84%	3.68%	5.61%			
Fidelity® New Markets Income	Emerging Markets Bond	FNMIK	05/04/1993	9.25%	5.86%	7.82%	0.86% \$8.60	0.86% \$8.60	Redemption Fee: 1.00% if held < 90 days
JPM EMBI Global TR USD				5.52%	5.20%	7.30%			
Fidelity® Capital & Income	High Yield	FAGIX	11/01/1977	14.43%	8.00%	7.67%	0.73%	0.73%	Redemption Fee: 1.00% if held < 90 days

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<i>BofAML US HY Master II Constnd TR USD</i>	Bond			12.74%	6.92%	7.63%	\$7.30	\$7.30	
Fidelity® Focused High Income	High Yield Bond	FHIFX	09/08/2004	9.88%	5.09%	5.76%	0.83% \$8.30	0.83% \$8.30	Redemption Fee: 1.00% if held < 90 days
<i>BofAML US HY Master II TR USD</i>				12.75%	6.91%	7.54%			
Fidelity® Global High Income	High Yield Bond	FGHNX	05/11/2011	11.57%	6.44%	5.53%	1.14% \$11.40	1.14% \$11.40	Redemption Fee: 1.00% if held < 90 days
<i>BofAML Gbl HY&Em Mkt Plus TR USD</i>				9.66%	6.19%	7.13%			
Fidelity® High Income	High Yield Bond	SPHIX	08/29/1990	13.09%	6.02%	6.87%	0.72% \$7.20	0.72% \$7.20	Redemption Fee: 1.00% if held < 90 days
<i>BofAML US HY Master II Constnd TR USD</i>				12.74%	6.92%	7.63%			
Strategic Advisers® Inc Opps Fd of Fds	High Yield Bond	FSADX	06/19/2012	12.53%	6.45%	6.60%	2.41% \$24.10	0.77% \$7.70	Redemption Fee: 1.00% if held < 90 days
<i>BofAML US HY Master II Constnd TR USD</i>				12.74%	6.92%	7.63%		Contractual Waiver Exp: 04/30/2018	
Fidelity® Inflation-Prot Bd Idx Prem	Inflation- Protected Bond	FSIYX	05/16/2012	-0.86%	0.16%	0.29%	0.09% \$0.90	0.09% \$0.90	
<i>BBgBarc US Treasury US TIPS TR USD</i>				-0.63%	0.27%	4.27%			
Fidelity® Inflation-Protected Bond	Inflation- Protected Bond	FINPX	06/26/2002	-1.06%	-0.17%	3.58%	0.45% \$4.50	0.45% \$4.50	
<i>BBgBarc US Treasury US TIPS TR USD</i>				-0.63%	0.27%	4.27%			
Fidelity® GNMA	Intermediate Government	FGMNX	11/08/1985	-0.09%	1.75%	4.52%	0.45% \$4.50	0.45% \$4.50	
<i>BBgBarc GNMA TR USD</i>				-0.20%	1.66%	4.35%			
Fidelity® Government Income	Intermediate Government	FGOVX	04/04/1979	-1.69%	1.40%	4.03%	0.45% \$4.50	0.45% \$4.50	
<i>BBgBarc US Government TR USD</i>				-2.18%	1.30%	3.93%			
Fidelity® Intermediate	Intermediate	FSTGX	05/02/1988	-1.28%	0.98%	3.35%	0.45%	0.45%	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Government Income	Government						\$4.50	\$4.50	
<i>BBgBarc US Govt Interm TR USD</i>				-1.25%	1.07%	3.39%			
Fidelity® Intermediate Trs Bd Idx Prem	Intermediate Government	FIBAX	12/20/2005	-3.07%	1.40%	5.06%	0.09% \$0.90	0.09% \$0.90	
<i>BBgBarc US Government TR USD</i>				-2.18%	1.30%	3.93%			
Fidelity® Intermediate Bond	Intermediate-Term Bond	FTHRFX	05/23/1975	0.44%	2.05%	3.93%	0.45% \$4.50	0.45% \$4.50	
<i>BBgBarc US Govt/Credit Interm TR USD</i>				-0.21%	1.77%	3.87%			
Fidelity® Investment Grade Bond	Intermediate-Term Bond	FBNDX	08/06/1971	1.53%	2.56%	4.23%	0.45% \$4.50	0.45% \$4.50	
<i>BBgBarc US Agg Bond TR USD</i>				-0.31%	2.21%	4.48%			
Fidelity® Mortgage Securities	Intermediate-Term Bond	FMSFX	12/31/1984	0.09%	2.18%	3.76%	0.45% \$4.50	0.45% \$4.50	
<i>BBgBarc US MBS TR USD</i>				-0.06%	2.00%	4.31%			
Fidelity® Total Bond	Intermediate-Term Bond	FTBFX	10/15/2002	2.27%	3.09%	5.09%	0.45% \$4.50	0.45% \$4.50	
<i>BBgBarc US Agg Bond TR USD</i>				-0.31%	2.21%	4.48%			
Fidelity® US Bond Index Premium	Intermediate-Term Bond	FSITX	05/04/2011	-0.50%	2.12%	3.03%	0.05% \$0.50	0.05% \$0.50	
<i>BBgBarc US Agg Bond TR USD</i>				-0.31%	2.21%	4.48%			
Strategic Advisers® Core Inc Multi-Mgr	Intermediate-Term Bond	FWHBX	06/19/2012	1.11%	2.72%	2.72%	1.02% \$10.20	0.56% \$5.60	
<i>BBgBarc US Agg Bond TR USD</i>				-0.31%	2.21%	4.48%			Contractual Waiver Exp: 04/30/2018
Fidelity® Long-Term Treasury Bd Idx Prem	Long Government	FLBAX	12/20/2005	-7.41%	2.65%	7.24%	0.09% \$0.90	0.09% \$0.90	
<i>BBgBarc US Treasury Long TR USD</i>				-7.22%	2.76%	7.34%			
Fidelity® Strategic Income	Multisector Bond	FSICX	05/01/1998	7.29%	4.37%	6.06%	0.70% \$7.00	0.70% \$7.00	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
BBgBarc US Universal TR USD				0.91%	2.73%	4.73%			
Fidelity® Limited Term Government	Short Government	FFXSX	11/10/1986	-0.73%	0.67%	2.48%	0.45% \$4.50	0.45% \$4.50	
BBgBarc Government 1-5 Yr TR USD				-0.52%	0.87%	2.64%			
Fidelity® Short-Term Treasury Bd Idx Prm	Short Government	FSBAX	12/20/2005	-0.65%	0.74%	2.55%	0.09% \$0.90	0.09% \$0.90	
BBgBarc Government 1-5 Yr TR USD				-0.52%	0.87%	2.64%			
Fidelity® Short-Term Bond	Short-Term Bond	FSHBX	09/15/1986	0.63%	1.14%	1.60%	0.45% \$4.50	0.45% \$4.50	
BBgBarc US Govt/Credit 1-3 Yr TR USD				0.35%	0.95%	2.30%			
Fidelity® Conservative Income Bond	Ultrashort Bond	FCONX	03/03/2011	1.10%	0.65%	0.66%	0.40% \$4.00	0.35% \$3.50	
BBgBarc Govt/Corp 1 Yr Duration TR USD				0.45%	0.52%	1.37%			Contractual Waiver Exp: 10/31/2017
Fidelity® Global Credit	World Bond	FGBFX	05/22/2012	1.44%	0.57%	0.70%	1.14% \$11.40	0.75% \$7.50	
BBgBarc Gbl Agg Credit TR Hdg USD				2.34%	4.15%	5.13%			Contractual Waiver Exp: 02/28/2018
Fidelity® International Bond	World Bond	FINUX	05/22/2012	-	-	-			
Citi WGBI NonUSD USD									Contractual Waiver Exp: 02/28/2018
Money Market									
Mutual Fund									
Fidelity Treasury Only Money Market	Money Market- Taxable	FDLXX	01/05/1988	0.14%	0.04%	0.37%	0.42% \$4.20	0.42% \$4.20	
BofAML USD LIBOR 3 Mon CM				0.85%	0.43%	1.06%			
Fidelity® Government Cash Reserves	Money Market- Taxable	FDRXX	05/10/1979	0.25%	0.06%	0.63%	0.37% \$3.70	0.37% \$3.70	
BofAML USD LIBOR 3 Mon CM				0.85%	0.43%	1.06%			

