



Your Retirement

Why do you need to save for retirement?

A secure retirement future doesn't just happen. It takes vision, planning, and determination. Part of the planning you need to do involves understanding why you need to save for retirement in the first place. Read on for some retirement realities you may face after you decide to begin your retirement.

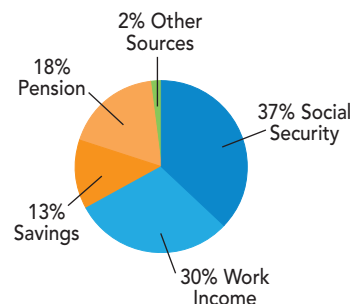
People are living longer and healthier lives

The good news is that with today's focus on health and fitness, people are living longer and healthier lives. Many people are also retiring earlier. These facts, taken together, mean that you could spend 15, 20, 25 years or more in retirement. Because you want your money to last as long as you do, it's important to make sure you're saving enough today!

Will you have enough income?

While Social Security is often a significant source of income for most retired people, it was never designed to be the only source. In fact, on average, Social Security will replace less than half of your income in retirement.

Sources of Retirement Income*



* Age 65 and older

Source: Social Security Administration, 2010

Real Life

"I plan on being here for a long time. I work out, do maybe 100 miles a week on my bike. Retirement? I'm only 23. It's so far away, why should I bother to save money now? I'll tell you why: My employer makes it really easy. Money goes from my paycheck into my retirement account automatically, and I don't have to think about it. In fact, I don't even miss it. Yeah, I know . . . I have my whole life ahead of me. But I want to make sure I have something to show for it."

— Vernon Alexander

Why Save



You want work to be a choice

Many people find that they may need to work part-time after retirement to supplement their income. If your hoped-for retirement doesn't include work, then you'll have to save more today to generate the extra income you'll need.

Inflation means things will cost more

Not too long ago — maybe even within your lifetime — a gallon of gas cost less than a dollar and you could buy a new house for less than \$50,000. Everything costs more today because of inflation. Inflation is the rise in the cost of goods and services over time. It has averaged about 4% per year for the last 35 years. Take a look at the chart below to see what your future costs might be.

The Effects of Inflation

	Cost Today	Cost in 20 Years
Fast food for 4	\$21.96	\$48.12
2 movie tickets	\$20.00	\$43.82
New home	\$194,900	\$427,050

Fast food: 4 extra value meals, Jan. 2010.

Movie tickets: Assumes median movie ticket price of \$10.00.

Home: U.S. Census Bureau, New Single Family Home (median price), Oct. 2010.

You want a great retirement

All of the facts you've read are important. But the most important reason to save is that you want a comfortable retirement. Imagining what you want to do in retirement is an important first step in getting started.

Write your retirement goals here:

1) _____

2) _____

3) _____



Saving Can Be Easy

Why your retirement plan is a great way to save

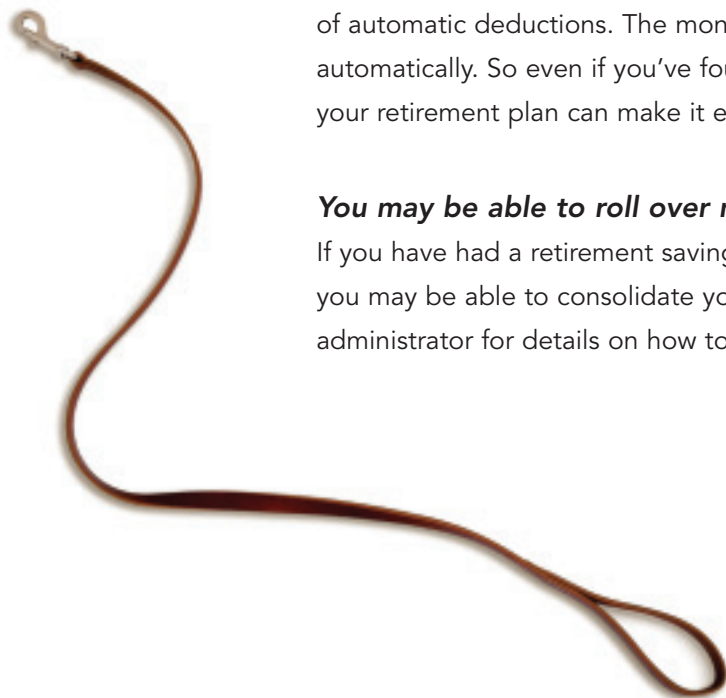
For most people, saving is easier when they are saving for a specific goal and have a specific way to reach that goal. Your retirement plan gives you a simple way to reach your retirement goals, and it offers some special advantages that you can't get with any other type of savings plan.

You enjoy the convenience of automatic deductions

Your retirement plan is set up to provide you with the convenience of automatic deductions. The money comes out of every paycheck automatically. So even if you've found it hard to save in the past, your retirement plan can make it easy.

You may be able to roll over money from other plans

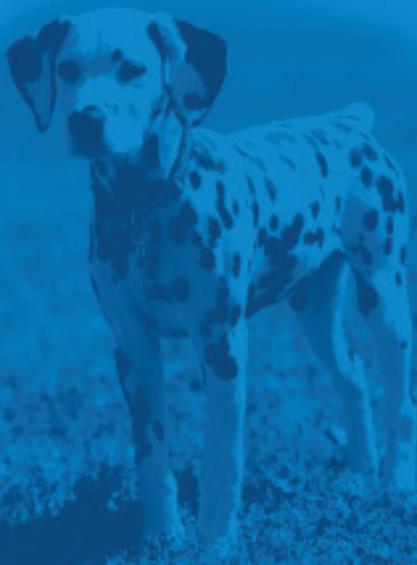
If you have had a retirement savings account at another employer, you may be able to consolidate your accounts. Talk to your plan administrator for details on how to roll over your account balance.



Real Life

"As a single mom, I have to stretch my money every month just to make ends meet. With my mortgage, car payment, and Dot's vet bills, I often wonder how I'm going to send my son to college. When I heard about putting money into a retirement plan, I thought, 'there's no way!' But my plan made it easy to save a few dollars, and the tax savings were great, too. Recently, I even increased my contribution by 2%, and I hardly feel the difference. I know investing has risks, but I really feel I am doing something positive to take care of myself in retirement."

— Susan Alvarez



Tax Savings Help



It costs less than you think

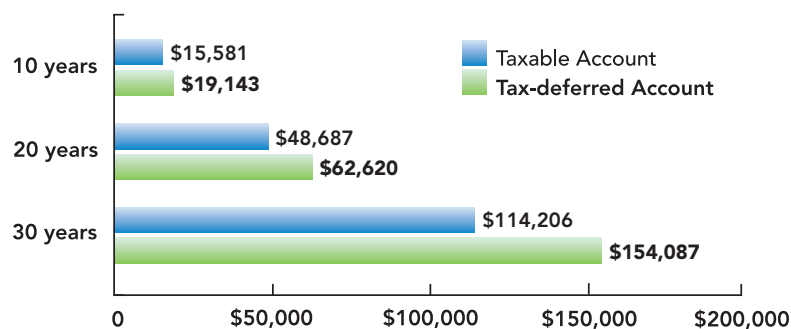
The money that goes into your retirement plan comes out of your paycheck before it is taxed.* Because your gross salary is reduced, you pay less tax on the amount that remains. This advantage is often called pretax savings. So you save two ways — you save on current taxes and you save for your future.

Tax-deferred compounding grows money faster

In your plan, your money has the chance to grow without being reduced by current taxes. The growth on your account is not taxed until you withdraw it. This special feature is called tax-deferred compounding, and it has the potential to greatly increase your account earnings over time. Take a look at the chart below to compare the returns of a tax-deferred account to a regular taxable account.

The Power of Tax-deferred Compounding

Saving \$100 per month



This graph compares the growth of \$100 per month (adjusted for inflation over time) contributed to a tax-deferred retirement account and the same amount contributed to a taxable account. Balance in the tax-deferred account will be subject to income taxes on withdrawal. Assumes 6% annual return, 4% annual inflation, and 15% federal tax rate. From the taxable account, taxes are taken each month on deposits and annually on gains.

* Deferrals are subject to FICA tax.



Real Life

"We want to start our own business someday. We both love to cook, and opening a bakery down by the beach is our dream. Once we figured out how much we were going to need to make that dream come true, we realized we needed to save more. So whenever we get a raise at work we increase our retirement account contribution by 2%. Our friends joke that we'll need to raise lots of dough to open a bakery. But to us, living our dream is no joke."

— Jack and Merry Skylar

Your Plan Brings It Together

There's no easier way to save!

Saving for something that may be as far in the future as your retirement may seem difficult. But as you've already seen, the special benefits offered by your retirement plan make it easier to save.

- ***Payroll deductions*** make it simple for you to save a portion of your salary from each paycheck.
- ***Pretax savings and tax-deferred compounding*** make your money work harder for you.
- ***It's always your choice*** of how much you want to contribute and how you want your contributions invested among the options offered by your plan. Even if your plan "automatically enrolls" employees at a specific percentage of pay (as some plans do today) and offers a "default investment" to those who don't choose their own, you always have the right to choose your own contribution rate and select your own investments. Your options are explained elsewhere in these materials.

Start saving early and watch your account grow

Time can be your most important ally when you're saving for retirement. The longer you have to invest, the greater the potential benefits of compounded earnings. With the power of compounding, putting aside even a small amount early in your career can mean big savings at retirement. And saving gradually over several years is less difficult than trying to save a lot when you have less time until retirement.



Your Personal Savings Planner

How much will you need?

Experts generally agree that many people will need between 70% and 85% of their current income throughout their retirement. However, depending on your financial goals and personal situation, you may need more or less than this. To help determine how much income you will need, take this retirement income quiz.

