



**Welcome to the  
InfoWeb Systems, Inc.  
401(k) Plan!**

**It's Your Story**

**k PLAN**  
SELECT



## 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.

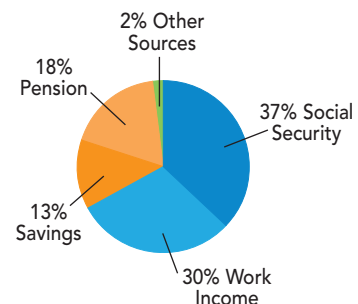
### ***People are living longer and healthier lives***

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    | <b>\$48.12</b>   |
| 2 movie tickets | \$20.00    | <b>\$43.82</b>   |
| New home        | \$194,900  | <b>\$427,050</b> |

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***

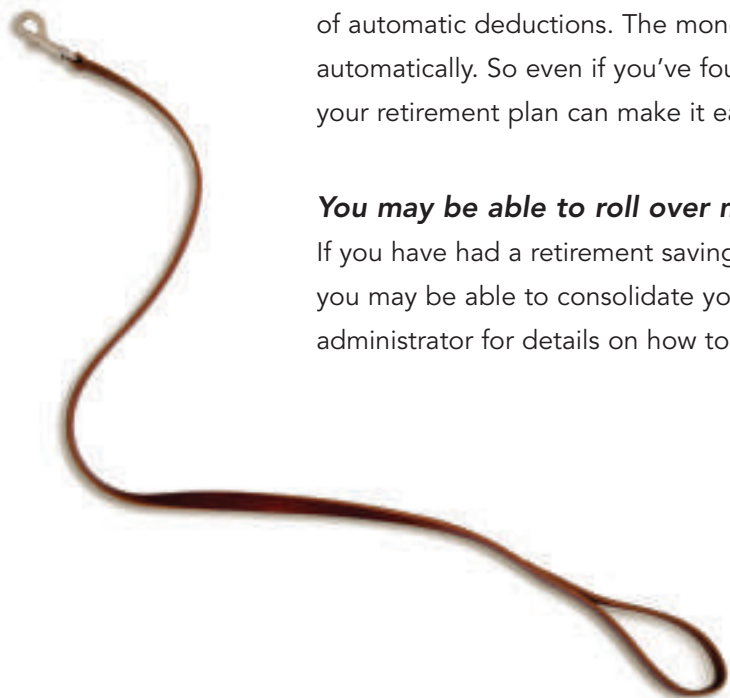
For most people, saving is easier when they are saving for a specific goal and have a specific way to reach that goal. Your retirement plan gives you a simple way to reach your retirement goals, and it offers some special advantages that you can't get with any other type of savings plan.

### ***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***

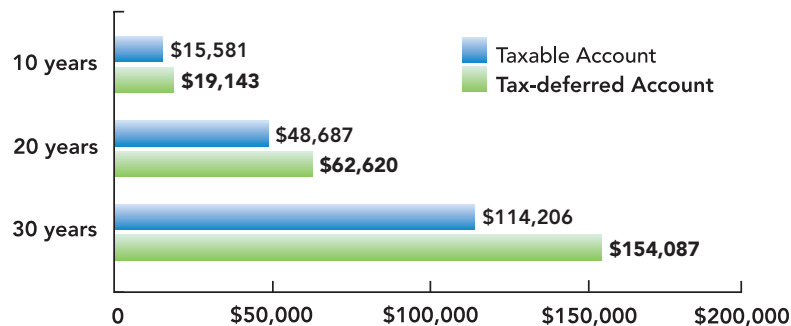
The money that goes into your retirement plan comes out of your paycheck before it is taxed.\* Because your gross salary is reduced, you pay less tax on the amount that remains. This advantage is often called pretax savings. So you save two ways — you save on current taxes and you save for your future.

### ***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

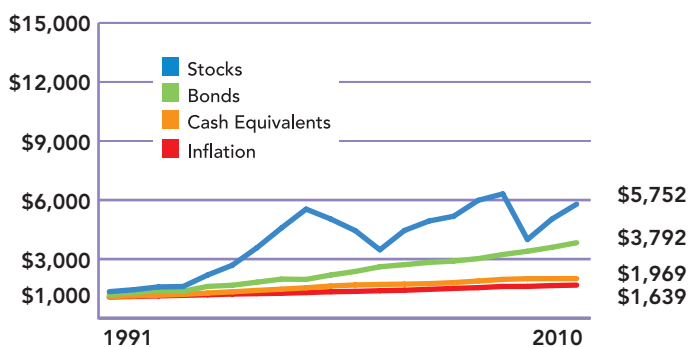


Chart assumes \$1,000 invested in different investment types on 01/01/1991 through 12/31/2010. Stocks are represented by the Standard & Poor's 500 Index (covers 500 large U.S. industrial, utility, transportation, and financial companies). Bonds are represented by the Barclays Capital U.S. Aggregate Bond 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.



#### **Score Investor profile**

---

##### **5–11 Conservative investor**

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

##### **12–18 Moderate investor**

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

##### **19–25 Aggressive investor**

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."