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Fidelity® Government MMkt	Money Market- Taxable	SPAXX	02/05/1990	0.19%	0.05%	0.52%	0.42% \$4.20	0.42% \$4.20	
<i>BofAML USD LIBOR 3 Mon CM</i>				0.85%	0.43%	1.06%			
Fidelity® Government MMkt Prm	Money Market- Taxable	FZCXX	04/06/2015	0.29%	-	0.15%	0.37% \$3.70	0.32% \$3.20	
<i>BofAML USD LIBOR 3 Mon CM</i>				0.85%	0.43%	1.06%	Contractual Waiver Exp: 06/30/2019		
Fidelity® MMT Retirement Govt Mny Mkt	Money Market- Taxable	FGMXX	12/16/1988	0.21%	0.05%	0.53%	0.42% \$4.20	0.42% \$4.20	
<i>BofAML USD LIBOR 3 Mon CM</i>				0.85%	0.43%	1.06%			
Fidelity® MMT Retirement Govt Mny Mkt II	Money Market- Taxable	FRTXX	12/02/1988	0.21%	0.05%	0.63%	0.42% \$4.20	0.42% \$4.20	
<i>BofAML USD LIBOR 3 Mon CM</i>				0.85%	0.43%	1.06%			
Fidelity® Money Market	Prime Money Market	SPRXX	01/23/1989	0.61%	0.15%	0.68%	0.42% \$4.20	0.42% \$4.20	
<i>BofAML USD LIBOR 3 Mon CM</i>				0.85%	0.43%	1.06%			
Fidelity® Money Market Premium	Prime Money Market	FZDXX	04/06/2015	0.72%	-	0.43%	0.37% \$3.70	0.30% \$3.00	
<i>BofAML USD LIBOR 3 Mon CM</i>				0.85%	0.43%	1.06%	Contractual Waiver Exp: 06/30/2019		
Multi-Asset									
Mutual Fund									
Vanguard Institutional Target Retirement Income Fund Institutional	Retirement Income	VITRX	06/26/2015	5.22%	-	4.11%	0.09% \$0.90	0.09% \$0.90	
<i>Bloomberg Barclays U.S. Aggregate Bond Index</i>				-0.31%		3.10%			
Vanguard Institutional Target Retirement 2015 Fund Institutional	Target-Date 2015	VITVX	06/26/2015	8.14%	-	4.60%	0.09% \$0.90	0.09% \$0.90	
<i>Bloomberg Barclays U.S. Aggregate Bond Index</i>				-0.31%		3.10%			

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Vanguard Institutional Target Retirement 2020 Fund Institutional	Target-Date 2020	VITWX	06/26/2015	10.34%	-	5.24%	0.10% \$1.00	0.10% \$1.00	
<i>MSCI U.S. Broad Market Index (GR USD)</i>				18.61%		8.99%			
Vanguard Institutional Target Retirement 2025 Fund Institutional	Target-Date 2025	VRIVX	06/26/2015	12.01%	-	5.59%	0.10% \$1.00	0.10% \$1.00	
<i>MSCI U.S. Broad Market Index (GR USD)</i>				18.61%		8.99%			
Vanguard Institutional Target Retirement 2030 Fund Institutional	Target-Date 2030	VTTWX	06/26/2015	13.52%	-	5.78%	0.10% \$1.00	0.10% \$1.00	
<i>MSCI U.S. Broad Market Index (GR USD)</i>				18.61%		8.99%			
Vanguard Institutional Target Retirement 2035 Fund Institutional	Target-Date 2035	VITFX	06/26/2015	15.05%	-	6.00%	0.10% \$1.00	0.10% \$1.00	
<i>MSCI U.S. Broad Market Index (GR USD)</i>				18.61%		8.99%			
Vanguard Institutional Target Retirement 2040 Fund Institutional	Target-Date 2040	VIRSX	06/26/2015	16.60%	-	6.18%	0.10% \$1.00	0.10% \$1.00	
<i>MSCI U.S. Broad Market Index (GR USD)</i>				18.61%		8.99%			
Vanguard Institutional Target Retirement 2045 Fund Institutional	Target-Date 2045	VITLX	06/26/2015	17.06%	-	6.36%	0.10% \$1.00	0.10% \$1.00	
<i>MSCI U.S. Broad Market Index (GR USD)</i>				18.61%		8.99%			
Vanguard Institutional Target Retirement 2050 Fund Institutional	Target-Date 2050	VTRLX	06/26/2015	17.05%	-	6.38%	0.10% \$1.00	0.10% \$1.00	
<i>MSCI U.S. Broad Market Index (GR USD)</i>				18.61%		8.99%			
Vanguard Institutional Target Retirement 2055 Fund Institutional	Target-Date 2055	VIVLX	06/26/2015	17.03%	-	6.37%	0.10% \$1.00	0.10% \$1.00	
<i>MSCI U.S. Broad Market Index (GR USD)</i>				18.61%		8.99%			

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Vanguard Institutional Target Retirement 2060 Fund Institutional	Target-Date 2060+	VILVX	06/26/2015	17.10%	-	6.37%	0.10% \$1.00	0.10% \$1.00	
MSCI U.S. Broad Market Index (GR USD)				18.61%		8.99%			
Other									
Mutual Fund									
Fidelity® Floating Rate High Income	Bank Loan	FFRHX	09/19/2002	7.17%	3.63%	3.80%	0.71% \$7.10	0.71% \$7.10	Redemption Fee: 1.00% if held < 60 days
S&P/LSTA Leveraged Loan TR				7.42%	4.58%	4.48%			
Fidelity® Convertible Securities	Convertibles	FCVSX	01/05/1987	10.99%	8.73%	4.42%	0.45% \$4.50	0.45% \$4.50	
BofAML US Convertible				16.79%	11.25%	6.54%			
Fidelity® Canada	Miscellaneous Region	FICDX	11/17/1987	8.79%	4.04%	1.53%	1.17% \$11.70	1.17% \$11.70	Redemption Fee: 1.50% if held < 90 days
S&P/TSX Composite TR USD				11.24%	3.60%	1.84%			
Fidelity® Nordic	Miscellaneous Region	FNORX	11/01/1995	17.51%	16.08%	4.33%	0.99% \$9.90	0.99% \$9.90	Redemption Fee: 1.50% if held < 90 days
MSCI ACWI Ex USA NR USD				20.45%	7.22%	1.13%			
Real Estate									
Mutual Fund									
Fidelity® Intl Real Estate	Global Real Estate	FIREX	09/08/2004	11.73%	10.75%	0.85%	1.13% \$11.30	1.13% \$11.30	Redemption Fee: 1.50% if held < 90 days
MSCI EAFE NR USD				20.27%	8.69%	1.03%	Voluntary Waiver		
Fidelity® Real Estate Income	Real Estate	FRIFX	02/04/2003	7.55%	8.41%	6.79%	0.82% \$8.20	0.82% \$8.20	Redemption Fee: 0.75% if held < 90 days
S&P 500 TR USD				17.90%	14.63%	7.18%			
Fidelity® Real Estate Index Premium	Real Estate	FSRVX	09/08/2011	-2.47%	8.88%	10.84%	0.09% \$0.90	0.09% \$0.90	Redemption Fee: 0.75% if held < 90 days
DJ US Select REIT TR USD				-2.43%	9.00%	5.42%			
Fidelity® Real Estate Investment Port	Real Estate	FRESX	11/17/1986	-2.14%	9.58%	6.01%	0.78% \$7.80	0.78% \$7.80	
S&P 500 TR USD				17.90%	14.63%	7.18%			

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

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Equities									
Other									
INTERNATIONAL EQUITIES INDEX FUND		N/A		18.29%	7.06%	-0.50%		1.24%	\$12.40
MSCI EAFE USD				20.27%	8.69%	1.03%			
Variable Annuity									
Health Sciences Fund Portfolio Director	Health	N/A		15.86%	19.42%	14.14%		1.85%	\$18.50
S&P 500 Health Care				12.47%	17.86%	10.57%			
Vanguard Windsor II Portfolio Director	Large Blend	N/A		17.33%	11.77%	4.42%		1.38%	\$13.80
Russell 1000 VALUE TR USD				15.53%	13.94%	5.57%			
Growth Fund Portfolio Director	Large Growth	N/A		20.91%	12.55%	7.71%		1.56%	\$15.60
Russell 1000 Growth				20.42%	15.30%	8.91%			
Mid Cap Strategic GWTH Portfolio Director	Mid-Cap Growth	N/A		19.27%	11.42%	5.81%		1.63%	\$16.30
Russell Mid Cap Growth				17.05%	14.19%	7.87%			
Global Real Estate Fund Portfolio Director	World Stock	N/A		2.00%	6.68%	4.05%		1.65%	\$16.50
FTSE EPRA/NAREIT Developed Index				1.14%	8.36%	5.00%			