Retirement Income Quiz

For each question below, circle the answer that most closely fits your plans for retirement.

- 1) Do you feel you will have more or less debt at retirement (loans, credit cards, etc.) than you do now?
Less (0) About the same (1) More (2)
- 2) During retirement, will your mortgage or rent payments be higher or lower than they are now?
Lower (0) About the same (1) Higher (2)
- 3) During retirement, how much traveling do you plan to do compared to how much you do now?
Less (0) About the same (1) More (2)
- 4) During retirement, how many major purchases do you plan to make yearly compared to how many you make now?
Fewer (0) About the same (1) More (2)
- 5) Will your entertainment and recreational activities increase or decrease during retirement?
Decrease (0) Remain the same (1) Increase (2)
- 6) How will your out-of-pocket costs for medical care and insurance change when you retire?
Decrease (0) Remain the same (1) Increase (2)

Now add up the numbers next to your answers:

Total

What Does Your Score Tell You?

Use your quiz score to see how much of your current income you may need at retirement.

Quiz Score	Approximate % Needed for Retirement Income
0–1	70%
2–4	80%
5–7	90%
8–10	100%
11–12	110%

Source: Newkirk, 2011

Remember: This worksheet is designed to provide a starting point for retirement planning, not to predict your exact retirement income needs.



Invest in Your Future

The difference between saving and investing

Saving is putting something aside for use later. Investing is when you put something in with the hope of getting something better out. Understanding how to invest doesn't have to be hard. You just need to learn a few terms and investing strategies.

What are the major types of investments?

There are three major types of investments — stocks, bonds, and cash equivalents. Each of these investment types has its own characteristics described below:

Stocks represent shares of ownership in a company. Sometimes called "equities," stocks can make you money in one of two ways — by growing in value or by paying dividends.

Bonds are loans made to a government or corporate entity. In return for borrowing money, bonds pay a fixed amount of interest. For this reason, they are often called "fixed income" investments.

Cash equivalents can be turned into cash at any time without losing much, if any, of their original value. Cash equivalent investments include certificates of deposit (CDs), U.S. Treasury bills, and money market funds.

What is a mutual fund?

In your retirement plan, you usually don't invest in individual stocks or bonds — you invest in mutual funds. A mutual fund pools the money of many investors who share the same investment objective. A professional fund manager then invests this money in stocks, bonds, and/or cash equivalent investments in a way that meets the investment objective.



Mutual funds are not FDIC insured; are not deposits or obligations of, or guaranteed by, any financial institution; and are subject to investment risks, including possible loss of the principal amount invested. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost.

Real Life

"I've been an avid gardener ever since I was a child. So many colors, so many choices. That's what I like best. I can plant daisies or snapdragons or tulips — or whatever — and if one plant doesn't do as well as I'd like, something else can take its place. I invest the same way. I never put my retirement money in just one investment, I spread it around. The fancy name for this is diversification, but to me it means not putting all my flowers in one basket."

— Sonja Pena

Understanding Risk



Greater risk, greater return

Every investment carries risk. In general, the greater the level of risk you're willing to take, the greater the potential return. Listed below are some simple tools that can help you manage risk.

Diversification helps you manage risk

Diversification is the process of spreading your money around within an investment type. Mutual funds are automatically diversified. Let's say you invest your money in a stock fund. That fund may hold stock in many individual companies. Even if a few of those companies do poorly, those losses may be offset by the stocks that perform better than expected. But be aware that diversification does not ensure a profit or protect against loss in a declining market.

Time smooths out risk

Stocks have historically been much riskier than investments like bonds or cash equivalents. But as you can see from the chart below, stocks have historically outperformed other types of investments over time.

Historical Performance of Different Investment Types

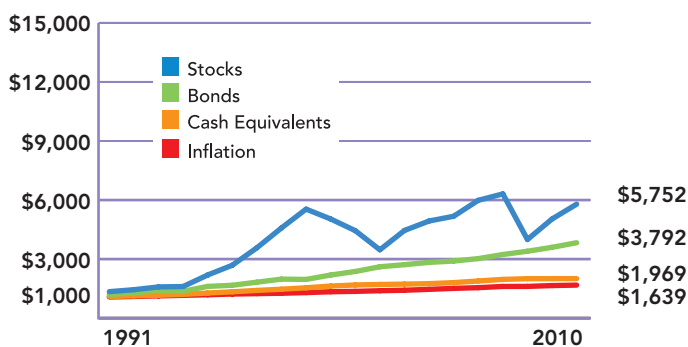


Chart assumes \$1,000 invested in different investment types on 01/01/1991 through 12/31/2010. Stocks are represented by the Standard & Poor's 500 Index (covers 500 large U.S. industrial, utility, transportation, and financial companies). Bonds are represented by the Barclays Capital U.S. Aggregate Bond Index (composed of securities from Barclays Capital government/corporate bond index, mortgage backed securities index, and asset backed securities index). Cash equivalents are represented by 3-month Treasury bills. Inflation is represented by the Consumer Price Index (a government index measuring the increase in inflation). Indexes are unmanaged and do not include fees and expenses an investor would normally incur. Past performance does not guarantee future results. It is not possible to invest directly in an index.

Source: Newkirk Products, Inc., 2011

If you have many years until retirement, you can usually afford to be more aggressive with your investments because you have more time for your money to recover if your investments fall in value. If you are nearing retirement, you may want to take a more cautious approach by investing in more conservative investments.



Your Asset Allocation



Asset allocation helps you manage risk

Asset allocation is a proven investment strategy for managing risk. It takes diversification one step further by spreading your money over different types of investments, or asset classes. By spreading your money across asset classes, you balance risk because different investments do better in different market conditions — stocks may thrive while bonds languish, and vice versa. Asset allocation has been shown to account for more than 90% of investment performance.*

Some funds do the work for you

Your plan may offer blended funds that spread the money around for you. These are often called balanced, asset allocation, or lifestyle funds. These funds can make it easy for an investor to get the advantages of a balanced portfolio without having to create a personalized asset allocation strategy. Many investors, however, prefer a more hands-on approach to asset allocation.

Creating an asset allocation strategy

When you create an asset allocation strategy, you decide how much of your money you want to put into each of the three major asset classes based on your time horizon, investor type, and personal goals. Creating an asset allocation strategy can be done in a few simple steps. Get started by taking the quiz on the next page.



* "Does Asset Allocation Policy Explain 40, 90, or 100 Percent of Performance?" by Roger G. Ibbotson and Paul D. Kaplan, *Financial Analysts Journal*, vol. 56, no. 1 (January/February 2000):26–33.

Real Life

"When I'm not working, fly fishing is my life. I enjoy the challenge of trying to outguess the river. Depending on the day, I may need to cast from the boat or from the shore, or just put the waders on and go for it. Investing is a challenge, too, but I learned real quick that you can't outguess the markets! So I played it safe by dividing my retirement account among a variety of investments . . . some in stocks, some in cash, and some in bonds."

— Walt Davis

Step 1

Take the investor quiz

After each question, circle the number that best describes you. Then add up the points and match the total with an investor profile on the next page.

- 1) To obtain above-average returns on my investment, I am willing to accept above-average risk.

Disagree Strongly < 1 2 3 4 5 > Agree Strongly

- 2) Staying ahead of inflation is very important to me.

Disagree Strongly < 1 2 3 4 5 > Agree Strongly

- 3) If an investment loses money over the course of a year, I can easily resist the temptation to sell it.

Disagree Strongly < 1 2 3 4 5 > Agree Strongly

- 4) This money is intended for retirement. I do not plan on taking it out for major financial expenses.

Disagree Strongly < 1 2 3 4 5 > Agree Strongly

- 5) I consider myself knowledgeable about economic issues and personal investing.

Disagree Strongly < 1 2 3 4 5 > Agree Strongly

Your Score



Step 2

Find your investor profile

Now, match your total score from the previous page to an investor profile. Your investor profile may be a good starting point for selecting your investment strategy.



<i>Score</i>	<i>Investor profile</i>
---------------------	--------------------------------

5–11	<i>Conservative investor</i>
-------------	-------------------------------------

You may not be comfortable with ups and downs in your account value and may wish to seek more stability.

12–18	<i>Moderate investor</i>
--------------	---------------------------------

You may be able to tolerate moderate ups and downs in your account value.

19–25	<i>Aggressive investor</i>
--------------	-----------------------------------

You may be able to tolerate significant ups and downs in your account value to enjoy potentially higher returns.

Step 3

Understand your time horizon

Your time horizon plays an important part in creating your personal investment strategy. Your time horizon is simply the amount of time you have before you need to begin withdrawing money from your retirement account.

The more time you have before retirement, the greater the risk you may be willing to take with your money, and the more aggressive you can be. As you approach retirement, you may consider becoming more conservative in your choices in order to enjoy more stable returns.

Circle your time horizon >>>

0–5 years	6–14 years	15+ years
------------------	-------------------	------------------

Real Life

"I paint strictly for me. When I look at my palette, I can pick whatever colors I want. I can also pick any medium I choose: oil or pastel or watercolor — whatever suits my mood and my style. I have complete freedom to paint life as I see it and it is a great feeling. At work, my retirement plan gives me freedom, too. I can choose the investments that feel right for me. I decide where my money will work best. This will probably change over time. Just like my paintings."