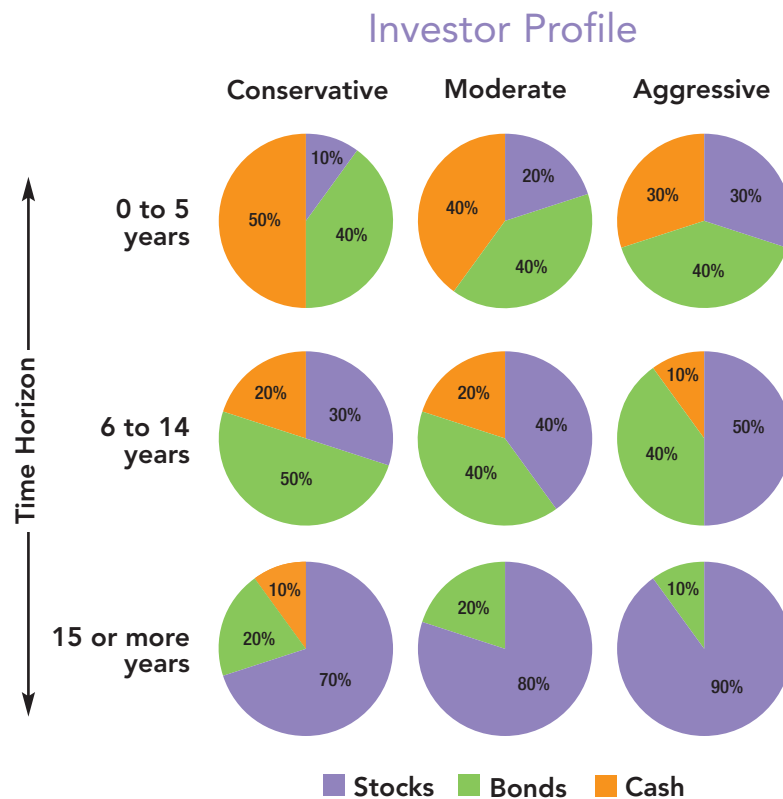
— Amy Lin

## 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

### InfoWeb Systems, Inc.

*Employer:* InfoWeb Systems, Inc.

*Plan Year End:* December 31

*TIN:* 42-1444536

*Plan Effective Date:* January 1, 1998

*Plan Number:* 001

*Amendment Date:* October 31, 2014

---

#### Who Can Participate?

If you are an employee age 21 or over who has completed three (3) months of service with the employer then you have met the plan's eligibility requirements. You will join the plan on the first day of the payroll period 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 \$18,000 per year (annual maximum for 2016). 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 2% of your elective deferral contributions.
  - Up to \$1000.00 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%                              | 0%   | 20%  | 40%  | 60%  | 80%  | 100% |
| Profit Sharing           | 0%                              | 0%   | 20%  | 40%  | 60%  | 80%  | 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.kPlanSelect.com](http://www.kPlanSelect.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 866-368-3436 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?

Employer

InfoWeb Systems, Inc.  
3435 Asbury Road  
Suite 175  
Dubuque, IA 52002

Trustee(s)

Nath Shivapuja

Contact Name

Loney Bichell, Mary E

Phone Number

563-582-5042

eMail Address

maryl@infoweb systems.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 Disclosure<sup>1</sup> (AS OF 03-31-2016)

InfoWeb Systems, Inc. 401k Plan

| Fund Information   | Ticker | Category                | Total Return |        | Average Annual Total Return |       |       |      |      | Expense(%) <sup>2,3</sup> | Concession(%) <sup>6</sup> |
|--|--------|-------------------------|--------------|--------|-----------------------------|-------|-------|------|------|---------------------------|----------------------------|
|  |        |                         | YTD          | 3 mos. | 1                           | 3     | 5     | 10   | ITD  |                           |                            |
| Franklin U.S. Govt. Securities Fund (A)<br>www.franklintempleton.com           | FKUSX  | Intermediate Government | 1.10         | 1.10   | 1.05                        | 1.59  | 2.48  | 4.08 | -    | 0.76                      | -                          |
| Barclays US Government TR USD (benchmark)                                      |        |                         |              |        | 2.37                        | 2.11  | 3.42  | 4.52 | -    | \$7.60                    |                            |
| Wells Fargo Stable Return N60 <sup>4</sup><br>www.wellsfargoadvantagefunds.com | WSRXO  | Intermediate-Term Bond  | 0.25         | 0.25   | 1.01                        | 0.94  | 1.17  | -    | 4.92 | 0.97                      | -                          |
| USTREAS T-Bill Cnst Mat Rate 3 Yr (benchmark)                                  |        |                         |              |        | 1.08                        | 0.35  | 0.94  | 2.77 | 5.17 | \$9.70                    |                            |
| Wells Fargo Core Bond Fund (A)<br>www.wellsfargoadvantagefunds.com             | MBFAX  | Intermediate-Term Bond  | 2.84         | 2.84   | 1.34                        | 2.15  | 3.95  | 5.22 | -    | 0.85                      | -                          |
| Barclays US Agg Bond TR USD (benchmark)  |        |                         |              |        | 1.96                        | 2.50  | 3.78  | 4.90 | 4.65 | \$8.50                    |                            |
| PIMCO High Yield Fund (A)<br>www.allianzinvestors.com                          | PHDAX  | High Yield Bond         | 2.63         | 2.63   | -1.96                       | 2.16  | 4.52  | 5.82 | -    | 0.91                      | -                          |
| BofAML US HY Master II TR USD (benchmark)                                      |        |                         |              |        | -3.99                       | 1.75  | 4.71  | 6.85 | 6.57 | \$9.10                    |                            |
| Wells Fargo Omega Growth Fund (A)<br>www.wellsfargoadvantagefunds.com          | EKOAX  | Large Growth            | -5.27        | -5.27  | -6.99                       | 8.14  | 7.64  | 7.85 | -    | 1.27                      | -                          |
| Russell 1000 Growth TR USD (benchmark)   |        |                         |              |        | 2.52                        | 13.61 | 12.38 | 8.28 | -    | \$12.70                   |                            |
| Wells Fargo Index Fund (A)<br>www.wellsfargoadvantagefunds.com                 | WFILX  | Large Blend             | 1.27         | 1.27   | 1.28                        | 11.23 | 10.99 | 6.46 | -    | 0.63                      | -                          |
| Russell 1000 TR USD (benchmark)  |        |                         |              |        | 0.50                        | 11.52 | 11.35 | 7.06 | 5.85 | \$6.30                    |                            |
| Invesco Comstock Fund (A) <sup>5</sup><br>www.vankampen.com                    | ACSTX  | Large Value             | -1.89        | -1.89  | -7.60                       | 6.84  | 8.38  | 5.36 | -    | 0.84                      | -                          |
| Russell 1000 Value TR USD (benchmark)  |        |                         |              |        | -1.54                       | 9.38  | 10.25 | 5.72 | -    | \$8.40                    |                            |
| Franklin Mutual Shares Fund (A)<br>www.franklintempleton.com                   | TESIX  | Large Value             | 0.47         | 0.47   | -5.90                       | 6.33  | 7.25  | 4.13 | -    | 1.10                      | -                          |
| Russell 1000 Value TR USD (benchmark)  |        |                         |              |        | -1.54                       | 9.38  | 10.25 | 5.72 | 8.11 | \$11.00                   |                            |
| Fidelity Adv. Stock Selector Mid Cap Fund (T)<br>www.fidelity.com              | FMCAx  | Mid-Cap Growth          | -0.50        | -0.50  | -8.38                       | 7.48  | 8.38  | 4.12 | -    | 1.22                      | -                          |
| Russell Mid Cap Growth TR USD (benchmark)                                      |        |                         |              |        | -4.75                       | 10.99 | 9.99  | 7.43 | 8.46 | \$12.20                   |                            |
| Wells Fargo Trad. Small Cap Gro. Fund (A)<br>www.wellsfargoadvantagefunds.com  | EGWAX  | Small Growth            | -4.14        | -4.14  | -12.86                      | 5.93  | 5.46  | 4.63 | -    | 1.42                      | -                          |
| Russell 2000 Growth TR USD (benchmark)   |        |                         |              |        | -11.84                      | 7.91  | 7.70  | 6.00 | 6.69 | \$14.20                   |                            |
| Templeton Foreign Fund (A)<br>www.franklintempleton.com                        | TEMFx  | Foreign Large Value     | 0.16         | 0.16   | -11.03                      | 1.43  | 0.49  | 2.37 | -    | 1.18                      | -                          |
| MSCI ACWI Ex USA Value NR USD (benchmark)                                      |        |                         |              |        | -12.31                      | -1.34 | -1.03 | 1.11 | -    | \$11.80                   |                            |