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Global Strategy Portfolio Director	World Stock	N/A		16.18%	7.44%	4.73%		1.44% \$14.40	
<i>MSCI AS World Index (net)</i>				8.98%	6.33%	4.12%			
International Growth Fund Portfolio Director	World Stock	N/A		16.51%	7.48%	1.77%		1.80% \$18.00	
<i>MSCI EAFE NR USD</i>				20.27%	8.69%	1.03%			
Fixed Income									
Other									
Capital Conservation Portfolio Director		N/A		-1.15%	1.28%	3.07%		1.43% \$14.30	
<i>BarCap US Agg Bond TR USD</i>				-0.31%	2.21%	4.48%			
Core Bond Fund Portfolio Director		N/A		0.53%	1.98%	4.01%		13.20% \$13.20	
<i>BarCap US Agg Bond TR USD</i>				-0.31%	2.21%	4.48%			
GOVERNMENT MONEY MARKET I		N/A		-0.69%	-0.77%	-0.31%		1.31% \$13.10	
<i>CITI TREASURY BILL 3 MON USD</i>				0.46%	0.15%	0.51%			
GOVERNMENT MONEY MARKET II		N/A		-0.46%	-0.53%	-0.07%		1.10% \$11.00	
<i>CITI TREASURY BILL 3 MON</i>				-0.46%	-0.53%	-0.07%			
Government Securities Fund Portfolio Director		N/A		-2.53%	0.43%	2.64%		1.44% \$14.40	
<i>Bloomberg Barclays US Government Bond</i>				-2.18%	1.30%	3.93%			
High Yield Bond Fund Portfolio Director		N/A		10.24%	5.06%	4.38%		1.51% \$15.10	
<i>CitiGroup High Yield Market Index</i>				12.31%	6.42%	7.24%			

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Inflation Protected Fund Portfolio Director		N/A		0.60%	-0.33%	2.84%		1.39% \$13.90	
<i>BBGBarc U.S. TREASURYTIPS</i>				-0.63%	0.27%	4.27%			
Vanguard LT INV-Grade Fund Portfolio Director		N/A		0.40%	4.75%	6.91%		1.02% \$10.20	
<i>Barclays US Long Credit A TR</i>				1.04%	5.09%	7.28%			
Vanguard Long-Term Treasury Portfolio Director		N/A		-8.15%	1.75%	6.26%		1.00% \$10.00	
<i>Barclays Capital Long Term US Treasury</i>				-7.22%	2.76%	7.34%			
Other									
Other									
AM Beac Holland LG Cap Growth Portfolio Director		N/A		16.89%	11.73%	7.02%		2.07% \$20.70	
<i>Russell 100 Growth</i>				20.42%	15.30%	8.91%			
Aggressive Growth Lifestyle Portfolio Director		N/A		13.57%	8.90%	4.97%		1.41% \$14.10	
<i>54% Russell 3000 13% EAFE (net) 25% Barclays Cap</i>				12.40%	10.28%	5.73%			
Ariel Appreciation Fund Portfolio Director		N/A		19.23%	13.80%	6.69%		1.92% \$19.20	
<i>Russell MidCap Value</i>				15.93%	15.14%	7.23%			
Ariel Fund Portfolio Director		N/A		25.10%	15.14%	5.72%		1.82% \$18.20	
<i>Russell 2500 Value</i>				18.36%	13.69%	6.52%			
Asset Allocation Fund Portfolio Director		N/A		10.33%	6.62%	4.78%		1.51% \$15.10	
<i>55% S&P 500 Index</i>				9.49%	8.79%	5.87%			
Blue Chip Growth Fund Portfolio Director		N/A		26.57%	15.79%	8.41%		1.64% \$16.40	
<i>S&P 500 TR</i>				17.90%	14.63%	7.18%			
Broad Cap Value Inc		N/A		22.32%	12.83%	5.39%		1.65%	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Portfolio Director								\$16.50	
<i>Russell 1000</i>				15.53%	13.94%	5.57%			
Capital Appreciation Fund Portfolio Director		N/A		13.64%	13.05%	5.94%		1.40%	\$14.00
<i>Russell 1000 Growth</i>				20.42%	15.30%	8.91%			
Conservative Growth Lifestyle Portfolio Director		N/A		7.22%	5.08%	4.55%		1.45%	\$14.50
<i>24% Russell 3000 8% EAFE (net) 65% Barclays Capi</i>				5.62%	5.91%	5.17%			
Core Equity Fund Portfolio Director		N/A		19.58%	12.91%	4.73%		1.60%	\$16.00
<i>Russell 1000</i>				18.03%	14.67%	7.29%			
Dividend Value Portfolio Director		N/A		15.51%	11.92%	4.86%		1.62%	\$16.20
<i>Russell 1000 Value</i>				15.53%	13.94%	5.57%			
Emerging Economies Portfolio Director		N/A		26.69%	2.91%	-2.81%		1.77%	\$17.70
<i>MSCI Emerging Markets (net)</i>				23.75%	3.96%	1.91%			
Foreign Value Portfolio Director		N/A		22.27%	7.90%	0.99%		1.59%	\$15.90
<i>MSCI EAFE NR USD</i>				20.27%	8.69%	1.03%			
Global Social Awareness Fund Portfolio Director		N/A		10.79%	10.96%	3.55%		0.63%	\$6.30
<i>MSCI World (net)</i>				18.20%	11.38%	3.97%			
Growth & Income Fund Portfolio Director		N/A		17.33%	13.02%	4.68%		1.65%	\$16.50
<i>S&P 500 TR</i>				17.90%	14.63%	7.18%			
Large Cap Core Portfolio Director		N/A		16.56%	14.73%	8.48%		1.63%	\$16.30
<i>Russell 1000</i>				18.03%	14.67%	8.48%			
Large Cap Growth Portfolio Director		N/A		16.55%	12.25%	5.63%		1.55%	\$15.50

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	Shareholder Fees & Restrictions
<i>Russell 1000 Growth</i>				20.42%	15.30%	8.91%			
Large Cap Value Fund Portfolio Director		N/A		17.89%	13.80%	3.87%		1.36% \$13.60	
<i>Russell 1000 Value</i>				15.53%	13.94%	5.57%			
Mid Cap Growth Fund Portfolio Director		N/A		21.34%	10.59%	4.30%		1.40% \$14.00	
<i>Russell Mid Cap Growth</i>				18.57%	14.92%	8.56%			
Mid Cap Index Fund Portfolio Director		N/A		17.33%	13.70%	7.41%		1.16% \$11.60	
<i>S&P Mid Cap 400</i>				18.57%	14.92%	8.56%			
Mid Cap Value Fund Portfolio Director		N/A		16.46%	12.91%	5.11%		1.60% \$16.00	
<i>Russell 2500 Value</i>				15.93%	15.14%	7.23%			
Moderate Growth Lifestyle Portfolio Director		N/A		10.82%	7.42%	5.08%		1.42% \$14.20	
<i>40% Russell 3000 10% EAFE (net) 45% Barclays Cap</i>				9.05%	8.15%	5.56%			
NASDAQ-100(R) Index Fund Portfolio Director		N/A		27.76%	16.63%	11.01%		1.33% \$13.30	
<i>NASDAQ 100</i>				29.39%	18.17%	12.46%			
SM Cap Agressive GWTH Portfolio Director		N/A		33.06%	15.07%	8.15%		1.79% \$17.90	
<i>Russell 2000 Growth</i>				24.40%	13.98%	7.82%			
SMALL CAP SPECIAL VALUE FUND PORTFOLIO DIRECTOR		N/A		19.81%	13.99%	5.02%		1.68% \$16.80	
<i>RUSSELL 200 VALUE</i>				24.86%	13.39%	5.92%			
Science & Technology Fund Portfolio Director		N/A		30.88%	17.87%	9.93%		1.79% \$17.90	
<i>S&P North American Technology Index</i>				33.11%	18.72%	11.11%			
Small Cap Fund Portfolio Director		N/A		18.01%	11.87%	5.61%		1.73% \$17.30	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<i>Russell 2000</i>				24.60%	13.70%	6.92%			
Small Cap Growth Fund Portfolio Director		N/A		33.74%	14.36%	6.62%		1.71%	\$17.10
<i>Russell 2000 Growth</i>				24.40%	13.98%	7.82%			
Small Cap Index Fund Portfolio Director		N/A		23.37%	12.66%	5.89%		1.22%	\$12.20
<i>Russell 2000</i>				24.60%	13.70%	6.92%			
Small Cap Value Fund Portfolio Director		N/A		21.05%	12.83%	5.15%		1.50%	\$15.00
<i>Russell 2000 Value</i>				24.86%	13.39%	5.92%			
Small Mid Growth Fund Portfolio Director		N/A		15.54%	10.99%	5.14%		1.80%	\$18.00
<i>Russell 2500 Growth TR USD</i>				21.44%	14.33%	8.18%			
Socially Responsible Fund Portfolio Director		N/A		15.97%	14.32%	6.68%		1.11%	\$11.10
<i>S&P 500 TR</i>				17.90%	14.63%	7.18%			
Stock Index Fund Portfolio Director		N/A		16.54%	13.33%	5.98%		1.15%	\$11.50
<i>S&P 500 TR</i>				17.90%	14.63%	7.18%			
Strategic Bond Fund Portfolio Director		N/A		5.14%	3.56%	4.65%		1.43%	\$14.30
<i>BarCap US Agg Bond TR USD</i>				-0.31%	2.21%	4.48%			
Value Fund Portfolio Director		N/A		14.53%	12.02%	4.11%		1.65%	\$16.50
<i>Russell 1000 Value</i>				15.53%	13.94%	5.57%			
Vanguard Lifestrategy Conser Portfolio Director		N/A		5.88%	5.23%	3.40%		1.18%	\$11.80
<i>VANGUARD LIFE STRATEGY CONSERVATIVE GROWTH COMPOSITE INDEX</i>				7.18%	6.53%	5.13%			
Vanguard Lifestrategy Growth Portfolio Director		N/A		13.74%	9.12%	3.76%		1.20%	\$12.00