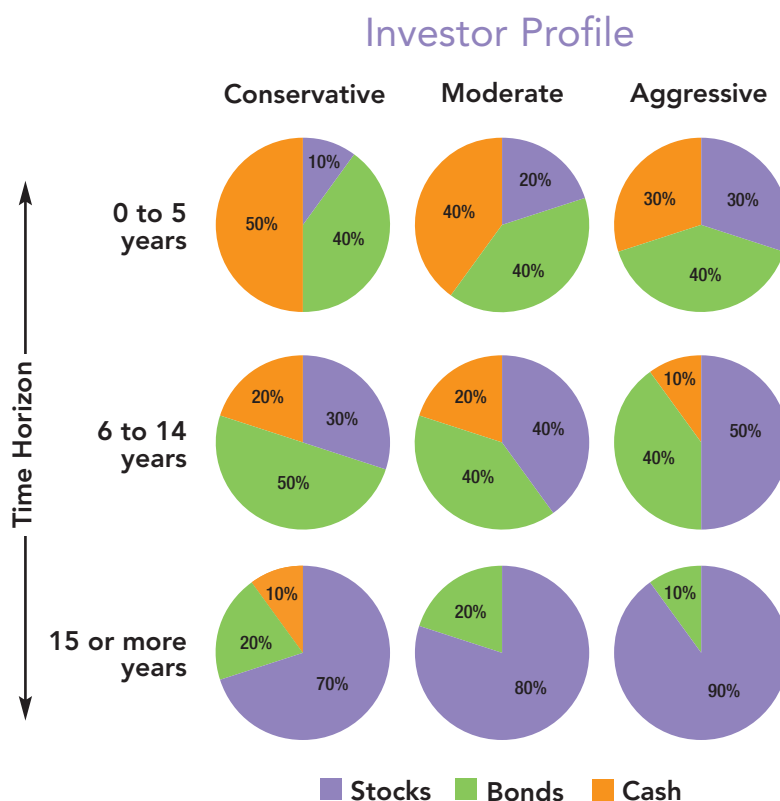
— Amy Lin

Step 4

Select a sample asset allocation

Your asset allocation is an important part of your investing strategy. The following sample asset allocations show how you may want to diversify your investments across the different classes of investments.

Circle the sample asset allocation pie that matches your investor profile and time horizon. Remember that these pies are meant as samples only. If you feel you need more information, you may wish to contact a personal financial advisor.*



* In applying any asset allocation model to your individual situation, you should consider your other assets, income, and investments (for example, your home equity, IRA investments, savings accounts, and other retirement accounts), in addition to the balance in this plan.

Step 5

Select your investments

The last step is to choose your investment options. You may want to start with your sample asset allocation as a guide.

PLAN HIGHLIGHTS ATTACHMENT

Demo Company

Employer: Demo Company

TIN: 11-1111119

Plan Number: 001

Plan Year End: December 31

Plan Effective Date: January 1, 2003

Amendment Date:

Who Can Participate?

If you are an employee age 18 or over then you have met the plan's eligibility requirements.

You will join the plan immediately after meeting the eligibility requirements. See information below regarding your initial login and access to your account to complete the plan enrollment process.

How Do I Contribute to the Plan?

You may elect to defer as much as 100% of your gross wages ("compensation") up to a maximum of \$18,500 per year (annual maximum for 2018). If you are age 50.0 or older during the year there is a "catch-up" provision to contribute an additional \$6,000. All contributions are pre-tax (federal and state income taxes) but post-tax for FICA and FUTA.

Does My Employer Contribute to the Plan?

Yes. Your Employer makes the following contributions to the Plan on your behalf.

- A matching contribution of 50% of your elective deferral contributions.
 - This applies to deferral contributions up to 6% of your compensation.
 - Up to \$10000.00 per year.
- A pro-rata non-elective or "profit-sharing" contribution.

To receive these contributions you must:

- Be employed on the last day of the Plan year; or
- Work more than 500 hours during the Plan year.

How Do I Become "Vested" In My Plan Account?

Vesting is your ownership in your account balance. You are always 100% vested in your deferral account balance and rollover account balance.

The account balance from employer contributions vest according to the schedule below:

<i>Contribution Type</i>	<i>Years of Vesting Service</i>						
	0	1	2	3	4	5	6
Match	0%	25%	50%	75%	100%	100%	100%
Profit Sharing	0%	25%	50%	75%	100%	100%	100%
Regular Deferral	100%	100%	100%	100%	100%	100%	100%
Regular Rollover	100%	100%	100%	100%	100%	100%	100%

Note: You earn a Year of Vesting Service for any Plan year that you worked at least 1,000 hours.

Can I Borrow Money From My Account?

Yes. You may borrow as much as 50% of your vested account balance up to a maximum of \$50,000. Generally, you must pay back the loan over a period of one to five years. The loan interest rate is 2% over the Prime Rate in effect at the beginning of the month in which the loan is approved. A loan application fee (\$150) is debited from your account.

Your employer will collect the loan payments with after-tax payroll deductions. If continual and timely loan payments are not made you will owe income tax on the amount of the loan balance.

When Can Money be Withdrawn From My Account?

Money may be withdrawn from your Plan account in these events:

- Retirement at age 65.0
- Termination of employment, disability or death
- After reaching age 59.5 while still employed
- Upon certain immediate and heavy financial needs

See the Summary Plan Description for more details regarding the tax implications of any withdrawal from your account.

How Do I Obtain Information About My Account?

You may access your account 24/7 using either of the following methods:

Internet: www.fast401k.com

- Initial Username: Social Security Number (no dashes)
- Initial Password: Last 4 Digits of SSN

Note: You will be prompted to change both your username and password immediately upon log-in. User names and passwords must be at least 8 and up to 16 letters and/or numbers and are case sensitive.

Voice Response System (available in English and Spanish): (866) 797-4015

In addition, you may contact *Customer Service* at 888-827-4749 Monday through Friday between the hours of 7:00 am and 5:00 pm Mountain Time.

Who Do I Contact At My Company To Obtain Additional Information About The Plan?

<i>Employer</i>	<i>Trustee(s)</i>
Demo Company 123 Main St. SUITE 101 Denver, CO 80202	John Smith

<i>Contact Name</i>	<i>Phone Number</i>	<i>eMail Address</i>
Jones, Bill B	303-333-3333	trevor.sterritt@eplanservices.com
Williams, Mary W	303-333-3333	mary.williams@eplanservices.com

Trustee Address(es) are the same as Employer Address referenced above.

NOTE: This Plan Highlights Attachment Is Not Meant To Be A Substitute For A Thorough Reading Of The Summary Plan Description. The Provisions Of The 401(K) Plan Are Very Complex And Cannot Be Fully Explained Through This Plan Highlights Attachment. You Should Use The Plan Highlights Attachment As A Reference While Reading The Summary Plan Description. You Should Always Consult The Summary Plan Description If You Have Any Questions About The Plan. If You Still Have Questions After Reading The Summary Plan Description, You Should Consult The Plan Administrator.

Investment Performance Information and Disclosure¹ (AS OF 09-30-2018)

Demo Company 401k Plan

Fund Information	Ticker	Category	Total Return		Average Annual Total Return					Expense(%) ^{2,3}	Concession(%) ⁶
			YTD	3 mos.	1	3	5	10	ITD		
BANC Master Deposit Account B ⁴ www.bancofcal.com	BMBXO	Cash Account	0.41	0.18	0.51	0.99	-	-	1.09	-	-
Crane Money Fund Average (benchmark)					1.19	0.57	0.36	-	-	\$0.00	
PIMCO Total Return A ^{\$} www.allianzinvestors.com	PTTAX	Intermediate-Term Bond	-1.87	0.00	-1.85	1.78	1.88	4.66	-	0.89	-
BBgBarc US Agg Bond TR USD (benchmark)					-1.22	1.31	2.16	3.77	4.98	\$8.90	
Goldman Sachs High Yield A ^{\$} www.gs.com	GSHAX	High Yield Bond	1.80	2.75	1.80	6.10	4.14	7.51	-	1.09	-
ICE BofAML US High Yield TR USD (benchmark)					2.94	8.19	5.54	9.38	6.66	\$10.90	
MainStay Large Cap Growth I ^{\$} www.nylin.com	MLAIX	Large Growth	23.44	8.18	30.68	20.13	15.79	13.77	-	0.75	-
Russell 1000 Growth TR USD (benchmark)					26.30	20.55	16.58	14.31	11.02	\$7.50	
Fidelity Advisor New Insights Fund Class A ^{\$} www.fidelity.com	FNIAAX	Large Growth	13.81	5.56	21.29	17.75	13.49	12.05	-	0.94	-
Russell 1000 Growth TR USD (benchmark)					26.30	20.55	16.58	14.31	10.65	\$9.40	
American Century Equity Growth A ^{\$} www.americancentury.com	BEQAX	Large Blend	10.05	6.58	17.39	15.36	11.96	10.54	-	0.92	-
Russell 1000 TR USD (benchmark)					17.76	17.07	13.67	12.09	7.57	\$9.20	
T. Rowe Price Eqty Inc ^{\$} www.troweprice.com	PRFDX	Large Value	3.47	3.99	9.10	14.86	9.36	9.36	-	0.65	-
Russell 1000 Value TR USD (benchmark)					9.45	13.55	10.72	9.79	10.90	\$6.50	
Invesco Small Cap Growth Fund A ^{\$} www.aiminvestments.com	GTSAX	Small Growth	15.44	5.54	23.09	17.88	13.19	13.19	-	1.20	-
Russell 2000 Growth TR USD (benchmark)					21.06	17.98	12.14	12.65	7.78	\$12.00	
Janus Henderson Overseas Fund I Shares ^{\$} www.janus.com	JIGFX	Foreign Large Growth	-1.47	-0.28	2.54	8.67	0.57	2.23	2.45	0.57	-
MSCI ACWI Ex USA NR USD (benchmark)					1.76	9.97	4.12	5.18	7.29	\$5.70	
MFS International Value R3 ^{\$} www.mfs.com	MINGX	Foreign Large Value	1.89	2.34	7.84	12.28	8.74	9.54	-	0.98	-
MSCI ACWI Ex USA NR USD (benchmark)					1.76	9.97	4.12	5.18	5.11	\$9.80	
Wells Fargo Emerging Markets Equity Adm ^{\$} www.wellsfargoadvantagefunds.com	EMGYX	Diversified Emerging Mkts	-9.26	-3.83	-5.80	11.96	2.38	5.48	-	1.52	-
MSCI EM NR USD (benchmark)					-0.81	12.36	3.61	5.40	-	\$15.20	

Footnotes

¹The Employee Retirement Income Security Act of 1974, as amended, ("ERISA") requires service providers like ePlan Services, Inc. to provide disclosure of investment information as well as disclosure of fees earned from providing services to a qualified retirement plan. This disclosure provides a portion of that required information.