### Footnotes

<sup>1</sup>The 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.

<sup>2</sup>The 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.

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

<sup>4</sup>The 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").

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

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

Invesco Comstock A: 2% deferred sales charge subtracted from amounts withdrawn within 7 Days 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.

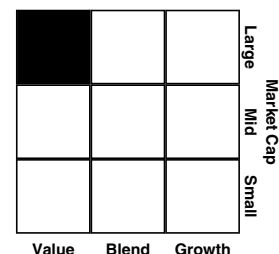
ePlan Advisors, LLC shall not be responsible for investment decisions, damages or other losses resulting from the use of this information.

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](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.

# Invesco Comstock Fund (A)

The Fund seeks total return through growth of capital and current income. The Fund normally invests primarily in common stocks and in derivatives and other instruments that have economic characteristics similar to such securities. The Fund may invest in securities of issuers of any market capitalization; however, a substantial number of the issuers in which the Fund invests are large-cap issuers.



## Characteristics

Asset Class ..... STOCK  
 Category ..... Large Value  
 Ticker ..... ACSTX  
 Fund Inception ..... 10/07/1968  
 Manager ..... Kevin Holt  
 Manager Tenure (yrs.) ..... 16.43  
 Turnover (%) ..... 17.00%  
 Total Net Assets (\$mil.) ..... \$12,265.75  
 Avg. Market Cap (\$mil.) ..... \$52,624.50  
 No. of Securities ..... 86

## Largest Holdings (as of 09/30/2015)

Citigroup ..... 4.99%  
 JP Morgan Chase ..... 3.76%  
 Bank of America ..... 2.88%  
 Carnival ..... 2.81%  
 General Electric ..... 2.70%  
 Cisco Systems ..... 2.26%  
 Suncor Energy ..... 2.21%  
 Wells Fargo ..... 2.00%  
 Merck ..... 1.87%  
 Royal Dutch Shell PLC ADR ..... 1.86%  
*Fund investments change daily and may differ.*

## Asset Allocation

Domestic Stock ..... 86.15%  
 Foreign Stock ..... 11.88%  
 Cash ..... 1.97%  
 Other ..... 0.01%

## Fee Summary

Total Annual Operating Expenses (08/28/2015) ..... 0.84%  
 Total Annual Operating Expenses (per \$1,000) ..... \$8.40  
 Net Expense Ratio ..... 0.83%

## Shareholder-type Fees

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

## Performance at NAV (as of 12/31/2015)

|                   | Total Return |        | Annualized Total Return |        |         |
|-------------------|--------------|--------|-------------------------|--------|---------|
|                   | 3-Month      | 1-Year | 3-Year                  | 5-Year | 10-Year |
| <b>Fund</b>       | 4.85%        | -5.93% | 11.55%                  | 10.10% | 5.86%   |
| <b>Benchmark*</b> | 6.05%        | -3.13% | 12.82%                  | 10.96% | 5.80%   |

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](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.

| Calendar Yr. Returns | 2006   | 2007   | 2008    | 2009   | 2010   | 2011   | 2012   | 2013   | 2014   | 2015   |
|----------------------|--------|--------|---------|--------|--------|--------|--------|--------|--------|--------|
| <b>Fund</b>          | 16.06% | -1.89% | -35.89% | 29.45% | 15.60% | -1.97% | 18.90% | 35.24% | 9.12%  | -5.93% |
| <b>Benchmark*</b>    | 20.80% | 10.43% | -39.22% | 21.18% | 15.10% | -0.48% | 17.68% | 31.99% | 12.36% | -3.13% |

\* 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.invesco.com](http://www.invesco.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.invesco.com](http://www.invesco.com).*

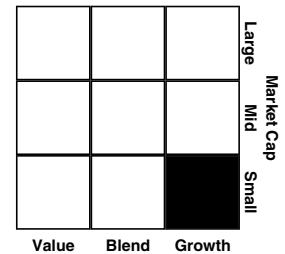
This information was prepared by DST Retirement Solutions (DST RS) and is intended for distribution to retirement plans, HSAs, and HRAs. Copyright 2016 Morningstar, Inc. and DST RS. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers or 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**



# Wells Fargo Trad. Small Cap Gro. Fund (A)

The Fund seeks long-term capital appreciation. The Fund invests primarily in equity securities of small-capitalization companies identified as superior opportunities in each of three categories: a strong multi-year investment thesis; catalysts that will drive long-term sustainable earnings growth in excess of current market expectations; and attractive valuations.