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
VANGUARD LIFE STRATEG GROWTH COMPOSITE INDEX				15.21%	10.50%	5.55%			
Vanguard Lifestrategy Modera Portfolio Director		N/A		9.78%	7.20%	3.77%		1.19%	\$11.90
VANGUARD LIFE STRATEGY MODERATE GROWTH COMPOSITE INDEX				11.14%	8.54%	5.54%			
Vanguard Wellington Fund, INC. Portfolio Director		N/A		11.06%	9.22%	5.78%		1.30%	\$13.00
65% S&P 500 35% BarCap Credit A or Better Bond Variable Annuity				11.46%	10.62%	6.70%			
INTL Opportunities Portfolio Director	World Stock	N/A		18.07%	10.85%	1.26%		1.55%	\$15.50
MSCI EAFE SMALL CAP NR				23.18%	12.94%	3.41%			

Table 1 shows fee and expense information for the investment options listed including the Total Annual Operating Expenses expressed as a percentage and a dollar amount based upon a \$1,000 accumulation both as net and gross of expenses. Total Annual Operating Expenses is a measure of what it costs to operate an investment, expressed as a percentage of its assets, as a dollar amount or in basis points. These are costs the investor pays through a reduction in the investment's rate of return.

VANGUARD

Additional information from this service provider about your investment options is available at <http://retirementplans.vanguard.com/PubFundChart/jhu/3163>. To request or a paper copy of information available online, free of charge, contact: Vanguard, P.O. Box 2900, Valley Forge, PA 19482-2900 or call 800-523-1188.

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

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Allocation									
Mutual Fund									
Vanguard Instl Trgt Retire 2010 Instl	Target-Date 2000-2010	VIRTX	06/26/2015	5.42%	-	3.96%	0.09% \$0.90	0.09% \$0.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
BBgBarc US Agg Bond TR USD				-0.31%	2.21%	4.48%			
Equities									
Mutual Fund									
Vanguard Emerging Markets Stock Index Fund Investor	Diversified Emerging Mkts	VEIEX	05/04/1994	18.70%	3.18%	1.43%	0.32% \$3.20	0.32% \$3.20	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI Emerging Markets Index				23.75%	3.96%	1.91%			
Vanguard Pacific Stock Index Fund Investor	Diversified Pacific/Asia	VPACX	06/18/1990	20.52%	8.55%	2.08%	0.26% \$2.60	0.26% \$2.60	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI Pacific Index (NR USD)				19.26%	8.54%	2.01%			
Vanguard Energy Fund Investor	Equity Energy	VGENX	05/23/1984	-1.07%	0.49%	-0.09%	0.41% \$4.10	0.41% \$4.10	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P 1500 Energy Index				-5.07%	0.92%	0.91%			
Vanguard Precious Metals and Mining Fund Investor	Equity Precious Metals	VGPMX	05/23/1984	-7.84%	-6.96%	-6.11%	0.43% \$4.30	0.43% \$4.30	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P 500 Index				17.90%	14.63%	7.18%			
Vanguard European Stock Index Fund Investor	Europe Stock	VEURX	06/18/1990	21.52%	9.13%	0.89%	0.26% \$2.60	0.26% \$2.60	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
MSCI Europe Index (NR USD)				21.11%	8.82%	0.62%			
Vanguard Developed Markets Index Fund Investor	Foreign Large Blend	VDVIX	12/19/2013	20.10%	-	3.75%	0.17% \$1.70	0.17% \$1.70	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI AC World Ex USA Index				20.45%		3.04%			
Vanguard FTSE All-World ex- US Index Fund Investor	Foreign Large Blend	VFWIX	03/08/2007	19.95%	7.42%	1.33%	0.23% \$2.30	0.23% \$2.30	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI AC World Ex USA Index				20.45%	7.22%	1.13%			
Vanguard Total International Stock Index Fund Institutional	Foreign Large Blend	VTSNX	11/29/2010	20.08%	7.70%	4.96%	0.09% \$0.90	0.09% \$0.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI AC World Ex USA Index				20.45%	7.22%	4.64%			
Vanguard International Growth Fund Investor	Foreign Large Growth	VWIGX	09/30/1981	28.29%	10.71%	3.48%	0.46% \$4.60	0.46% \$4.60	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI All Country World Excluding-U.S. Index (GR)				21.00%	7.70%	1.59%			
Vanguard International Value Fund Investor	Foreign Large Value	VTRIX	05/16/1983	19.86%	8.13%	0.97%	0.43% \$4.30	0.43% \$4.30	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI All Country World Excluding-U.S. Index (GR)				21.00%	7.70%	1.59%			
Vanguard FTSE All-World ex- US Small-Cap Index Fund Investor	Foreign Small/Mid Blend	VFSVX	04/02/2009	19.31%	8.90%	12.01%	0.27% \$2.70	0.27% \$2.70	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI World Ex USA SMID NR USD				20.49%	10.68%	12.37%			
Vanguard International Explorer Fund Investor	Foreign Small/Mid Blend	VINEX	11/04/1996	26.60%	13.05%	3.45%	0.41% \$4.10	0.41% \$4.10	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P EPAC Small Cap Index				23.43%	13.17%	3.61%			
Vanguard Health Care Fund Admiral	Health	VGHAX	11/12/2001	11.63%	18.58%	11.49%	0.32% \$3.20	0.32% \$3.20	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P 1500 Health Care Index				13.41%	18.21%	10.96%			
Amana Income Fund Institutional	Large Blend	AMINX	09/25/2013	11.22%	-	9.10%	0.90% \$9.00	0.90% \$9.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
S&P 500 Index				17.90%		12.35%			
Vanguard Dividend Appreciation Index Fund Investor	Large Blend	VDAIX	04/27/2006	13.59%	12.64%	7.28%	0.17% \$1.70	0.17% \$1.70	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 1000 Index				18.03%	14.67%	7.29%			
Vanguard Dividend Growth Fund Investor	Large Blend	VDIGX	05/15/1992	11.95%	13.13%	8.08%	0.30% \$3.00	0.30% \$3.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 1000 Index				18.03%	14.67%	7.29%			
Vanguard FTSE Social Index Fund Investor	Large Blend	VFTSX	05/31/2000	21.37%	16.39%	6.66%	0.22% \$2.20	0.22% \$2.20	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 1000 Index				18.03%	14.67%	7.29%			
Vanguard Growth and Income Fund Investor	Large Blend	VQNPX	12/10/1986	16.41%	14.58%	6.56%	0.34% \$3.40	0.34% \$3.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P 500 Index				17.90%	14.63%	7.18%			
Vanguard Institutional Index Fund Institutional	Large Blend	VINIX	07/31/1990	17.86%	14.60%	7.18%	0.04% \$0.40	0.04% \$0.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P 500 Index				17.90%	14.63%	7.18%			
Vanguard Large Cap Index Fund Investor	Large Blend	VLACX	01/30/2004	18.08%	14.42%	7.17%	0.18% \$1.80	0.18% \$1.80	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
CRSP U.S. Large Cap Index				18.24%	14.60%	7.29%			
Vanguard Total Stock Market Index Fund Institutional	Large Blend	VITSX	07/07/1997	18.50%	14.55%	7.38%	0.04% \$0.40	0.04% \$0.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
CRSP U.S. Total Market Index				18.49%	14.56%	7.42%			
Amana Growth Fund	Large Growth	AMAGX	02/03/1994	18.00%	12.14%	7.47%	1.09% \$10.90	1.09% \$10.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P 500 Index				17.90%	14.63%	7.18%			
Iman K	Large Growth	IMANX	06/30/2000	22.23%	13.95%	6.87%	1.39% \$13.90	1.39% \$13.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 1000 Growth TR USD				20.42%	15.30%	8.91%			
Vanguard Capital Opportunity Fund Admiral	Large Growth	VHCAX	11/12/2001	33.90%	19.91%	9.78%	0.38% \$3.80	0.38% \$3.80	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Russell Midcap Growth Index				17.05%	14.19%	7.87%			
Vanguard Diversified Equity Fund Investor	Large Growth	VDEQX	06/10/2005	19.54%	14.25%	6.71%	0.36% \$3.60	0.36% \$3.60	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI U.S. Broad Market Index (GR USD)				18.61%	14.63%	7.41%			
Vanguard Growth Index Fund Investor	Large Growth	VIGRX	11/02/1992	20.00%	14.70%	8.65%	0.18% \$1.80	0.18% \$1.80	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
CRSP US Large Cap Growth TR USD				20.19%	14.71%	8.43%			
Vanguard Morgan Growth Fund Investor	Large Growth	VMRGX	12/31/1968	20.70%	14.64%	7.49%	0.38% \$3.80	0.38% \$3.80	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 Growth Index				20.72%	15.20%	8.82%			
Vanguard PRIMECAP Core Fund Investor	Large Growth	VPCCX	12/09/2004	27.40%	17.85%	9.63%	0.46% \$4.60	0.46% \$4.60	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI U.S. Prime Market 750 Index				18.21%	14.70%	7.38%			
Vanguard PRIMECAP Fund Admiral	Large Growth	VPMAX	11/12/2001	28.98%	18.56%	9.97%	0.33% \$3.30	0.33% \$3.30	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P 500 Index				17.90%	14.63%	7.18%			
Vanguard U.S. Growth Fund Investor	Large Growth	VWUSX	01/06/1959	18.93%	15.35%	8.08%	0.46% \$4.60	0.46% \$4.60	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 1000 Growth Index				20.42%	15.30%	8.91%			
Vanguard Equity Income Fund I	Large Value	VEIPX	03/21/1988	13.57%	13.50%	7.42%	0.26% \$2.60	0.26% \$2.60	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 1000 Value Index				15.53%	13.94%	5.57%			
Vanguard High Dividend Yield Index Fund Investor	Large Value	VHDYX	11/16/2006	12.63%	13.54%	6.96%	0.15% \$1.50	0.15% \$1.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 1000 Value Index				15.53%	13.94%	5.57%			
Vanguard U.S. Value Fund Investor	Large Value	VUVLX	06/29/2000	16.32%	14.48%	5.89%	0.23% \$2.30	0.23% \$2.30	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 Value Index				16.21%	13.89%	5.59%			
Vanguard Value Index Fund Investor	Large Value	VIVAX	11/02/1992	16.36%	14.22%	5.69%	0.18% \$1.80	0.18% \$1.80	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
CRSP US Large Cap Value TR USD				16.53%	14.44%	6.18%			
Vanguard Windsor Fund Admiral	Large Value	VWNEX	11/12/2001	23.22%	14.90%	5.69%	0.20% \$2.00	0.20% \$2.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 1000 Value Index				15.53%	13.94%	5.57%			
Vanguard Windsor II Fund Admiral	Large Value	VWNAX	05/14/2001	18.64%	13.03%	5.61%	0.25% \$2.50	0.25% \$2.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 1000 Value Index				15.53%	13.94%	5.57%			
Vanguard Capital Value Fund	Mid-Cap Blend	VCVLX	12/17/2001	18.60%	12.62%	4.55%	0.25% \$2.50	0.25% \$2.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 3000 Value Index				16.21%	13.89%	5.59%			
Vanguard Extended Market Index Fund Investor	Mid-Cap Blend	VEXMX	12/21/1987	21.45%	14.19%	7.57%	0.21% \$2.10	0.21% \$2.10	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
S&P Completion Index				21.49%	14.24%	7.61%			
Vanguard Mid-Cap Index Fund Investor	Mid-Cap Blend	VIMSX	05/21/1998	17.11%	14.63%	7.34%	0.18% \$1.80	0.18% \$1.80	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
CRSP U.S. Mid Cap Index				17.31%	14.79%	7.47%			
Vanguard Strategic Equity Fund Investor	Mid-Cap Blend	VSEQX	08/14/1995	22.41%	16.71%	6.96%	0.18% \$1.80	0.18% \$1.80	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell Midcap Index				16.48%	14.72%	7.67%			
Vanguard Mid-Cap Growth Fund Investor	Mid-Cap Growth	VMGRX	12/31/1997	15.51%	11.61%	7.18%	0.36% \$3.60	0.36% \$3.60	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell Midcap Growth Index				17.05%	14.19%	7.87%			
Vanguard Mid-Cap Growth Index Fund Investor	Mid-Cap Growth	VMGIX	08/24/2006	16.29%	13.58%	6.98%	0.19% \$1.90	0.19% \$1.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
CRSP US Mid Cap Growth TR USD				16.49%	13.71%	7.44%			
Vanguard Mid-Cap Value Index Fund Investor	Mid-Cap Value	VMVIX	08/24/2006	17.83%	15.52%	7.44%	0.19% \$1.90	0.19% \$1.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
CRSP US Mid Cap Value TR USD				18.06%	15.78%	7.44%			
Vanguard Selected Value	Mid-Cap Value	VASVX	02/15/1996	24.27%	14.75%	7.40%	0.35%	0.35%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.