²The Gross Expense Ratio displayed does not reflect any fee waivers or reimbursements that may be in effect. If fee waivers or reimbursements are currently in effect for any fund listed, the fund's Net Expense Ratio may be less than the Gross Expense Ratio displayed. Please see the prospectus for more details.

³The Expense dollar amount reflects the cost impact of the Gross Expense Ratio upon a \$1,000.00 investment over a one year period.

⁴The Employer hereby agrees and directs this investment option will be the investment vehicle into which Plan contributions made on behalf of Participants who have not made affirmative investment elections will be invested (the "Default Fund").

⁶The Concession rates indicate a shareholder service fee that the custodian of the plan assets pays as revenue to ePlan Services, Inc.

⁵The following funds indicate a possible redemption fee as described. Please see the fund prospectus for more information.

PIMCO Total Return A: 0% deferred sales charge subtracted from amounts withdrawn within null of purchase.

Goldman Sachs High Yield A: 2% deferred sales charge subtracted from amounts withdrawn within 60 days of purchase.

MainStay Large Cap Growth I: 0% deferred sales charge subtracted from amounts withdrawn within null of purchase.

Fidelity Advisor New Insights Fund Class A: 0% deferred sales charge subtracted from amounts withdrawn within null of purchase.

American Century Equity Growth A: 0% deferred sales charge subtracted from amounts withdrawn within null of purchase.

T. Rowe Price Eqty Inc: 0% deferred sales charge subtracted from amounts withdrawn within null of purchase.

Invesco Small Cap Growth Fund A: 0% deferred sales charge subtracted from amounts withdrawn within null of purchase.

Janus Henderson Overseas Fund I Shares: 0% deferred sales charge subtracted from amounts withdrawn within null of purchase.

MFS International Value R3: 0% deferred sales charge subtracted from amounts withdrawn within null of purchase.

Wells Fargo Emerging Markets Equity Adm: 0% deferred sales charge subtracted from amounts withdrawn within null of purchase.

Legal Disclosure

The performance numbers shown reflect SEC "standardized performance" for each applicable investment vehicle. Thus, these figures are total return numbers and reflect performance net of all investment management and related fees and expenses. These returns do not reflect any asset based fees, which may be assessed to each client's account. These fees would have reduced the performance shown.

The above performance data represents past performance and past performance does not guarantee future results. Investment returns and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. There are specific risks associated with different asset classes and investment strategies including but not necessarily limited to the special risks associated with foreign stocks, small-cap stocks, sector funds and high yield bonds.

Information contained herein that has been provided by Morningstar: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.

An investor should carefully consider the investment objectives, risks, charges and expenses of each investment before investing. More information is provided on the product website including Fund Fact Sheets, fund prospectus and the value of a share of each fund. Please read this information before investing.

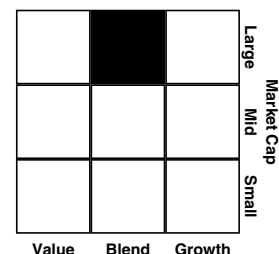
ePlan Advisors, LLC shall not be responsible for investment decisions, damages or other losses resulting from the use of this information.

This document includes important information to help you compare the investment options under your retirement plan. If you want additional information about your investment options, you can go to the specific Internet Web site address shown above or use the contact information shown on the "Fee and Investment Disclosure" document. If necessary, use that same contact information to obtain a free paper copy of the information available on the Web site[s].

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site for an example showing the long-term effect of fees and expenses at http://www.dol.gov/ebsa/publications/401k_employee.html. 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.

American Century Equity Growth Fund (A)

The Fund seeks long-term capital growth by investing in common stocks. The Fund normally invests primarily in equity securities. In selecting stocks for the Fund, the advisor uses quantitative management techniques in a two-step process. First, the managers rank stocks, primarily large capitalization, publicly traded U.S. companies with a market capitalization greater than \$2 billion. Second, the advisor uses a quantitative model to build a portfolio of stocks from the ranking that they believe will provide the optimal balance between risk and expected return.



Characteristics

Asset Class STOCK
 Category Large Blend
 Ticker BEQAX
 Fund Inception 05/09/1991
 Share Class Inception 10/09/1997
 Manager Claudia Musat
 Manager Tenure (yrs.) 8.02
 Turnover (%) 85.00%
 Total Net Assets (\$mil.) \$3,132.37
 Avg. Market Cap (\$mil.) \$79,504.65
 No. of Securities 144

Largest Holdings (as of 06/30/2018)

Microsoft 3.94%
 Alphabet 3.71%
 Amazon.com 3.65%
 Apple 3.31%
 Facebook 2.80%
 JP Morgan Chase 2.35%
 UnitedHealth Group 1.94%
 Chevron 1.85%
 Pfizer 1.75%
 Bank of America 1.72%
Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 95.45%
 Foreign Stock 1.85%
 Cash 2.70%

Fee Summary

Total Annual Operating Expenses (11/01/2017) 0.92%
 Total Annual Operating Expenses (per \$1,000) \$9.20
 Net Expense Ratio 0.92%

Shareholder-type Fees

Redemption Fee N/A
 Purchase Fee N/A
 Maximum Sales Charge 5.75%
 Maximum Deferred Sales Charge N/A

Performance at NAV (as of 06/30/2018)

	Total Return		Annualized Total Return			
	3-Month	1-Year	3-Year	5-Year	10-Year	
Fund	2.82%	15.32%	9.59%	11.63%	8.91%	
Benchmark*	3.43%	14.37%	11.92%	13.42%	10.17%	

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Employee Benefits Security Administration's web site for an example showing the long-term effect of fees and expenses. 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.

Calendar Yr. Returns	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Fund	-34.89%	19.75%	14.57%	3.85%	15.99%	32.64%	13.04%	-4.39%	9.68%	21.54%
Benchmark*	-37.00%	26.46%	15.06%	2.11%	16.00%	32.39%	13.69%	1.38%	11.96%	21.83%

* The S&P 500 Index includes 500 leading companies in leading industries of the U.S. economy, capturing 75% coverage of U.S. equities. You cannot invest in an index.

Investors may obtain performance current to the most recent month end at www.americancentury.com.

Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Investments in money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund. The 7-day yield more closely reflects the Fund's current earning than the quotation of total return.

This material must be preceded or accompanied by a current prospectus for the fund which contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained at www.americancentury.com.

This information was prepared by DST Retirement Solutions (DST RS) and is intended for distribution to retirement plans, HSAs, and HRAs. Copyright 2018 Morningstar, Inc. and DST RS. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers or to DST RS; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither DST RS nor Morningstar and its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.

NOT FDIC INSURED - MAY LOSE VALUE - NO BANK GUARANTEE

BANC MASTER DEPOSIT ACCOUNT B

CUSIP=05961SDK7

Product Description

The Master Deposit Account (MDA) is a unique capital preservation option that offers investors the highest degree of safety, freedom and performance. Great for employee benefit plans, the MDA provides participants FDIC* insurance up to \$250,000.

In addition to safety, the MDA offers complete liquidity to participants and financial intermediaries alike, as it transacts daily via CUSIP through the NSCC, without any redemption restrictions. Coupled with competitive performance greater than traditional Money Market Mutual Funds, the MDA is a valuable addition to employee benefit plans.

Highlights

- Capital Preservation investment
- FDIC insured*
- Fully liquid
- Competitive performance
- ERISA recapture funds available
- Trades via CUSIP through NSCC
- No minimum investment
- Exempt from SEC Rule 2a-7
- No "gates" or "fees"

About Banc of California

Banc of California (NYSE: BANC) provides full-service banking with more than \$10 billion in assets and over 30 banking and lending locations.

Our Specialty Markets division offers a higher level of personalized banking partnerships and specialized financial products. Our precise focus is to simplify complex financial challenges by providing financial liquidity and unrestricted access to financial instruments.

For investor relations: bancofcal.com/investor

For more information, please contact:

Beth Pillsbury
Senior Director, Capital Preservation
Beth.Pillsbury@bancofcal.com
949-526-5815

Cameron Scheuplein
Capital Preservation Associate
Cameron.Scheuplein@bancofcal.com
949-236-5372

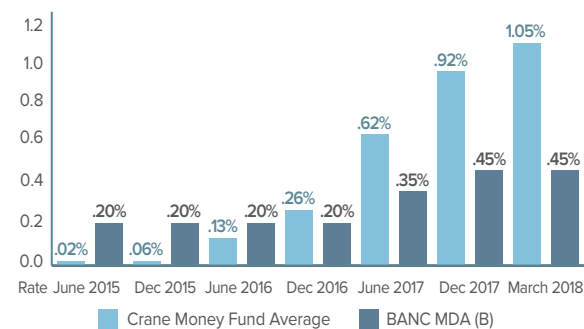
Visit us on the web
bancofcal.com/MDA

Key Facts

Issuing Bank	Banc of California (NYSE: BANC)
Product Category	Cash
Annual Percentage Yield ("APY")	0.45%
Inception Date	March 26, 2015
CUSIP	05961SDK7
Effective Date of Rate	December 1, 2017
Expense Ratio	0%
Insurance	FDIC*
Minimum Deposit to Open	\$0
Minimum Balance to Earn Interest	\$0.01
Unit Price	\$1.0000

Performance

BANC MDA (B) vs. Crane Money Fund Average



Master Deposit Account Disclosure Statement

DISCLOSURE STATEMENT FOR MASTER DEPOSIT ACCOUNT A, B, C AND Z

Welcome to Banc of California, National Association ("Bank"). This Disclosure Statement, together with our Deposit Account Agreement and other materials that are listed and described in the Deposit Account Agreement, discloses the terms upon which we offer our Master Deposit Accounts A, B, C and Z (the "Accounts") to eligible depositors. A copy of our Deposit Account Agreement is available from our Bank.