## Characteristics

Asset Class ..... STOCK  
 Category ..... Small Growth  
 Ticker ..... EGWAX  
 Fund Inception ..... 06/05/1995  
 Manager ..... Alexi Makkas  
 Manager Tenure (yrs.) ..... 0.73  
 Turnover (%) ..... 73.00%  
 Total Net Assets (\$mil.) ..... \$105.09  
 Avg. Market Cap (\$mil.) ..... \$1,524.49  
 No. of Securities ..... 57

## Largest Holdings (as of 11/30/2015)

FleetMatics Group PLC ..... 4.11%  
 Sonic ..... 3.51%  
 Bottomline Technologies ..... 3.34%  
 LogMeIn ..... 3.09%  
 Shutterfly ..... 2.97%  
 Stewart Information Services ..... 2.81%  
 ClubCorp Holdings ..... 2.79%  
 Euronet Worldwide ..... 2.75%  
 Ultimate Software Group ..... 2.74%  
 Cooper-Standard Holdings ..... 2.68%  
*Fund investments change daily and may differ.*

## Asset Allocation

Domestic Stock ..... 99.48%  
 Cash ..... 0.52%

## Fee Summary

Total Annual Operating Expenses (08/01/2015) ..... 1.42%  
 Total Annual Operating Expenses (per \$1,000) ..... \$14.20  
 Net Expense Ratio ..... 1.33%

## Shareholder-type Fees

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

## Performance at NAV (as of 12/31/2015)

|                   | Total Return |        | Annualized Total Return |        |         |
|-------------------|--------------|--------|-------------------------|--------|---------|
|                   | 3-Month      | 1-Year | 3-Year                  | 5-Year | 10-Year |
| <b>Fund</b>       | 1.54%        | -6.72% | 11.00%                  | 8.09%  | 6.53%   |
| <b>Benchmark*</b> | 3.79%        | 2.78%  | 15.05%                  | 12.58% | 8.80%   |

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](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.

| Calendar Yr. Returns | 2006   | 2007   | 2008    | 2009   | 2010   | 2011   | 2012   | 2013   | 2014  | 2015   |
|----------------------|--------|--------|---------|--------|--------|--------|--------|--------|-------|--------|
| <b>Fund</b>          | 10.51% | 10.64% | -41.79% | 40.94% | 27.22% | -5.05% | 13.61% | 43.54% | 2.14% | -6.72% |
| <b>Benchmark*</b>    | 10.54% | 14.00% | -32.94% | 28.35% | 27.99% | 3.62%  | 14.56% | 42.69% | 3.87% | 2.78%  |

\* The S&P 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.evergreeninvestments.com](http://www.evergreeninvestments.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.**

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

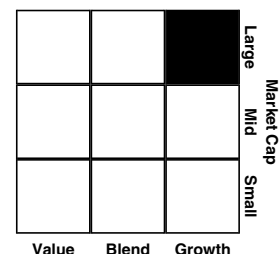
*This material must be preceded or accompanied by a current prospectus for the fund which contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained at [www.evergreeninvestments.com](http://www.evergreeninvestments.com).*

This information was prepared by DST Retirement Solutions (DST RS) and is intended for distribution to retirement plans, HSAs, and HRAs. Copyright 2016 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**

# Wells Fargo Omega Growth Fund (A)

The Fund seeks long-term capital appreciation. The Fund normally invests primarily in equity securities of companies of any size that have the prospect for improving sales and earnings growth rates, enjoy a competitive advantage and that are believed to have effective management. The Fund may invest up to 25% in equity securities of foreign issuers, including ADRs and similar investments.



## Characteristics

Asset Class ..... STOCK  
 Category ..... Large Growth  
 Ticker ..... EKOAX  
 Fund Inception ..... 04/29/1968  
 Manager ..... Smith/Pence  
 Manager Tenure (yrs.) ..... 5.62  
 Turnover (%) ..... 94.00%  
 Total Net Assets (\$mil.) ..... \$851.55  
 Avg. Market Cap (\$mil.) ..... \$33,772.54  
 No. of Securities ..... 65

## Largest Holdings (as of 11/30/2015)

Apple ..... 5.89%  
 Amazon.com ..... 4.40%  
 Facebook ..... 3.91%  
 Home Depot ..... 3.79%  
 Visa ..... 3.56%  
 ServiceMaster Global Holdings ..... 2.63%  
 Alphabet ..... 2.47%  
 Alphabet Inc Class C Capital Stock ..... 2.40%  
 UnitedHealth Group ..... 2.06%  
 Bristol-Myers Squibb ..... 2.01%

*Fund investments change daily and may differ.*

## Asset Allocation

Domestic Stock ..... 93.91%  
 Foreign Stock ..... 4.93%  
 Cash ..... 1.16%

## Fee Summary

Total Annual Operating Expenses (12/01/2014) ..... 1.27%  
 Total Annual Operating Expenses (per \$1,000) ..... \$12.70  
 Net Expense Ratio ..... 1.27%

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 ..... 5.75%  
 Maximum Deferred Sales Charge ..... N/A

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the 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](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.

## Performance at NAV (as of 12/31/2015)

|                   | Total Return |        | Annualized Total Return |        |         |
|-------------------|--------------|--------|-------------------------|--------|---------|
|                   | 3-Month      | 1-Year | 3-Year                  | 5-Year | 10-Year |
| <b>Fund</b>       | 7.12%        | 1.04%  | 13.25%                  | 10.48% | 8.97%   |
| <b>Benchmark*</b> | 7.86%        | 5.52%  | 17.17%                  | 14.06% | 8.70%   |

| Calendar Yr. Returns | 2006   | 2007   | 2008    | 2009   | 2010   | 2011   | 2012   | 2013   | 2014   | 2015  |
|----------------------|--------|--------|---------|--------|--------|--------|--------|--------|--------|-------|
| <b>Fund</b>          | 5.12%  | 11.43% | -27.75% | 42.53% | 18.99% | -5.67% | 20.09% | 38.85% | 3.55%  | 1.04% |
| <b>Benchmark*</b>    | 11.01% | 9.83%  | -34.92% | 31.57% | 15.05% | 4.65%  | 14.61% | 32.75% | 14.89% | 5.52% |

\* 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 [www.wellsfargo.com/advantagefunds](http://www.wellsfargo.com/advantagefunds).