Investment Name / Benchmark Fund Investor	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross \$3.50	Net \$3.50	
<i>Russell Midcap Value Index</i>				15.93%	15.14%	7.23%			
Vanguard REIT Index Fund Investor	Real Estate	VGSIX	05/13/1996	-2.05%	9.13%	6.05%	0.26% \$2.60	0.26% \$2.60	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>MSCI U.S. REIT Index</i>				-1.82%	9.38%	5.94%			
Vanguard Small-Cap Index Fund Institutional	Small Blend	VSCIX	07/07/1997	19.13%	14.14%	7.86%	0.05% \$0.50	0.05% \$0.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>CRSP U.S. Small Cap Index</i>				19.09%	14.34%	8.19%			
Vanguard Strategic Small- Cap Equity Fund Investor	Small Blend	VSTCX	04/25/2006	21.45%	15.49%	7.01%	0.29% \$2.90	0.29% \$2.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>MSCI U.S. Small Cap 1750 Index (GR USD)</i>				21.40%	14.18%	7.79%			
Vanguard Explorer Fund Investor	Small Growth	VEXPX	12/11/1967	23.03%	13.95%	7.08%	0.46% \$4.60	0.46% \$4.60	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell 2500 Growth Index</i>				21.44%	14.33%	8.18%			
Vanguard Small-Cap Growth Index Fund Investor	Small Growth	VISGX	05/21/1998	18.91%	12.76%	7.76%	0.19% \$1.90	0.19% \$1.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>CRSP US Small Cap Growth TR USD</i>				18.95%	12.63%	7.55%			
Vanguard Small-Cap Value Index Fund Investor	Small Value	VISVX	05/21/1998	19.00%	14.85%	7.35%	0.19% \$1.90	0.19% \$1.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>CRSP US Small Cap Value TR USD</i>				19.16%	15.68%	8.81%			
Vanguard Global Equity Fund Investor	World Stock	VHGEX	08/14/1995	21.76%	12.47%	3.68%	0.51% \$5.10	0.51% \$5.10	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>MSCI All Country World Index (NR USD)</i>				18.78%	10.54%	3.71%			
Vanguard Total World Stock Index Fund Investor	World Stock	VTWSX	06/26/2008	18.96%	10.88%	5.71%	0.21% \$2.10	0.21% \$2.10	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>MSCI ACWI Large Cap NR USD</i>				18.88%	10.38%	5.07%			
Fixed Income									
Mutual Fund									
Vanguard Intermediate-Term	Corporate	VFICX	11/01/1993	0.69%	3.36%	5.49%	0.20%	0.20%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Investment-Grade Fund Investor	Bond						\$2.00	\$2.00	
<i>Bloomberg Barclays U.S. 5- 10 Year Government/Credi</i>				1.50%	4.02%	6.18%			
Vanguard Long-Term Investment-Grade Fund Investor	Corporate Bond	VWESX	07/09/1973	1.24%	5.60%	7.77%	0.22% \$2.20	0.22% \$2.20	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Bloomberg Barclays U.S. Long Government/Credit A+</i>				1.04%	5.09%	7.28%			
Vanguard High-Yield Corporate Fund Investor	High Yield Bond	VWEHX	12/27/1978	10.23%	6.16%	6.62%	0.23% \$2.30	0.23% \$2.30	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Bloomberg Barclays U.S. Corporate High Yield Index</i>				12.70%	6.89%	7.67%			
Vanguard Inflation-Protected Securities Fund Institutional	Inflation- Protected Bond	VIPIX	12/12/2003	-0.78%	0.25%	4.17%	0.07% \$0.70	0.07% \$0.70	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Bloomberg Barclays U.S. Treasury Inflation Protect</i>				-0.63%	0.27%	4.27%			
Vanguard GNMA Fund Investor	Intermediate Government	VFIX	06/27/1980	-0.10%	1.86%	4.40%	0.21% \$2.10	0.21% \$2.10	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Bloomberg Barclays U.S. GNMA Bond Index</i>				-0.20%	1.66%	4.35%			
Vanguard Intermediate-Term Treasury Fund Investor	Intermediate Government	VFITX	10/28/1991	-2.20%	1.25%	4.50%	0.20% \$2.00	0.20% \$2.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Bloomberg Barclays U.S. Government Index</i>				-2.18%	1.30%	3.93%			
Vanguard Intermediate-Term Bond Index Fund Investor	Intermediate- Term Bond	VBIX	03/01/1994	-1.05%	2.55%	5.52%	0.15% \$1.50	0.15% \$1.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Bloomberg Barclays U.S. 5- 10 Year Government/Credi</i>				-0.80%	2.74%				
Vanguard Total Bond Market Index Fund Institutional	Intermediate- Term Bond	VBPIX	09/18/1995	-0.43%	2.15%	4.48%	0.04% \$0.40	0.04% \$0.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Bloomberg Barclays U.S. Aggregate Float Adjusted I</i>				-0.33%	2.23%				
Vanguard Long-Term Treasury Fund Investor	Long Government	VUSTX	05/19/1986	-7.39%	2.58%	7.12%	0.20% \$2.00	0.20% \$2.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Bloomberg Barclays Long U.S. Treasury Index				-7.22%	2.76%	7.34%			
Vanguard Long-Term Bond Index Fund Investor	Long-Term Bond	VBLTX	03/01/1994	-1.24%	4.14%	7.51%	0.15% \$1.50	0.15% \$1.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg Barclays U.S. Long Government/Credit Ind				-1.07%	4.26%	7.58%			
Vanguard Short-Term Federal Fund Investor	Short Government	VSGBX	12/31/1987	-0.19%	0.78%	2.58%	0.20% \$2.00	0.20% \$2.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg Barclays U.S. 1-5 Year Government Index				-0.52%	0.87%	2.64%			
Vanguard Short-Term Treasury Fund Investor	Short Government	VFISX	10/28/1991	-0.32%	0.62%	2.20%	0.20% \$2.00	0.20% \$2.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg Barclays U.S. 1-5 Year Government Index				-0.52%	0.87%	2.64%			
Vanguard Short-Term Bond Index Fund Investor	Short-Term Bond	VBISX	03/01/1994	-0.03%	1.10%	2.82%	0.15% \$1.50	0.15% \$1.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg Barclays U.S. 1-5 Year Government/Credit				0.11%	1.30%				
Vanguard Short-Term Investment Grade Fund Investor	Short-Term Bond	VFSTX	10/29/1982	1.21%	2.05%	3.18%	0.20% \$2.00	0.20% \$2.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg Barclays U.S. 1-5 Year Government/Credit				1.27%	2.24%	3.84%			
Money Market									
Mutual Fund									