OWNERSHIP OF ACCOUNTS

Eligible Depositors. The Accounts are available only to those who qualify as eligible depositors or who are brokers or other entities acting as agents, custodians or nominees for deposits beneficially owned by eligible depositors. To be eligible, a depositor must be an employee benefit plan or fund established by an employer or employer organization. Eligible depositors include 401(k) and other defined contribution pension plans, defined benefit pension plans, medical benefit plans and other welfare benefit plans, and deferred compensation plans under Section 457 of the Internal Revenue Code.

Indirect Ownership. The Accounts are established in the name of "Banc of California, as agent for depositors named on the records of such agent, including depositors acting as agents or fiduciaries for others." (In our capacity as the agent for depositors, we are sometimes referred to as the deposit agent.) Interests in the Accounts are held through intermediaries, such as brokers, agents, custodians or nominees that have direct access to the automated clearance and settlement systems of the National Securities Clearing Corporation. The interests in the Accounts represented by the funds deposited to the Accounts will be evidenced by book entries on the account records that we hold for the Accounts, in our capacity as the deposit agent, of these intermediaries, and that those intermediaries hold in their respective capacities as agents or fiduciaries for the beneficial owners of the funds in the Accounts.

Intermediaries. In our role as the deposit agent, we require each intermediary to represent to us (and to us in our role as the depository institution) that the beneficial owners of all deposits by that intermediary in the Accounts are eligible depositors or to otherwise establish to our satisfaction that the beneficial owners of all deposits by that intermediary to the Accounts are eligible depositors.

Depository and Deposit Agent. In our capacity as depository or deposit agent, we may retain an agent to provide recordkeeping services and transaction-processing services for the Accounts on our behalf. Transactions and duties between the intermediaries and any depositor or agent for depositors on behalf of which the intermediaries hold interests in the Accounts, and recordkeeping and safekeeping by the intermediaries with respect to moneys deposited or to be deposited to the Accounts, or withdrawn or to be withdrawn from the Accounts, are governed by the agreement between the applicable intermediary and the applicable depositor or agent for such depositor. We, in our capacities as depository and as deposit agent, have no responsibility to any depositor with interests in the Accounts that are held directly or indirectly by an intermediary or as to compliance by any intermediary or other broker, nominee, custodian or agent for that depositor. In our capacity as the depository of the Accounts, we have the obligations of a depository institution, in accordance with the terms and conditions applicable to the Accounts, as described in the Deposit Account Agreement. In our capacity as the deposit agent, we have the obligation of an agent to hold and distribute the Accounts funds to the intermediaries or other depositors on behalf of which it holds such amounts as an agent. Except for our obligations as depository and deposit agent, we have no obligations with respect to the Accounts.

INTEREST AND YIELD

Calculation of Interest. Deposits to the Accounts will bear interest from the business day we receive credit for the deposit, if the funds are received by the Bank before the close of the Fedwire Fund Service ("Fedwire") on that business day (and otherwise from the business day following the date the funds are received by our Bank), up to the date such contributions are withdrawn from the Accounts at an interest rate established by our Bank. Interest on the Accounts is calculated using the daily balance method. The daily balance method applies a daily periodic rate to the principal in the account each day. A daily periodic rate is the interest rate paid on the Accounts divided by 365 days (366 days in a leap year). Interest is credited to the Accounts monthly.

In the event of a conflict between this paragraph and the Deposit Account Agreement, the interest provisions in this paragraph shall govern.

Annual Percentage Yield. As described in the Deposit Account Agreement, the return on deposits to the Accounts is expressed as an Annual Percentage Yield. This is determined using the interest rate and frequency of compounding applicable to the Accounts and assuming that the funds remain on deposit in the Accounts for 365 calendar days. The Annual Percentage Yield for the Accounts is available at the following website: www.bancofcal.com/institutional-banking/master-deposit-account. We may change the Annual Percentage Yield in the future at any time, in our sole discretion. We may offer different rates for other deposit accounts at our Bank. Other account types, including demand deposits, could have Annual Percentage Yields that are higher than that of the Accounts.

DEPOSIT INSURANCE

FDIC Insurance Coverage. Amounts on deposit in the Accounts will be insured by the Federal Deposit Insurance Corporation ("FDIC") in accordance with applicable law. Under current law, FDIC deposit insurance is generally limited to \$250,000 for all deposits held by a depositor in the same ownership right and capacity at the same depository institution.

"Pass-Through" Insurance. Under current FDIC rules, a depositor to the Accounts can be considered separately for purposes of FDIC deposit insurance, to the extent of the non-contingent portion of the Account that is attributable to that depositor. This is sometimes referred to as "pass-through" insurance. "Pass-through" insurance is applicable only to the portion of the depositor's interest in the Accounts that is non-contingent (meaning not forfeitable under the terms of the applicable employee benefit plan) and only if the direct and indirect holders of the Accounts maintain adequate records of the depositors and their interests. The deposit agent has undertaken the duty to maintain the Accounts and their books and records with respect to the Accounts in compliance with the procedures specified in these rules of the FDIC. Each intermediary, and each other broker, nominee, custodian or

agent through which interests in the Accounts are held on behalf of other depositors, is responsible for its own compliance with the FDIC rules, procedures and requirements relating to the "pass-through" of FDIC deposit insurance to depositors on behalf of which it holds interests in the Accounts. The extent, if any, to which particular amounts on deposit in the Accounts are insured by the FDIC will depend on compliance with these rules, procedures and requirements by the deposit agent, the intermediaries and any other broker, nominee, custodian or other agent holding deposits on behalf of the person claiming such insurance.

Aggregation with Other Accounts. If you have other retirement funds on deposit with our Bank, the "pass-through" insurance rules may aggregate those accounts with your interest in the Accounts, for purposes of applying the \$250,000 insurance limit. This aggregation is required for deposit accounts of individual retirement accounts, deferred compensation plans and individual account plans over which you have investment control and discretion.

FDIC Rules. The rules currently applicable to FDIC deposit insurance may be obtained by visiting the FDIC website at www.fdic.gov.

FEATURES OF ACCOUNTS

Access. The Accounts do not provide checking or automated teller machine (ATM) privileges or provide for transfers of amounts on deposit in the Accounts to third parties. Withdrawals from the Accounts will be made by wire transfer or other electronic means on the business day that the withdrawal request is received by the Bank, provided that the request is received by our Bank prior to the close of the Fedwire on that business day or, otherwise, on the next business day.

Deposits and Withdrawals. All deposits to and withdrawals from the Accounts must be initiated by the applicable intermediary. Your intermediary may have its own deadlines for processing deposit or withdrawal requests from a depositor on behalf of whom the intermediary makes deposits to or withdrawals from the Accounts. Those deadlines are governed by the agreement between you and the intermediary.

Minimum and Maximum. There is no minimum deposit or minimum balance requirement for the Accounts. The Bank reserves the right to limit the maximum amount deposited to the Accounts.

Direct Enforcement. If our Bank fails to pay any withdrawal or other amount when required to do so under the terms of the Accounts, a depositor to the Accounts may enforce the depositor's interest in the Accounts as to the applicable required payment directly and individually against our Bank.

FEES

Our Bank does not charge any account fees for the Accounts. Fees, if any, charged to any depositor to the Accounts by any other party (such as an intermediary or the service providers to your employee benefit plan) are governed by the agreements with that other party. Our Bank may pay certain fees to its recordkeeping and transaction-processing agent, as agreed upon from time to time by us and such other parties. Those fees are part of our Bank's expenses of operation. They are not paid out of the Accounts and do not affect the interest or yield on the Accounts, as disclosed on our website and described above under "Interest and Yield."

For Accounts B, C and Z, we will also make payments, sometimes referred to as "ERISA recapture payments," to the trustee or administrator of each retirement plan whose funds are on deposit in the Accounts, for use in connection with the maintenance of that plan. The ERISA recapture payments do not enhance or detract from the interest rate paid and the Annual Percentage Yield reported with respect to the Accounts. The Bank is not responsible for monitoring or collecting the use of the ERISA recapture payments by the trustee or administrator.

ABOUT BANC OF CALIFORNIA, NATIONAL ASSOCIATION

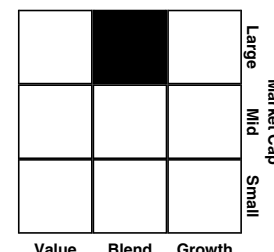
Banc of California, National Association, is an FDIC-insured national banking association that delivers a full array of financial services and products. Our Bank is a wholly owned subsidiary of Banc of California, Inc. (the "Holding Company"). The Holding Company's common stock trades on the New York Stock Exchange under the symbol "BANC."

The Account is an obligation of the Bank and not of the Holding Company or any other affiliate. This Disclosure Statement does not contain financial information with respect to our Bank. Upon request, we will provide copies of our most recent annual report to any current or prospective depositor. If you have any questions or comments, you can call us at 1-877-770-2262 or write to us at Banc of California, N.A., Attn: Customer Care Center, 3 MacArthur Place, Santa Ana, California 92707.