**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.**

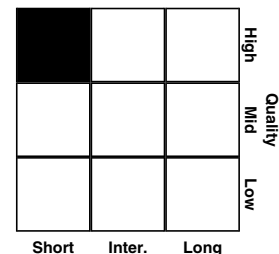
*This material must be preceded or accompanied by a current prospectus for the fund which contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained at [www.wellsfargo.com/advantagefunds](http://www.wellsfargo.com/advantagefunds).*

This information was prepared by DST Retirement Solutions (DST RS) and is intended for distribution to retirement plans, HSAs, and HRAs. Copyright 2016 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**

# Franklin U.S. Govt. Securities Fund (A)

The Fund seeks income. The Fund invests substantially all of its assets in Government National Mortgage Association obligations (Ginnie Maes). Ginnie Maes represent an ownership interest in mortgage loans pooled together for sale to investors to finance purchases of homes.



## Characteristics

Asset Class ..... BOND  
 Category ..... Intermediate Government  
 Ticker ..... FKUSX  
 Fund Inception ..... 05/29/1970  
 Manager ..... Roger Bayston  
 Manager Tenure (yrs.) ..... 22.35  
 Turnover (%) ..... 69.10%  
 Total Net Assets (\$mil.) ..... \$6,231.33  
 30-day Yield (%) ..... 2.29%  
 Duration ..... 3.58

## Bond Sector (as of 09/30/2015)

Agency Mortgage-Backed ..... 88.39%  
 Commercial Mortgage-Backed ..... 9.95%  
 Cash & Equivalents ..... 1.66%  
*Fund investments change daily and may differ.*

## Asset Allocation

Domestic Bond ..... 98.34%  
 Cash ..... 1.66%

## Fee Summary

Total Annual Operating Expenses (02/01/2015) ..... 0.75%  
 Total Annual Operating Expenses (per \$1,000) ..... \$7.50  
 Net Expense Ratio ..... 0.75%

## Shareholder-type Fees

Redemption Fee ..... N/A  
 Purchase Fee ..... N/A  
 Maximum Sales Charge ..... 4.25%  
 Maximum Deferred Sales Charge ..... N/A

## Performance at NAV (as of 12/31/2015)

|                   | Total Return |        | Annualized Total Return |        |         |
|-------------------|--------------|--------|-------------------------|--------|---------|
|                   | 3-Month      | 1-Year | 3-Year                  | 5-Year | 10-Year |
| <b>Fund</b>       | 0.03%        | 0.94%  | 1.16%                   | 2.34%  | 3.93%   |
| <b>Benchmark*</b> | -0.84%       | 1.18%  | 0.81%                   | 2.02%  | 3.71%   |

| Calendar Yr. Returns | 2006  | 2007  | 2008   | 2009   | 2010  | 2011  | 2012  | 2013   | 2014  | 2015  |
|----------------------|-------|-------|--------|--------|-------|-------|-------|--------|-------|-------|
| <b>Fund</b>          | 3.69% | 6.36% | 6.88%  | 4.77%  | 6.08% | 6.81% | 1.53% | -1.68% | 4.31% | 0.94% |
| <b>Benchmark*</b>    | 3.84% | 5.87% | 10.43% | -0.32% | 4.98% | 6.08% | 1.73% | -1.25% | 2.52% | 1.18% |

\* The Barclays U.S. Government Intermediate Index is comprised of the U.S. Treasury and U.S. Agency Indices with maturities between one and ten years. The Index includes Treasuries and U.S. agency debentures. You cannot invest in an index.

Investors may obtain performance current to the most recent month end at [www.franklintempleton.com](http://www.franklintempleton.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.**

The market value of government securities are not guaranteed and may fluctuate. Government securities offer substantial protection against credit risk, but are subject to price changes due to changing interest rates.

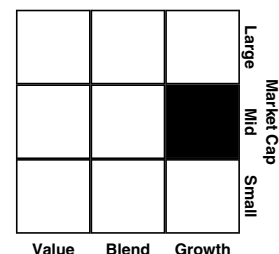
*This material must be preceded or accompanied by a current prospectus for the fund which contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained at [www.franklintempleton.com](http://www.franklintempleton.com).*

This information was prepared by DST Retirement Solutions (DST RS) and is intended for distribution to retirement plans, HSAs, and HRAs. Copyright 2016 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**

# Fidelity Adv. Stock Selector Mid Cap Fund (T)

The Fund seeks long-term growth of capital. The Fund normally invests primarily in stocks of domestic and foreign mid-cap companies similar in size to those included in the Russell Midcap Index or the S&P MidCap 400 Index. The Fund allocates assets across different market sectors.



## Characteristics

Asset Class ..... STOCK  
 Category ..... Mid-Cap Growth  
 Ticker ..... FMCAX  
 Fund Inception ..... 02/20/1996  
 Manager ..... Management Team  
 Manager Tenure (yrs.) ..... 4.77  
 Turnover (%) ..... 89.00%  
 Total Net Assets (\$mil.) ..... \$2,322.53  
 Avg. Market Cap (\$mil.) ..... \$7,059.44  
 No. of Securities ..... 184

## Largest Holdings (as of 11/30/2015)

Ametek ..... 3.50%  
 Roper Technologies ..... 3.24%  
 Idex ..... 2.46%  
 Westinghouse Air Brake Technologies ..... 2.09%  
 PPG Industries ..... 1.47%  
 Ecolab ..... 1.47%  
 Jarden ..... 1.42%  
 Capital One Financial ..... 1.40%  
 NVR ..... 1.32%  
 Teledyne Technologies ..... 1.30%  
*Fund investments change daily and may differ.*