Vanguard Treasury Money Market Fund Investor	Money Market- Taxable	VUSXX	12/14/1992	0.43%	0.12%	0.52%	0.09% \$0.90	0.09% \$0.90	
BofA Merrill Lynch 3 Month LIBOR Constant Maturity				0.85%	0.43%	1.06%			
Vanguard Federal Money Market Fund Investor	Money Market- Taxable	VMFXX	07/13/1981	0.46%	0.14%	0.61%	0.11% \$1.10	0.11% \$1.10	
Citi 3-Month Treasury Bill Index				0.46%	0.15%	0.51%			
Vanguard Prime Money Market Fund Admiral	Prime Money Market	VMRXX	10/03/1989	0.78%	0.26%	0.78%	0.10% \$1.00	0.10% \$1.00	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Citi 3-Month Treasury Bill Index				0.46%	0.15%	0.51%			
Multi-Asset									
Mutual Fund									
Vanguard LifeStrategy Income Fund Investor	Allocation-- 15% to 30% Equity	VASIX	09/30/1994	3.15%	4.30%	4.18%	0.12% \$1.20	0.12% \$1.20	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg Barclays U.S. Aggregate Bond Index				-0.31%	2.21%	4.48%			
Vanguard LifeStrategy Conservative Growth Fund Investor	Allocation-- 30% to 50% Equity	VSCGX	09/30/1994	6.99%	6.34%	4.49%	0.13% \$1.30	0.13% \$1.30	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg Barclays U.S. Aggregate Bond Index				-0.31%	2.21%	4.48%			
Vanguard Wellesley Income Fund Admiral	Allocation-- 30% to 50% Equity	VWIAX	05/14/2001	5.04%	7.22%	6.91%	0.15% \$1.50	0.15% \$1.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Morningstar Mod Conservative Target Risk Index				7.15%	5.74%	4.91%			
Vanguard Balanced Index Fund Investor	Allocation-- 50% to 70% Equity	VBINX	11/09/1992	10.45%	9.42%	6.42%	0.19% \$1.90	0.19% \$1.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Morningstar Moderate Target Risk Index				10.95%	7.74%	5.31%			
Vanguard LifeStrategy Moderate Growth Fund Investor	Allocation-- 50% to 70% Equity	VSMGX	09/30/1994	10.94%	8.33%	4.86%	0.14% \$1.40	0.14% \$1.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg Barclays U.S. Aggregate Bond Index				-0.31%	2.21%	4.48%			
Vanguard STAR Fund - Balanced Option Investor	Allocation-- 50% to 70% Equity	VGSTX	03/29/1985	13.97%	9.58%	5.92%	0.32% \$3.20	0.32% \$3.20	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Morningstar Moderate Target Risk Index				10.95%	7.74%	5.31%			
Vanguard Wellington Fund Admiral	Allocation-- 50% to 70% Equity	VWENX	05/14/2001	12.30%	10.46%	6.99%	0.16% \$1.60	0.16% \$1.60	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
S&P 500 Index				17.90%	14.63%	7.18%			
Vanguard LifeStrategy Growth Fund Investor	Allocation-- 70% to 85% Equity	VASGX	09/30/1994	14.94%	10.27%	4.85%	0.15% \$1.50	0.15% \$1.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Dow Jones U.S. Total Stock Market Index				18.52%	14.51%	7.32%			
Vanguard Convertible Securities Fund Investor	Convertibles	VCVSX	06/17/1986	11.19%	7.55%	5.56%	0.34% \$3.40	0.34% \$3.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
BofAML All Convertible All Qualities				16.79%	11.25%	6.54%			
Vanguard Institutional Target Retirement Income Fund Institutional	Retirement Income	VITRX	06/26/2015	5.22%	-	4.11%	0.09% \$0.90	0.09% \$0.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg Barclays U.S. Aggregate Bond Index				-0.31%		3.10%			
Vanguard Institutional Target Retirement 2015 Fund Institutional	Target-Date 2015	VITVX	06/26/2015	8.14%	-	4.60%	0.09% \$0.90	0.09% \$0.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg Barclays U.S. Aggregate Bond Index				-0.31%		3.10%			
Vanguard Institutional Target Retirement 2020 Fund Institutional	Target-Date 2020	VITWX	06/26/2015	10.34%	-	5.24%	0.10% \$1.00	0.10% \$1.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI U.S. Broad Market Index (GR USD)				18.61%		8.99%			
Vanguard Institutional Target Retirement 2025 Fund Institutional	Target-Date 2025	VRIVX	06/26/2015	12.01%	-	5.59%	0.10% \$1.00	0.10% \$1.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI U.S. Broad Market Index (GR USD)				18.61%		8.99%			
Vanguard Institutional Target Retirement 2030 Fund Institutional	Target-Date 2030	VTTWX	06/26/2015	13.52%	-	5.78%	0.10% \$1.00	0.10% \$1.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI U.S. Broad Market Index (GR USD)				18.61%		8.99%			
Vanguard Institutional Target Retirement 2035 Fund Institutional	Target-Date 2035	VITFX	06/26/2015	15.05%	-	6.00%	0.10% \$1.00	0.10% \$1.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<i>MSCI U.S. Broad Market Index (GR USD)</i>				18.61%		8.99%			
Vanguard Institutional Target Retirement 2040 Fund Institutional	Target-Date 2040	VIRSX	06/26/2015	16.60%	-	6.18%	0.10% \$1.00	0.10% \$1.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>MSCI U.S. Broad Market Index (GR USD)</i>				18.61%		8.99%			
Vanguard Institutional Target Retirement 2045 Fund Institutional	Target-Date 2045	VITLX	06/26/2015	17.06%	-	6.36%	0.10% \$1.00	0.10% \$1.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>MSCI U.S. Broad Market Index (GR USD)</i>				18.61%		8.99%			
Vanguard Institutional Target Retirement 2050 Fund Institutional	Target-Date 2050	VTRLX	06/26/2015	17.05%	-	6.38%	0.10% \$1.00	0.10% \$1.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>MSCI U.S. Broad Market Index (GR USD)</i>				18.61%		8.99%			
Vanguard Institutional Target Retirement 2055 Fund Institutional	Target-Date 2055	VIVLX	06/26/2015	17.03%	-	6.37%	0.10% \$1.00	0.10% \$1.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>MSCI U.S. Broad Market Index (GR USD)</i>				18.61%		8.99%			
Vanguard Institutional Target Retirement 2060 Fund Institutional	Target-Date 2060+	VILVX	06/26/2015	17.10%	-	6.37%	0.10% \$1.00	0.10% \$1.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>MSCI U.S. Broad Market Index (GR USD)</i>				18.61%		8.99%			