The Holding Company is subject to the information requirements of the Securities and Exchange Act of 1934, as amended, and, in accordance therewith, files annual, quarterly and special reports, proxy statements and other information with the Securities and Exchange Commission (the "SEC"), which may include certain information about the Bank. You may read and copy any reports, statements or other information filed by the Holding Company at the SEC Public Reference Room, 450 Fifth Street, N.W., Washington, D.C. 20549, phone: 1-800-SEC-0330. You may also obtain copies of this information by mail from the Public Reference Section of the SEC, 450 Fifth Street, N.W., Room 1024, Washington, D.C. 20549, at prescribed rates, or from commercial document retrieval services. The SEC maintains a website that contains reports, proxy statements and other information, including those filed by the Holding Company, at www.sec.gov. You may also access the SEC filings and obtain other information about the Holding Company and the Bank through the Bank's website at www.bancofcal.com.

Wells Fargo Emerging Mkts. Equity Fund (Adm)

The Fund seeks long-term capital appreciation. The Fund normally invests primarily in emerging market equity securities. It invests principally in equity or other listed securities of emerging market companies which include companies that are traded in, have their primary operations in, are domiciled in or derive a majority of their revenue from emerging market countries as defined by the MSCI Emerging Markets Index. It may have exposure to stocks across any capitalizations and styles and will be diversified across countries and sectors.



Characteristics

Asset Class STOCK
 Category Diversified Emerging Mkts
 Ticker EMGYX
 Fund Inception 09/06/1994
 Manager Yi (Jerry) Zhang
 Manager Tenure (yrs.) 11.82
 Turnover (%) 13.00%
 Total Net Assets (\$mil.) \$3,810.71
 Avg. Market Cap (\$mil.) \$23,728.96
 No. of Securities 144

Region (as of 05/31/2018)

United States 1.90%
 Latin America 17.27%
 United Kingdom 0.74%
 Europe 3.27%
 Africa 3.80%
 Mideast 0.06%
 Asia ex-Japan 72.98%

Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 1.71%
 Foreign Stock 88.58%
 Cash 9.37%
 Other 0.33%

Fee Summary

Total Annual Operating Expenses (03/01/2018) 1.52%
 Total Annual Operating Expenses (per \$1,000) \$15.20
 Net Expense Ratio 1.46%

Shareholder-type Fees

Redemption Fee N/A
 Purchase Fee N/A
 Maximum Sales Charge N/A
 Maximum Deferred Sales Charge N/A

Performance at NAV (as of 06/30/2018)

	Total Return		Annualized Total Return			
	3-Month	1-Year	3-Year	5-Year	10-Year	
Fund	-7.18%	5.54%	6.49%	4.31%	2.93%	
Benchmark*	-7.96%	8.20%	5.59%	5.01%	2.26%	

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Employee Benefits Security Administration's web site for an example showing the long-term effect of fees and expenses. 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.

Calendar Yr. Returns	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Fund	-47.47%	73.25%	22.52%	-14.00%	12.68%	-2.40%	-5.12%	-13.25%	11.78%	34.51%
Benchmark*	-53.33%	78.51%	18.88%	-18.42%	18.22%	-2.60%	-2.19%	-14.92%	11.19%	37.28%

* The MSCI Emerging Markets Index is a free float-adjusted market capitalization index that is designed to measure equity market performance of emerging markets. You cannot invest in an index.

Investors may obtain performance current to the most recent month end at <https://www.wellsfargofunds.com/>.

Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Investments in money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund. The 7-day yield more closely reflects the Fund's current earning than the quotation of total return.

Foreign investing involves additional risks, including currency fluctuations and political uncertainty. These risks are magnified for stocks of companies in emerging markets.

This material must be preceded or accompanied by a current prospectus for the fund which contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained at <https://www.wellsfargofunds.com/>.

This information was prepared by DST Retirement Solutions (DST RS) and is intended for distribution to retirement plans, HSAs, and HRAs. Copyright 2018 Morningstar, Inc. and DST RS. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers or to DST RS; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither DST RS nor Morningstar and its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.

NOT FDIC INSURED - MAY LOSE VALUE - NO BANK GUARANTEE

			Market Cap
Value	Blend	Growth	

Characteristics

Largest Holdings (as of 05/31/2018)

Asset Allocation

Fee Summary

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Employee Benefits Security Administration's web site for an example showing the long-term effect of fees and expenses. 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.

Performance at NAV (as of 06/30/2018)

Calendar Yr. Returns	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Fund	-37.91%	29.12%	16.07%	-1.04%	15.84%	32.36%	9.20%	2.39%	6.31%	27.98%
Benchmark*	-34.92%	31.57%	15.05%	4.65%	14.61%	32.75%	14.89%	5.52%	6.89%	27.44%

Investors may obtain performance current to the most recent month end at www.institutional.fidelity.com.

Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Investments in money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund. The 7-day yield more closely reflects the Fund's current earning than the quotation of total return.

This material must be preceded or accompanied by a current prospectus for the fund which contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained at www.institutional.fidelity.com.

This information was prepared by DST Retirement Solutions (DST RS) and is intended for distribution to retirement plans, HSAs, and HRAs. Copyright 2018 Morningstar, Inc. and DST RS. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers or to DST RS; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither DST RS nor Morningstar and its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.

NOT FDIC INSURED - MAY LOSE VALUE - NO BANK GUARANTEE

Goldman Sachs High Yield Fund (A)

The Fund seeks a high level of current income and may also consider the potential for capital appreciation. The Fund normally invests primarily in high-yield, fixed income securities that, at the time of purchase, are non-investment grade securities. It may invest up to 25% of its total assets in obligations of domestic and foreign issuers which are denominated in currencies other than the U.S. dollar and in securities of issuers located in emerging countries denominated in any currency.

Characteristics

Asset Class BOND
 Category High Yield Bond
 Ticker GSHAX
 Fund Inception 08/01/1997
 Manager Rachel Golder
 Manager Tenure (yrs.) 9.15
 Turnover (%) 69.00%
 Total Net Assets (\$mil.) \$2,524.83
 30-day Yield (%) 4.91%
 Duration N/A

Asset Allocation

Domestic Stock 0.84%
 Foreign Stock 0.07%
 Domestic Bond 77.75%
 Foreign Bond 14.16%
 Preferreds 0.46%
 Convertibles 1.49%
 Cash 5.19%
 Other 0.03%

Fee Summary

Total Annual Operating Expenses (11/30/2017) 1.08%
 Total Annual Operating Expenses (per \$1,000) \$10.80
 Net Expense Ratio 1.05%

Shareholder-type Fees

Redemption Fee (for sales within 60 day(s) of purchase) 2.00%
 Purchase Fee N/A
 Maximum Sales Charge 4.50%
 Maximum Deferred Sales Charge N/A

Performance at NAV (as of 06/30/2018)

	Total Return		Annualized Total Return			
	3-Month	1-Year	3-Year	5-Year	10-Year	
Fund	0.67%	0.77%	3.38%	4.01%	6.33%	
Benchmark*	1.03%	2.62%	5.52%	5.51%	8.19%	

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Employee Benefits Security Administration's web site for an example showing the long-term effect of fees and expenses. 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.

Calendar Yr. Returns	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Fund	-27.56%	50.03%	13.33%	2.23%	15.44%	7.50%	1.71%	-5.22%	13.62%	5.65%
Benchmark*	-26.16%	58.21%	15.12%	4.98%	15.81%	7.44%	2.45%	-4.47%	17.13%	7.50%

* The Bloomberg Barclays U.S. Corporate High-Yield Index measures the market of USD-denominated, non-investment grade, fixed-rate, taxable corporate bonds. You cannot invest in an index.

Investors may obtain performance current to the most recent month end at www.gsamfunds.com.

Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Investments in money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund. The 7-day yield more closely reflects the Fund's current earning than the quotation of total return.

Bond funds contain interest rate risk, the risk of issuer default, and inflation risk. Because high-yield bonds are considered speculative, investors should be prepared to assume a substantially greater level of credit risk than with other types of bonds.

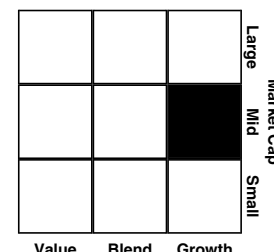
This material must be preceded or accompanied by a current prospectus for the fund which contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained at www.gsamfunds.com.

This information was prepared by DST Retirement Solutions (DST RS) and is intended for distribution to retirement plans, HSAs, and HRAs. Copyright 2018 Morningstar, Inc. and DST RS. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers or to DST RS; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither DST RS nor Morningstar and its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.

NOT FDIC INSURED - MAY LOSE VALUE - NO BANK GUARANTEE

Invesco Small Cap Growth Fund (A)

The Fund seeks long-term growth of capital. The Fund normally invests primarily in securities of small-capitalization issuers. It invests primarily in equity securities. The principal type of equity security in which the Fund invests is common stock.



Characteristics

Asset Class STOCK
 Category Small Growth
 Ticker GTSAX
 Fund Inception 10/18/1995
 Manager Juan Hartsfield
 Manager Tenure (yrs.) 13.82
 Turnover (%) 21.00%
 Total Net Assets (\$mil.) \$3,162.83
 Avg. Market Cap (\$mil.) \$4,691.80
 No. of Securities 126

Largest Holdings (as of 03/31/2018)

Take-Two Interactive Software 1.54%
 CoStar Group 1.42%
 Aspen Technology 1.30%
 Knight-Swift Transportation Holdings 1.27%
 Nektar Therapeutics 1.23%
 HealthEquity 1.21%
 Old Dominion Freight Lines 1.20%
 Fair Isaac 1.19%
 Neurocrine Biosciences 1.15%
 Halozyme Therapeutics 1.13%
Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 96.28%
 Foreign Stock 0.62%
 Cash 3.10%

Fee Summary

Total Annual Operating Expenses (04/30/2018) 1.20%
 Total Annual Operating Expenses (per \$1,000) \$12.00
 Net Expense Ratio 1.20%

Shareholder-type Fees

Redemption Fee N/A
 Purchase Fee N/A
 Maximum Sales Charge 5.50%
 Maximum Deferred Sales Charge N/A

Performance at NAV (as of 06/30/2018)

	Total Return		Annualized Total Return			
	3-Month	1-Year	3-Year	5-Year	10-Year	
Fund	6.44%	23.71%	11.16%	14.35%	11.86%	
Benchmark*	8.97%	22.50%	14.35%	15.54%	12.66%	

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Employee Benefits Security Administration's web site for an example showing the long-term effect of fees and expenses. 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.