## Asset Allocation

Domestic Stock ..... 91.94%  
 Foreign Stock ..... 4.25%  
 Cash ..... 3.81%

## Fee Summary

Total Annual Operating Expenses (01/29/2015) ..... 1.28%  
 Total Annual Operating Expenses (per \$1,000) ..... \$12.80  
 Net Expense Ratio ..... 1.28%

## Shareholder-type Fees

Redemption Fee ..... N/A  
 Purchase Fee ..... N/A  
 Maximum Sales Charge ..... 3.50%  
 Maximum Deferred Sales Charge ..... N/A

## Performance at NAV (as of 12/31/2015)

|                   | Total Return |        | Annualized Total Return |        |         |
|-------------------|--------------|--------|-------------------------|--------|---------|
|                   | 3-Month      | 1-Year | 3-Year                  | 5-Year | 10-Year |
| <b>Fund</b>       | 3.72%        | -3.74% | 11.30%                  | 9.23%  | 5.20%   |
| <b>Benchmark*</b> | 2.91%        | 2.02%  | 13.35%                  | 11.10% | 8.85%   |

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 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](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.

| Calendar Yr. Returns | 2006   | 2007   | 2008    | 2009   | 2010   | 2011   | 2012   | 2013   | 2014  | 2015   |
|----------------------|--------|--------|---------|--------|--------|--------|--------|--------|-------|--------|
| <b>Fund</b>          | 13.01% | 9.52%  | -52.42% | 46.48% | 23.75% | -5.22% | 19.00% | 30.64% | 9.64% | -3.74% |
| <b>Benchmark*</b>    | 5.81%  | 17.84% | -37.61% | 41.08% | 30.57% | -0.94% | 17.27% | 32.77% | 7.57% | 2.02%  |

\* The S&P 400 Growth Index represents the mid 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.advisor.fidelity.com](http://www.advisor.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.**

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

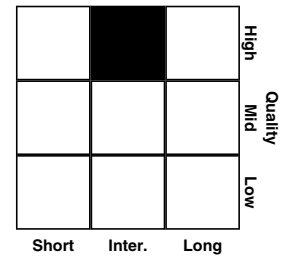
*This material must be preceded or accompanied by a current prospectus for the fund which contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained at [www.advisor.fidelity.com](http://www.advisor.fidelity.com).*

This information was prepared by DST Retirement Solutions (DST RS) and is intended for distribution to retirement plans, HSAs, and HRAs. Copyright 2016 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**

# Wells Fargo Core Bond Fund (A)

The Fund seeks total return, consisting of income and capital appreciation. The Fund normally invests primarily in investment-grade debt securities; up to 25% of assets in asset-backed securities, other than mortgage-backed securities; and up to 20% of assets in U.S. dollar-denominated debt securities of foreign issuers.



## Characteristics

|                                 |                        |
|---------------------------------|------------------------|
| Asset Class .....               | BOND                   |
| Category .....                  | Intermediate-Term Bond |
| Ticker .....                    | MBFAX                  |
| Fund Inception .....            | 06/30/1997             |
| Share Class Inception .....     | 10/31/2001             |
| Manager .....                   | Thomas O'Connor        |
| Manager Tenure (yrs.) .....     | 13.01                  |
| Turnover (%) .....              | 586.00%                |
| Total Net Assets (\$mil.) ..... | \$3,199.68             |
| 30-day Yield (%) .....          | 1.64%                  |
| Duration .....                  | 5.57                   |

## Bond Sector (as of 11/30/2015)

|                                  |        |
|----------------------------------|--------|
| Corporate Bond .....             | 26.44% |
| Agency Mortgage-Backed .....     | 25.20% |
| Government .....                 | 23.37% |
| Asset-Backed .....               | 9.57%  |
| Cash & Equivalents .....         | 7.17%  |
| Commercial Mortgage-Backed ..... | 4.77%  |
| Non-Agency Mortgage-Backed ..... | 1.57%  |
| Govt. Related .....              | 1.26%  |
| Municipal Taxable .....          | 0.60%  |
| Convertible .....                | 0.04%  |

*Fund investments change daily and may differ.*

## Asset Allocation

|                     |        |
|---------------------|--------|
| Domestic Bond ..... | 86.51% |
| Cash .....          | 7.16%  |
| Foreign Bond .....  | 6.22%  |
| Other .....         | 0.11%  |

## Fee Summary

|   |        |
|---|--------|
| Total Annual Operating Expenses (10/01/2015) .....  | 0.85%  |
| Total Annual Operating Expenses (per \$1,000) ..... | \$8.50 |
| Net Expense Ratio .....                             | 0.78%  |

## Shareholder-type Fees

|                                     |       |
|-------------------------------------|-------|
| Redemption Fee .....                | N/A   |
| Purchase Fee .....                  | N/A   |
| Maximum Sales Charge .....          | 4.50% |
| Maximum Deferred Sales Charge ..... | N/A   |

## Performance at NAV (as of 12/31/2015)

|                   | Total Return |        | Annualized Total Return |        |         |
|-------------------|--------------|--------|-------------------------|--------|---------|
|                   | 3-Month      | 1-Year | 3-Year                  | 5-Year | 10-Year |
| <b>Fund</b>       | -0.70%       | 0.21%  | 1.17%                   | 3.53%  | 4.85%   |
| <b>Benchmark*</b> | -0.57%       | 0.55%  | 1.44%                   | 3.25%  | 4.51%   |

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 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](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.

| Calendar Yr. Returns | 2006  | 2007  | 2008  | 2009   | 2010  | 2011  | 2012  | 2013   | 2014  | 2015  |
|----------------------|-------|-------|-------|--------|-------|-------|-------|--------|-------|-------|
| <b>Fund</b>          | 3.89% | 6.14% | 2.63% | 11.09% | 7.44% | 8.20% | 6.13% | -2.28% | 5.76% | 0.21% |
| <b>Benchmark*</b>    | 4.33% | 4.80% | 5.24% | 5.93%  | 6.54% | 7.84% | 4.21% | -2.02% | 5.97% | 0.55% |

\* The 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.wellsfargo.com/advantagefunds](http://www.wellsfargo.com/advantagefunds).