Table 1 shows fee and expense information for the investment options listed including the Total Annual Operating Expenses expressed as a percentage and a dollar amount based upon a \$1,000 accumulation both as net and gross of expenses. Total Annual Operating Expenses is a measure of what it costs to operate an investment, expressed as a percentage of its assets, as a dollar amount or in basis points. These are costs the investor pays through a reduction in the investment's rate of return.

TIAA

Table 2 – Fixed Return Investments

The following chart lists the plan's investment options that have a fixed or stated rate of return.

Name/Type/Option	Return	Term	Additional Information*
Guaranteed Annuity			<p>The current rate shown applies to premiums remitted during the month of September 2017 and will be credited through 2/28/2018. This rate is subject to change in subsequent months. Up-to-date rate of return information is available on your plan-specific website noted above or at 800-842-2733.</p> <p>TIAA Traditional guarantees your principal and a minimum annual interest rate. The guaranteed minimum interest rate is 3.00%, and is effective while the funds remain in the contract. The account also offers the opportunity for additional amounts in excess of the guaranteed minimum interest rate. When declared, additional amounts remain in effect for the twelve-month period that begins each March 1 for accumulating annuities and January 1 for payout annuities. Additional amounts are not guaranteed for the future years. All guarantees are subject to TIAA's claims paying ability.</p> <p>TIAA Traditional is designed primarily to help meet your long-term retirement income needs; it is not a short-term savings vehicle. Therefore, some contracts require that benefits are paid in installments over time and/or may impose surrender charges on certain withdrawals. TIAA has rewarded participants who save in contracts where benefits are paid in installments over time instead of in an immediate lump-sum by crediting higher interest rates, typically 0.50% to 0.75% higher. Higher rates will lead to higher account balances and more retirement income for you.</p> <p>For Group Retirement Annuity (GRA) contracts, and subject to the terms of your employer's plan, lump-sum withdrawals are available from the TIAA Traditional account only within 120 days after termination of employment and are subject to a 2.5% surrender charge. All other withdrawals and transfers from the account must be paid in ten annual installments. After termination of employment additional income options may be available including income for life, income for a fixed period, interest-only payments and IRS required minimum distributions.</p>
TIAA Traditional-Group Retirement Annuity	4.00%	Through 02/28/2018	

Name/Type/Option	Return	Term	Additional Information*
TIAA Traditional-Group Supplemental Retirement Annuity	3.25%	Through 02/28/2018	<p>The current rate shown applies to premiums remitted during the month of September 2017 and will be credited through 2/28/2018. This rate is subject to change in subsequent months. Up-to-date rate of return information is available on your plan-specific website noted above or at 800-842-2733.</p> <p>TIAA Traditional guarantees your principal and a minimum annual interest rate. The guaranteed minimum interest rate is 3.00%, and is effective while the funds remain in the contract. The account also offers the opportunity for additional amounts in excess of the guaranteed minimum interest rate. When declared, additional amounts remain in effect for the twelve-month period that begins each March 1 for accumulating annuities and January 1 for payout annuities. Additional amounts are not guaranteed for the future years. All guarantees are subject to TIAA's claims paying ability.</p> <p>For Group Supplemental Retirement Annuity (GSRA) contracts, and subject to the terms of your employer's plan, lump-sum withdrawals and transfers are available from the TIAA Traditional account without any restrictions or charges. After termination of employment additional income options may be available including income for life, income for a fixed period of time, and IRS required minimum distribution payments.</p>
TIAA Traditional-Retirement Annuity	4.00%	Through 02/28/2018	<p>The current rate shown applies to premiums remitted during the month of September 2017 and will be credited through 2/28/2018. This rate is subject to change in subsequent months. Up-to-date rate of return information is available on your plan-specific website noted above or at 800-842-2733.</p> <p>TIAA Traditional guarantees your principal and a minimum annual interest rate. The guaranteed minimum interest rate is 3.00%, and is effective while the funds remain in the contract. The account also offers the opportunity for additional amounts in excess of the guaranteed minimum interest rate. When declared, additional amounts remain in effect for the twelve-month period that begins each March 1 for accumulating annuities and January 1 for payout annuities. Additional amounts are not guaranteed for the future years. All guarantees are subject to TIAA's claims paying ability.</p> <p>TIAA Traditional is designed primarily to help meet your long-term retirement income needs; it is not a short-term savings vehicle. Therefore, some contracts require that benefits are paid in installments over time and/or may impose surrender charges on certain withdrawals. TIAA has rewarded participants who save in contracts where benefits are paid in installments over time instead of in an immediate lump-sum by crediting higher interest rates, typically 0.50% to 0.75% higher. Higher rates will lead to higher account balances and more retirement income for you.</p> <p>For Retirement Annuity (RA) contracts, lump-sum withdrawals are not available from the TIAA Traditional account. Subject to the terms of your plan, all withdrawals and transfers from the account must be paid in ten annual installments. After termination of employment additional income options may be available including income for life, interest-only payments, and IRS required minimum distribution payments.</p>

Name/Type/Option	Return	Term	Additional Information*
TIAA Traditional-Supplemental Retirement Annuity	3.25%	Through 02/28/2018	<p>The current rate shown applies to premiums remitted during the month of September 2017 and will be credited through 2/28/2018. This rate is subject to change in subsequent months. Up-to-date rate of return information is available on your plan-specific website noted above or at 800-842-2733.</p> <p>TIAA Traditional guarantees your principal and a minimum annual interest rate. The guaranteed minimum interest rate is 3.00%, and is effective while the funds remain in the contract. The account also offers the opportunity for additional amounts in excess of the guaranteed minimum interest rate. When declared, additional amounts remain in effect for the twelve-month period that begins each March 1 for accumulating annuities and January 1 for payout annuities. Additional amounts are not guaranteed for the future years. All guarantees are subject to TIAA's claims paying ability.</p> <p>For Supplemental Retirement Annuity (SRA) contracts, and subject to the terms of your employer's plan, lump-sum withdrawals and transfers are available from the TIAA Traditional account without any restrictions or charges. After termination of employment additional income options may be available including income for life, income for a fixed period of time, and IRS required minimum distribution payments.</p>

* Legend of plan name for each applicable plan number	
Plans	Plan Names
103371	JOHNS HOPKINS UNIVERSITY INCOME DEFERRAL 403(B) PLAN FOR RESIDENTS, INTERNS, POSTDOCTORAL FELLOWS

VALIC

Table 2 – Fixed Return Investments

The following chart lists the plan's investment options that have a fixed or stated rate of return.

Name/Type/Option	Return	Term	Additional Information
SHORT TERM FIXED ACCOUNT PORTFOLIO DIRECTOR (A048)	4.50%	NA	Not less frequently than annually, VALIC will declare interest rates that will be credited on a portfolio basis. On the portfolio basis, all amounts accumulated will be credited with the same rate of interest for the current period. The interest rate will be set in advance of the period to which it relates and will never fall below 1%. Transfers out of the Short Term Fixed Account are not allowed during the 90 day period following a transfer in. Please refer to your contract or certificate for specific information.
SHORT TERM FIXED ACCOUNT INDEPENDENCE PLUS (A040)	1.00%	NA	Not less frequently than annually, VALIC will declare interest rates that will be credited on a portfolio basis. On the portfolio basis, all amounts accumulated will be credited with the same rate of interest for the current period. The interest rate will be set in advance of the period to which it relates and will never fall below 1%. Transfers out of the Short Term Fixed Account are not allowed during the 90 day period following a transfer in. Please refer to your contract or certificate for specific information.
FIXED ACCOUNT PLUS INDEPENDENCE PLUS (A040)	4.50%	NA	Not less frequently than annually, VALIC will declare interest rates that apply either to the entire accumulation value, or separately to amounts accumulated in separate time periods. The interest rate will be set in advance of the period to which it relates and will never fall below 1%. In-service transfers to another investment option of up to 20% per contract year are allowed. However, if the value remaining under Fixed Account Plus would be less than \$500, such value may be transferred in full at that time. If funds are transferred out of this fund to another investment option, any assets transferred back to this fund within 90 days may receive a different rate of interest than new purchase payments. Please refer to your contract or certificate for specific information.
FIXED ACCOUNT PLUS PORTFOLIO DIRECTOR (A048)	2.00%	NA	Not less frequently than annually, VALIC will declare interest rates that apply either to the entire accumulation value, or separately to amounts accumulated in separate time periods. The interest rate will be set in advance of the period to which it relates and will never fall below 1%. In-service transfers to another VALIC investment, transfers to another service provider and in-service withdrawals of up to 20% per contract year are allowed. However, if the value remaining under Fixed Account Plus would be less than \$500, such value may be transferred in full at that time. If funds are transferred out of this fund to another investment option, any assets transferred back to this fund within 90 days may receive a different rate of interest than new purchase payments. A transfer from Fixed Account Plus to another investment option counts as a transfer or withdrawal under this section. Waivers may apply. Please refer to your contract or certificate for specific guarantee info.
MULTI-YEAR ENHANCED FIXED 10YR PORTFOLIO DIRECTOR (A048)	1.70%	NA	This option provides a guaranteed interest rate for a guaranteed period (ten years). Rates are declared not less frequently than annually and are guaranteed for the term of the investment. The interest rate will be set in advance of the period to which it relates and will never fall below 1%. Withdrawals prior to the contract end of the guaranteed period date may be subject to a market value adjustment. Please refer to your contract or certificate for specific information.