Calendar Yr. Returns	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Fund	-38.77%	34.52%	26.28%	-1.27%	18.35%	39.90%	7.67%	-1.84%	11.30%	24.91%
Benchmark*	-32.94%	28.35%	27.99%	3.62%	14.56%	42.69%	3.87%	2.78%	22.16%	14.79%

* The S&P SmallCap 600 Growth Index represents the small cap segment of the US equity market with a focus on the "growth" style of investing. You cannot invest directly in an index.

Investors may obtain performance current to the most recent month end at www.invesco.com/us.

Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Investments in money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund. The 7-day yield more closely reflects the Fund's current earning than the quotation of total return.

Prices of small-cap stocks often fluctuate more than those of large-company stocks.

This material must be preceded or accompanied by a current prospectus for the fund which contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained at www.invesco.com/us.

This information was prepared by DST Retirement Solutions (DST RS) and is intended for distribution to retirement plans, HSAs, and HRAs. Copyright 2018 Morningstar, Inc. and DST RS. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers or to DST RS; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither DST RS nor Morningstar and its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.

NOT FDIC INSURED - MAY LOSE VALUE - NO BANK GUARANTEE

			Market Cap
Value	Blend	Growth	

Characteristics

Asset Class	STOCK
Category	Foreign Large Blend
Ticker	JIGFX
Fund Inception	05/02/1994
Share Class Inception	07/06/2009
Manager	George Maris
Manager Tenure (yrs.)	2.50
Turnover (%)	39.00%
Total Net Assets (\$mil.)	\$1,612.42
Avg. Market Cap (\$mil.)	\$47,852.58
No. of Securities	51

United States	5.58%
Canada	2.27%
Latin America	4.88%
United Kingdom	9.97%
Europe	28.66%
Japan	19.24%
Australia & New Zealand	2.50%
Asia ex-Japan	26.90%

Fund investments change daily and may differ.

Domestic Stock	5.54%
Foreign Stock	93.83%
Cash	0.59%
Other	0.04%

Total Annual Operating Expenses (01/26/2018)	0.57%
Total Annual Operating Expenses (per \$1,000)	\$5.70
Net Expense Ratio	0.57%

Redemption Fee	N/A
Purchase Fee	N/A
Maximum Sales Charge	N/A
Maximum Deferred Sales Charge	N/A

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Employee Benefits Security Administration's web site for an example showing the long-term effect of fees and expenses. 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.

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	-2.82%	8.58%	1.56%	2.16%	-0.73%
Benchmark*	-2.61%	7.28%	5.06%	5.99%	2.54%

Calendar Yr. Returns	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Fund	-52.75%	78.32%	19.58%	-32.70%	12.53%	12.28%	-13.57%	-8.44%	-6.86%	31.36%
Benchmark*	-45.53%	41.45%	11.15%	-13.71%	16.83%	15.29%	-3.87%	-5.66%	4.50%	27.19%

* The MSCI All Country World ex US Index is a free float-adjusted market capitalization weighted index that is designed to measure the equity market performance of developed and emerging markets, excluding the U.S. You cannot invest in an index.

Returns for periods prior to share class inception are hypothetical returns from an older share class and have been restated to reflect any expense differences between the share classes. Investors may obtain performance current to the most recent month end at www.ianus.com.

Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Investments in money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund. The 7-day yield more closely reflects the Fund's current earning than the quotation of total return.

Foreign investing involves additional risks, including currency fluctuations and political uncertainty. These risks are magnified for stocks of companies in emerging markets.

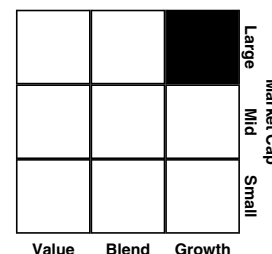
This material must be preceded or accompanied by a current prospectus for the fund which contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained at www.janus.com.

This information was prepared by DST Retirement Solutions (DST RS) and is intended for distribution to retirement plans, HSAs, and HRAs. Copyright 2018 Morningstar, Inc. and DST RS. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers or to DST RS; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither DST RS nor Morningstar and its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.

NOT FDIC INSURED - MAY LOSE VALUE - NO BANK GUARANTEE

MFS International Value Fund (R3)

The Fund seeks capital appreciation. The Fund normally invests primarily in foreign equity securities, including emerging market equity securities. Equity securities include common stocks and other securities that represent an ownership interest (or right to acquire an ownership interest) in a company or other issuer. The advisor focuses on investing the Fund's assets in the stocks of companies it believes are undervalued compared to their intrinsic value (value companies).



Characteristics

Asset Class STOCK
 Category Foreign Large Blend
 Ticker MINGX
 Fund Inception 10/24/1995
 Share Class Inception 10/01/2008
 Manager Benjamin Stone
 Manager Tenure (yrs.) 9.61
 Turnover (%) 7.00%
 Total Net Assets (\$mil.) \$29,314.94
 Avg. Market Cap (\$mil.) \$24,866.90
 No. of Securities 110

Region (as of 05/31/2018)

United States 10.98%
 Canada 1.48%
 United Kingdom 14.58%
 Europe 47.02%
 Mideast 0.50%
 Japan 21.33%
 Australia & New Zealand 1.07%
 Asia ex-Japan 3.04%
Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 10.31%
 Foreign Stock 83.52%
 Cash 6.18%

Fee Summary

Total Annual Operating Expenses (09/28/2017) 1.01%
 Total Annual Operating Expenses (per \$1,000) \$10.10
 Net Expense Ratio 1.01%

Shareholder-type Fees

Redemption Fee N/A
 Purchase Fee N/A
 Maximum Sales Charge N/A
 Maximum Deferred Sales Charge N/A

Performance at NAV (as of 06/30/2018)

	Total Return		Annualized Total Return			
	3-Month	1-Year	3-Year	5-Year	10-Year	
Fund	0.33%	8.72%	9.71%	9.91%	7.36%	
Benchmark*	-2.61%	7.28%	5.06%	5.99%	2.54%	

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Employee Benefits Security Administration's web site for an example showing the long-term effect of fees and expenses. 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.

Calendar Yr. Returns	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Fund	-31.92%	24.63%	9.14%	-1.92%	15.78%	27.37%	1.30%	6.46%	3.96%	26.80%
Benchmark*	-45.53%	41.45%	11.15%	-13.71%	16.83%	15.29%	-3.87%	-5.66%	4.50%	27.19%

* The MSCI All Country World ex US Index is a free float-adjusted market capitalization weighted index that is designed to measure the equity market performance of developed and emerging markets, excluding the U.S. You cannot invest in an index.

Returns for periods prior to share class inception are hypothetical returns from an older share class and have been restated to reflect any expense differences between the share classes. Investors may obtain performance current to the most recent month end at www.mfs.com.

Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Investments in money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund. The 7-day yield more closely reflects the Fund's current earning than the quotation of total return.

Foreign investing involves additional risks, including currency fluctuations and political uncertainty. These risks are magnified for stocks of companies in emerging markets.

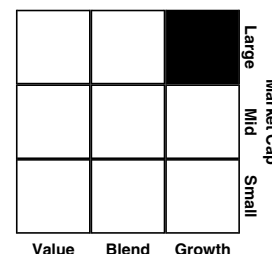
This material must be preceded or accompanied by a current prospectus for the fund which contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained at www.mfs.com.

This information was prepared by DST Retirement Solutions (DST RS) and is intended for distribution to retirement plans, HSAs, and HRAs. Copyright 2018 Morningstar, Inc. and DST RS. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers or to DST RS; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither DST RS nor Morningstar and its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.

NOT FDIC INSURED - MAY LOSE VALUE - NO BANK GUARANTEE

MainStay Large Cap Growth Fund (I)

The Fund seeks long-term growth of capital. The Fund normally invests primarily in large capitalization companies, which are companies having a market capitalization in excess of \$4 billion at the time of purchase. The Fund invests substantially all of its investable assets in domestic securities. The Fund is permitted to invest up to 20% of its net assets in foreign securities, which are generally securities issued by companies organized outside the U.S. or that trade primarily in non-U.S. securities markets.



Characteristics

Asset Class STOCK
 Category Large Growth
 Ticker MLAIX
 Fund Inception 07/03/1995
 Share Class Inception 04/01/2005
 Manager Justin Kelly
 Manager Tenure (yrs.) 12.68
 Turnover (%) 61.00%
 Total Net Assets (\$mil.) \$12,592.68
 Avg. Market Cap (\$mil.) \$116,109.91
 No. of Securities 57

Largest Holdings (as of 05/31/2018)

Amazon.com 6.23%
 Microsoft 5.79%
 Visa 4.51%
 Facebook 4.26%
 Salesforce.com 3.89%
 UnitedHealth Group 3.41%
 Adobe Systems 2.61%
 Alibaba Group Holding Ltd ADR 2.60%
 Alphabet 2.54%
 Mastercard 2.53%
Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 94.41%
 Foreign Stock 5.11%
 Cash 0.48%

Fee Summary

Total Annual Operating Expenses (02/28/2018) 0.75%
 Total Annual Operating Expenses (per \$1,000) \$7.50
 Net Expense Ratio 0.75%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

Shareholder-type Fees

Redemption Fee N/A
 Purchase Fee N/A
 Maximum Sales Charge N/A
 Maximum Deferred Sales Charge N/A

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Employee Benefits Security Administration's web site for an example showing the long-term effect of fees and expenses. 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.