**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.wellsfargo.com/advantagefunds](http://www.wellsfargo.com/advantagefunds).*

This information was prepared by DST Retirement Solutions (DST RS) and is intended for distribution to retirement plans, HSAs, and HRAs. Copyright 2016 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 High Yield Fund (A)

The Fund seeks maximum total return, consistent with preservation of capital and prudent investment management. The Fund normally invests primarily in a diversified portfolio of high yield securities rated below investment grade or, if unrated, determined to be of comparable quality. The Fund may invest, without limitation, in derivative instruments, such as options, futures contracts or swap agreements, or in mortgage- or asset-backed securities.

## Characteristics

|                                 |                 |
|---------------------------------|-----------------|
| Asset Class .....               | BOND            |
| Category .....                  | High Yield Bond |
| Ticker .....                    | PHDAX           |
| Fund Inception .....            | 12/15/1992      |
| Share Class Inception .....     | 01/13/1997      |
| Manager .....                   | Andrew Jessop   |
| Manager Tenure (yrs.) .....     | 5.98            |
| Turnover (%) .....              | 39.00%          |
| Total Net Assets (\$mil.) ..... | \$8,530.09      |
| 30-day Yield (%) .....          | 5.12%           |
| Duration .....                  | 3.88            |

## Bond Sector (as of 09/30/2015)

|                                  |        |
|----------------------------------|--------|
| Corporate Bond .....             | 86.40% |
| Cash & Equivalents .....         | 8.80%  |
| Swap .....                       | 2.29%  |
| Convertible .....                | 1.62%  |
| Government .....                 | 0.53%  |
| Bank Loan .....                  | 0.16%  |
| Commercial Mortgage-Backed ..... | 0.06%  |
| Non-Agency Mortgage-Backed ..... | 0.04%  |
| Municipal Taxable .....          | 0.03%  |
| Preferred Stock .....            | 0.01%  |

*Fund investments change daily and may differ.*

## Asset Allocation

|                     |        |
|---------------------|--------|
| Domestic Bond ..... | 71.90% |
| Foreign Bond .....  | 21.47% |
| Cash .....          | 4.43%  |
| Other .....         | 2.04%  |
| Convertibles .....  | 0.15%  |
| Preferreds .....    | 0.01%  |

## Fee Summary

|   |        |
|---|--------|
| Total Annual Operating Expenses (07/31/2015) .....  | 0.91%  |
| Total Annual Operating Expenses (per \$1,000) ..... | \$9.10 |
| Net Expense Ratio .....                             | 0.90%  |

## Shareholder-type Fees

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

## Performance at NAV (as of 12/31/2015)

|                   | Total Return |        | Annualized Total Return |        |         |
|-------------------|--------------|--------|-------------------------|--------|---------|
|                   | 3-Month      | 1-Year | 3-Year                  | 5-Year | 10-Year |
| <b>Fund</b>       | -0.58%       | -2.20% | 2.00%                   | 4.66%  | 5.80%   |
| <b>Benchmark*</b> | -2.07%       | -4.47% | 1.69%                   | 5.04%  | 6.96%   |

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 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](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.

| Calendar Yr. Returns | 2006   | 2007  | 2008    | 2009   | 2010   | 2011  | 2012   | 2013  | 2014  | 2015   |
|----------------------|--------|-------|---------|--------|--------|-------|--------|-------|-------|--------|
| <b>Fund</b>          | 9.00%  | 3.31% | -23.98% | 43.56% | 13.84% | 3.64% | 14.15% | 5.40% | 2.95% | -2.20% |
| <b>Benchmark*</b>    | 11.85% | 6.98% | -26.16% | 58.21% | 15.12% | 4.98% | 15.81% | 7.44% | 2.45% | -4.47% |

\* The 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 <https://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. 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.

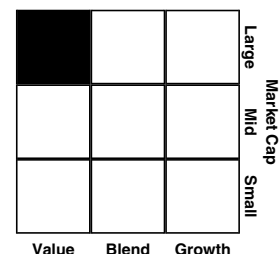
*This material must be preceded or accompanied by a current prospectus for the fund which contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained at <https://www.pimco.com/>.*

This information was prepared by DST Retirement Solutions (DST RS) and is intended for distribution to retirement plans, HSAs, and HRAs. Copyright 2016 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**

# Templeton Foreign Fund (A)

The Fund seeks long-term capital growth. The Fund normally invests primarily in foreign equity securities, which may include developing markets. Although the Fund will search for investments across a large number of countries and sectors, from time to time, based on economic conditions, the Fund may have significant positions in particular countries or sectors.



## Characteristics

Asset Class ..... STOCK  
 Category ..... Foreign Large Value  
 Ticker ..... TEMFX  
 Fund Inception ..... 10/05/1982  
 Manager ..... Tucker Scott  
 Manager Tenure (yrs.) ..... 8.42  
 Turnover (%) ..... 29.12%  
 Total Net Assets (\$mil.) ..... \$6,721.33  
 Avg. Market Cap (\$mil.) ..... \$18,729.82  
 No. of Securities ..... 104

## Region (as of 09/30/2015)

Europe ..... 38.12%  
 Asia ex-Japan ..... 22.90%  
 United Kingdom ..... 19.21%  
 Japan ..... 6.45%  
 Canada ..... 6.36%  
 United States ..... 4.00%  
 Mideast ..... 2.01%  
 Latin America ..... 0.59%  
 Australia & New Zealand ..... 0.35%  
*Fund investments change daily and may differ.*

## Asset Allocation

Foreign Stock ..... 89.84%  
 Cash ..... 4.36%  
 Domestic Stock ..... 3.75%  
 Other ..... 2.05%

## Fee Summary

Total Annual Operating Expenses (01/01/2015) ..... 1.18%  
 Total Annual Operating Expenses (per \$1,000) ..... \$11.80  
 Net Expense Ratio ..... 1.18%