Part B. Annuity Information

The information below focuses on the annuity options under the plan. Annuities are insurance contracts that allow you to receive a guaranteed stream of payments at regular intervals, usually beginning when you retire and lasting for your entire life. Annuities are issued by insurance companies. Guarantees of an insurance company are subject to its long-term financial strength and claims-paying ability.

TIAA

TIAA Traditional Annuity Lifetime Income Option

OBJECTIVES / GOALS

To provide a guaranteed stable stream of income for your life and, if you choose, the life of an annuity partner. A TIAA Traditional Annuity provides income stability by providing a minimum guaranteed interest rate as well as the potential for additional interest. TIAA Traditional can be part of a diversified retirement portfolio that may include stocks (equities), bonds (fixed income), real estate, and money market investments. Electing a life annuity is just one of many payout options available under the TIAA Traditional Annuity.

PRICING FACTORS

The amount of your lifetime income is dependent upon many factors including:

- The type of annuity selected (single life, joint life, with or without guaranteed minimum periods), and your selection of either the standard or graded benefit method.
- The amount of accumulations converted to a life annuity.
- Your age and, if applicable, the age of your annuity partner.
- The projected returns of the TIAA Traditional Annuity.

Under no circumstances will you receive less than the guaranteed amount of income required under the annuity contracts. To learn more about investments that offer lifetime annuity income, please access the web link provided in the Performance and Fee Information section.

RESTRICTIONS / FEES

- You may not begin a one-life annuity after you attain age 90, nor may you begin a two-life annuity after you or your annuity partner attains age 90.
- Subject to contract terms, if your accumulation is less than \$5,000 on your annuity starting date, TIAA may choose instead to pay your accumulations to you in a single sum.
- If your TIAA annuity payment would be less than \$100, TIAA has the right to change the payment frequency which would result in a payment of \$100 or more.

- Once you have elected a lifetime annuity, your election is irrevocable.

TIAA Real Estate and CREF Variable Annuity Lifetime Income Options

OBJECTIVES / GOALS

To provide a variable stream of income for your life and, if you choose, the life of an annuity partner. This lifetime annuity provides a variable income that you cannot outlive. A variable annuity can be part of a diversified retirement portfolio that may include guaranteed, stocks (equities), bonds (fixed income), real estate, and money market investments. Electing a life annuity is just one of many payout options available.

PRICING FACTORS

The amount of your lifetime income is dependent upon many factors including:

- The type of annuity selected (single life, joint life, with or without guaranteed minimum periods).
- The amount of accumulations converted to a life annuity.
- Your age and, if applicable, the age of your annuity partner.
- The investment performance of the variable annuity account your annuity is based upon.

Variable annuity accounts don't guarantee a minimum income. Income fluctuates based on market performance and is directly tied to the accounts' investment returns. A 4% annual investment return is assumed. Generally, if the actual return in a given year is greater than 4% the amount of annuity income will increase; if it is less than 4%, the income will decrease. To learn more about investments that offer lifetime annuity income, please access the web link provided in the Performance and Fee Information section.

RESTRICTIONS / FEES

- You may not begin a one-life annuity after you attain age 90, nor may you begin a two-life annuity after you or your annuity partner attains age 90.

- Subject to contract terms, if your accumulation is less than \$5,000 on your annuity starting date, TIAA may choose instead to pay your accumulations to you in a single sum.
- If your annuity payment would be less than \$100, TIAA has the right to change the payment frequency which would result in a payment of \$100 or more.
- Once you have elected a lifetime annuity, your election is irrevocable.
- Upon annuitization of CREF accumulations, the expenses associated with CREF will be the same as the R3 Class regardless of the CREF Class prior to annuitization. The R3 Class has the lowest expense of all the CREF Classes.

VALIC

Guaranteed Death Benefit

OBJECTIVES / GOALS

The contract provides specific guarantees of payment to your designated beneficiary if your death occurs prior to annuitization or contract surrender. The guarantees generally apply to the original deposit(s), plus a stated rate of return or interest where applicable, reduced (in the manner described in the contract and any applicable endorsement) by prior withdrawals. This can be an important guarantee for many participants, and you should refer to the contract or certificate for specific details as to the application and calculation of the guarantee.

PRICING FACTORS

The death benefits are automatically included in the annuity contract for no additional fee.

RESTRICTIONS / FEES

The death benefit provisions may vary from state to state and by age.

Guaranteed Income Payment Options

OBJECTIVES / GOALS

The cost of each option depends on your age, the interest rates and mortality table when you buy it, and the interest rates and mortality table guaranteed in your contract.

PRICING FACTORS

When you are ready to begin taking income, you can choose to receive income payments on a variable basis, fixed basis, or a combination.

You may specify the manner in which your income payments are made. You may select one of the following options:

- Life Only: Provides a guaranteed stream of income for your life. Under this option there is no provision for a death benefit for the beneficiary.
- Life Option with Guaranteed Period: Provides a guaranteed stream of income for your life. If you die before the guaranteed period has expired, your beneficiary can receive payments for the rest of the guaranteed period, or take a lump-sum distribution.
- Life with Cash or Unit Refund: Provides a guaranteed stream of income for your life. These

payments are based upon your life expectancy and will continue for as long as you live. If you do not outlive the life expectancy, your beneficiary may receive an additional payment.

- Joint and Survivor Life: Provides a guaranteed payment stream of income during the joint lifetime of you and a second person. Upon the death of one, payments continue during the lifetime of the survivor. There is no death benefit at the death of the last survivor.
- Payments for a Designated Period: Provides a guaranteed payment stream of income to you for a select number of years between 5 and 30. Upon your death, payments will continue to your beneficiary until the designated period is completed.

RESTRICTIONS / FEES

Once your payments have begun, the option you chose cannot be stopped or changed.

The first payment must be at least \$25 and the total annual payment must be at least \$100. VALIC reserves the right to reduce the frequency of payments so each payment is at least \$25

Please visit www.TIAA.org/public/support/help/glossary/index.html for a glossary of investment terms relevant to the investment options under this plan.

Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals. The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at www.dol.gov/ebsa/publications/401k_employee.html.

Other service provider important additional information:

TIAA-CREF: The most up-to-date information about your investment options can be found online at www.tiaa-cref.org/planinvestmentoptions, enter your plan ID, 103250, and you'll be directed to plan and investment information. Visit tiaa-cref.org for information and resources to help you make informed decisions. To request additional plan information or a paper copy of information available online, free of charge, contact TIAA-CREF at 800-842-2252 or write to us at TIAA-CREF, P.O. Box 1259, Charlotte, NC, 28201.

Fidelity: Additional information about the Plan's investment options, including a glossary of investment terms to help you better understand the Plan's investment options, is available online at <http://mv.participantdisclosure.com> (Password: 65183). To request additional investment-related information, or a paper copy of certain information available online, free of charge, contact a Fidelity representative at Fidelity Investments, PO Box # 770003, Cincinnati, OH 45277-0065 or call 800-343-9179.

American Century: The most up-to-date information about your investment options can be found online at www.americancentury.com. To request additional investment-related information, or a paper copy of certain information available online, free of charge, contact American Century at P.O. Box 419385 Kansas City, MO 64141-6385 or call our Automated Information Line: 800-345-8765 or a Business Retirement Specialist: 800-345-3533.

Vanguard: If you want additional information about your investment options, you can visit the web at <http://retirementplans.vanguard.com/PubFundChart/jhu/2270>, contact Vanguard Participant Services at 800-523-1188 or write Vanguard at P.O. Box 2900, Valley Forge, PA 194822900. A free paper copy of the information available on the Web site can be obtained by contacting Vanguard Participant Services at 800-523-1188.

VALIC: If you want additional information about the investment options, you can go to www.valic.com/feedisclosure. Information on the website includes the option's objectives and goals, principal risks and principal strategies, portfolio turnover rate, performance data and fee and expense information. Prospectuses for VALIC annuity products can be found at https://www.valic.com/prospectuses-reports_3240_424368.html, a glossary of investment terms can be found at <https://myvalic.com/MyVALIC/FundPerformance/FundFactSheet.aspx?g=1>, and a link to an informational audio/video presentation can be found at www.valic.com/participant_fee_disclosure. A free paper copy of the information on the websites may be obtained by contacting the Plan Administrator. Contact VALIC at 800-428-2542 or write to: The Variable Annuity Life Insurance Company, 2929 Allen Parkway, Houston, Texas

TIAA important additional information:

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

Variable return investments (mutual funds and/or variable annuities) are offered through your plan sponsor's retirement plan. Funds are offered at that day's net asset value (NAV), and the performance is displayed accordingly. Performance at NAV does not reflect sales charges, which are waived through your retirement plan. If included, the sales charges would have reduced the performance as quoted.

If a variable return investment option includes performance for periods beyond its inception date that performance is based on the performance of an older share class of the investment option. Such performance has not been restated to reflect expense differences between the two classes. If expense differences had been reflected, performance for these periods would be lower or higher than stated.

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

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

There are inherent risks in investing in variable return investments including loss of principal. Please read the prospectus and carefully consider the investment objectives, risks, charges and expenses before investing.

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