Performance at NAV (as of 06/30/2018)

	Total Return		Annualized Total Return			
	3-Month	1-Year	3-Year	5-Year	10-Year	
Fund	7.47%	27.73%	14.57%	16.37%	10.99%	
Benchmark*	5.25%	20.63%	14.46%	15.99%	11.70%	

Calendar Yr. Returns	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Fund	-38.38%	39.73%	15.65%	-0.19%	13.21%	36.94%	10.54%	6.17%	-2.28%	32.39%
Benchmark*	-34.92%	31.57%	15.05%	4.65%	14.61%	32.75%	14.89%	5.52%	6.89%	27.44%

* The S&P 500 Growth Index measures growth stocks in the S&P 500 Index using three factors: sales growth, the ratio of earnings change to price, and momentum. You cannot invest in an index.

Investors may obtain performance current to the most recent month end at <http://mainstayinvestments.com/>.

Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Investments in money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund. The 7-day yield more closely reflects the Fund's current earning than the quotation of total return.

This material must be preceded or accompanied by a current prospectus for the fund which contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained at <http://mainstayinvestments.com/>.

This information was prepared by DST Retirement Solutions (DST RS) and is intended for distribution to retirement plans, HSAs, and HRAs. Copyright 2018 Morningstar, Inc. and DST RS. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers or to DST RS; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither DST RS nor Morningstar and its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.

NOT FDIC INSURED - MAY LOSE VALUE - NO BANK GUARANTEE

T. Rowe Price Equity Income Fund

The Fund seeks a high level of dividend income and long-term capital growth primarily through investments in stocks. The Fund will normally invest primarily in common stocks, with an emphasis on large-capitalization stocks that have a strong track record of paying dividends or that are believed to be undervalued. The adviser generally seeks investments in large-capitalization companies and the Fund's yield, which reflects the level of dividends paid by the Fund, is expected to normally exceed the yield of the Russell 1000 Value Index.

			Market Cap
			Large
			Mid
			Small
Value	Blend	Growth	

Characteristics

Asset Class STOCK
 Category Large Value
 Ticker PRFDX
 Fund Inception 10/31/1985
 Manager John Linehan
 Manager Tenure (yrs.) 2.66
 Turnover (%) 20.20%
 Total Net Assets (\$mil.) \$21,212.63
 Avg. Market Cap (\$mil.) \$64,500.69
 No. of Securities 109

Largest Holdings (as of 03/31/2018)

JP Morgan Chase 4.05%
 Wells Fargo 2.81%
 Exxon Mobil 2.40%
 Microsoft 2.25%
 Morgan Stanley 2.21%
 Total SA 2.03%
 Verizon Communications 1.91%
 Harris 1.88%
 DowDuPont 1.86%
 Johnson & Johnson 1.82%

Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 88.76%
 Foreign Stock 6.62%
 Domestic Bond 0.71%
 Foreign Bond 0.04%
 Preferreds 1.22%
 Convertibles 0.95%
 Cash 1.66%
 Other 0.04%

Fee Summary

Total Annual Operating Expenses (05/01/2018) 0.65%
 Total Annual Operating Expenses (per \$1,000) \$6.50
 Net Expense Ratio 0.65%

Shareholder-type Fees

Redemption Fee N/A
 Purchase Fee N/A
 Maximum Sales Charge N/A
 Maximum Deferred Sales Charge N/A

Performance at NAV (as of 06/30/2018)

	Total Return		Annualized Total Return			
	3-Month	1-Year	3-Year	5-Year	10-Year	
Fund	1.79%	9.51%	9.36%	9.48%	8.42%	
Benchmark*	1.40%	7.58%	8.81%	10.45%	8.44%	

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Employee Benefits Security Administration's web site for an example showing the long-term effect of fees and expenses. 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.

Calendar Yr. Returns	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Fund	-35.75%	25.62%	15.15%	-0.72%	17.25%	29.75%	7.49%	-6.66%	19.28%	16.18%
Benchmark*	-39.22%	21.18%	15.10%	-0.48%	17.68%	31.99%	12.36%	-3.13%	17.40%	15.36%

* The S&P 500 Value Index represents the large cap segment of the US equity market with a focus on the "value" style of investing. You cannot invest directly in an index.

Investors may obtain performance current to the most recent month end at www.troweprice.com.

Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Investments in money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund. The 7-day yield more closely reflects the Fund's current earning than the quotation of total return.

This material must be preceded or accompanied by a current prospectus for the fund which contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained at www.troweprice.com.

This information was prepared by DST Retirement Solutions (DST RS) and is intended for distribution to retirement plans, HSAs, and HRAs. Copyright 2018 Morningstar, Inc. and DST RS. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers or to DST RS; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither DST RS nor Morningstar and its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.

NOT FDIC INSURED - MAY LOSE VALUE - NO BANK GUARANTEE

PIMCO Total Return Fund (A)

The Fund seeks maximum total return, consistent with preservation of capital and prudent investment management. The Fund invests at least 65% of its total assets in a diversified portfolio of Fixed Income Instruments of varying maturities, which may be represented by forwards or derivatives such as options, futures contracts, or swap agreements. It may invest up to 20% of its total assets in high yield securities.

Characteristics

Asset Class BOND
 Category Intermediate-Term Bond
 Ticker PTTAX
 Fund Inception 05/11/1987
 Share Class Inception 01/13/1997
 Manager Worah/Kiesel/Mather
 Manager Tenure (yrs.) 3.76
 Turnover (%) 635.00%
 Total Net Assets (\$mil.) \$70,555.04
 30-day Yield (%) 2.10%
 Duration 3.99

Bond Sector (as of 03/31/2018)

Government 6.44%
 Govt. Related 22.74%
 Municipal Taxable 0.24%
 Bank Loan 0.32%
 Convertible 0.05%
 Corporate Bond 6.86%
 Agency Mortgage-Backed 16.85%
 Non-Agency Mortgage-Backed 1.17%
 Commercial Mortgage-Backed 0.12%
 Covered Bond 1.22%
Fund investments change daily and may differ.

Fee Summary

Total Annual Operating Expenses (06/08/2018) 0.85%
 Total Annual Operating Expenses (per \$1,000) \$8.50
 Net Expense Ratio 0.80%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

Shareholder-type Fees

Redemption Fee N/A
 Purchase Fee N/A
 Maximum Sales Charge 3.75%
 Maximum Deferred Sales Charge N/A

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Employee Benefits Security Administration's web site for an example showing the long-term effect of fees and expenses. 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.

Performance at NAV (as of 06/30/2018)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	-0.52%	-0.47%	1.72%	2.10%	4.43%
Benchmark*	-0.16%	-0.40%	1.72%	2.27%	3.72%

Calendar Yr. Returns	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Fund	4.32%	13.33%	8.36%	3.74%	9.93%	-2.30%	4.29%	0.34%	2.20%	4.73%
Benchmark*	5.24%	5.93%	6.54%	7.84%	4.21%	-2.02%	5.97%	0.55%	2.65%	3.54%

* The Bloomberg Barclays U.S. Aggregate Bond Index is a broad-based benchmark measuring investment grade, U.S. dollar-denominated, fixed-rate taxable bond market, including Treasuries, government-related and corporate securities. You cannot invest in an index.

Investors may obtain performance current to the most recent month end at www.pimco.com.

Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Investments in money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund. The 7-day yield more closely reflects the Fund's current earning than the quotation of total return.

Bond funds contain interest rate risk, the risk of issuer default, and inflation risk.

This material must be preceded or accompanied by a current prospectus for the fund which contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained at www.pimco.com.

This information was prepared by DST Retirement Solutions (DST RS) and is intended for distribution to retirement plans, HSAs, and HRAs. Copyright 2018 Morningstar, Inc. and DST RS. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers or to DST RS; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither DST RS nor Morningstar and its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.

NOT FDIC INSURED - MAY LOSE VALUE - NO BANK GUARANTEE

Employee Enrollment Guide

Congratulations! You are about to take the first steps toward a financially secure retirement by choosing to participate in your employer's workplace retirement savings plan. Follow the simple instructions below to get started.

Once you are logged in, we will step you through this process online.

Required Steps

1: Log In Online

Website: www.fast401k.com

Username: Your Social Security Number (SSN)

Password: Last 4 digits of your SSN

2: Set Up Your Account

- Create a new **Username and Password**
- Create a custom **Security Question**
- Provide your **Email Address**

After creating an account, you will have immediate access to:

- Details about your 401(k) plan and the benefits available to you
- Visibility into your account balance, funds, performance, and transactions
- Free retirement planning tools and resources

Recommended Steps

3: Retirement Savings Goal/Outlook

Provide minimal information to use our simple retirement outlook calculator.

4: Set a Contribution Rate

Decide how much money you would like to contribute to your 401(k) account each pay period either as a dollar amount or a percentage of your gross pay.

5: Add a Beneficiary

Provide basic information about the individual(s) you wish to receive the funds in your 401(k) account in the event of your passing. This can give you the peace of mind that your finances are in order.

6: Review your Investments and Allocation

Familiarize yourself with how your money will be invested and make immediate changes if needed.

Optional Setup 2 of 4: Contribution Rate

Ready to start saving? Set your contribution rate.

Because your employer offers a 3% match, if you set your contribution rate to 3% or more you will receive the full dollar amount your employer will contribute to your 401(k).

☒

%

☐

\$

3%

of your compensation each pay period

Skip

Save

You've created your account!

If you have a minute, there's a few more things you can do to finish setting up your account. If you'd like to do this another time, select the "skip" option.

Optional Setup 1 of 4: Retirement Outlook

Get a retirement savings outlook and recommendation.

Annual salary/compensation