## Shareholder-type Fees

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

## Performance at NAV (as of 12/31/2015)

|                   | Total Return |        | Annualized Total Return |        |         |
|-------------------|--------------|--------|-------------------------|--------|---------|
|                   | 3-Month      | 1-Year | 3-Year                  | 5-Year | 10-Year |
| <b>Fund</b>       | 1.50%        | -7.09% | 1.77%                   | 1.75%  | 2.99%   |
| <b>Benchmark*</b> | 3.24%        | -5.66% | 1.49%                   | 1.06%  | 2.92%   |

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](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.

| Calendar Yr. Returns | 2006   | 2007   | 2008    | 2009   | 2010   | 2011    | 2012   | 2013   | 2014    | 2015   |
|----------------------|--------|--------|---------|--------|--------|---------|--------|--------|---------|--------|
| <b>Fund</b>          | 19.93% | 17.24% | -46.09% | 49.73% | 8.50%  | -12.71% | 18.55% | 27.17% | -10.80% | -7.09% |
| <b>Benchmark*</b>    | 26.65% | 22.24% | -45.53% | 41.45% | 11.15% | -13.71% | 16.83% | 15.29% | -3.87%  | -5.66% |

\* 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.

Investors may obtain performance current to the most recent month end at [www.franklintempleton.com](http://www.franklintempleton.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.

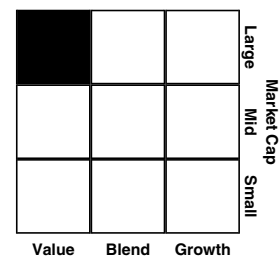
*This material must be preceded or accompanied by a current prospectus for the fund which contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained at [www.franklintempleton.com](http://www.franklintempleton.com).*

This information was prepared by DST Retirement Solutions (DST RS) and is intended for distribution to retirement plans, HSAs, and HRAs. Copyright 2016 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**

# Franklin Mutual Shares Fund (A)

The Fund seeks capital appreciation, which may occasionally be short term; income is secondary. The Fund normally invests primarily in equity securities of U.S. and foreign companies believed to be undervalued. The Fund may invest a significant portion (up to 35%) of its assets in foreign securities.



## Characteristics

Asset Class ..... STOCK  
 Category ..... Large Value  
 Ticker ..... TESIX  
 Fund Inception ..... 07/01/1949  
 Share Class Inception ..... 11/01/1996  
 Manager ..... Langerman/Segal  
 Manager Tenure (yrs.) ..... 10.62  
 Turnover (%) ..... 19.24%  
 Total Net Assets (\$mil.) ..... \$15,360.32  
 Avg. Market Cap (\$mil.) ..... \$38,791.06  
 No. of Securities ..... 146

## Largest Holdings (as of 09/30/2015)

White Mountains Insurance Group ..... 3.35%  
 Microsoft ..... 2.90%  
 Medtronic PLC ..... 2.77%  
 Merck ..... 2.61%  
 Time Warner Cable ..... 2.17%  
 Eli Lilly ..... 2.16%  
 PNC Financial Services Group ..... 2.10%  
 American International Group ..... 1.97%  
 Teva Pharmaceutical Industries Ltd ADR ..... 1.97%  
 British American Tobacco ..... 1.83%  
*Fund investments change daily and may differ.*

## Asset Allocation

Domestic Stock ..... 69.47%  
 Foreign Stock ..... 18.89%  
 Cash ..... 6.27%  
 Domestic Bond ..... 3.27%  
 Other ..... 2.10%

## Fee Summary

Total Annual Operating Expenses (05/01/2015) ..... 1.10%  
 Total Annual Operating Expenses (per \$1,000) ..... \$11.00  
 Net Expense Ratio ..... 1.10%

## Shareholder-type Fees

Redemption Fee ..... N/A  
 Purchase Fee ..... N/A  
 Maximum Sales Charge ..... 5.75%  
 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 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](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.

## Performance at NAV (as of 12/31/2015)

|                   | Total Return |        | Annualized Total Return |        |         |
|-------------------|--------------|--------|-------------------------|--------|---------|
|                   | 3-Month      | 1-Year | 3-Year                  | 5-Year | 10-Year |
| <b>Fund</b>       | 3.33%        | -4.10% | 9.54%                   | 8.18%  | 4.72%   |
| <b>Benchmark*</b> | 6.05%        | -3.13% | 12.82%                  | 10.96% | 5.80%   |

| Calendar Yr. Returns | 2006   | 2007   | 2008    | 2009   | 2010   | 2011   | 2012   | 2013   | 2014   | 2015   |
|----------------------|--------|--------|---------|--------|--------|--------|--------|--------|--------|--------|
| <b>Fund</b>          | 17.98% | 2.97%  | -38.10% | 27.84% | 11.41% | -1.79% | 14.75% | 27.74% | 7.30%  | -4.10% |
| <b>Benchmark*</b>    | 20.80% | 10.43% | -39.22% | 21.18% | 15.10% | -0.48% | 17.68% | 31.99% | 12.36% | -3.13% |

\* 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.franklintempleton.com](http://www.franklintempleton.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.**

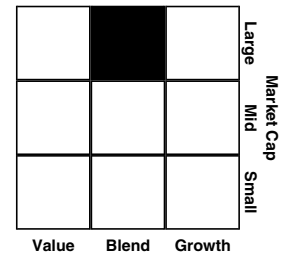
*This material must be preceded or accompanied by a current prospectus for the fund which contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained at [www.franklintempleton.com](http://www.franklintempleton.com).*

This information was prepared by DST Retirement Solutions (DST RS) and is intended for distribution to retirement plans, HSAs, and HRAs. Copyright 2016 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**

# Wells Fargo Index Fund (A)

The Fund seeks to replicate the total rate of return of the S&P 500 Index, before fees and expenses. The Fund invests substantially all of its assets in the Index Portfolio. The Fund normally invests primarily in a diversified portfolio of equity securities designed to replicate the holdings and weightings of the stocks comprising the S&P 500 Index.



## Characteristics

Asset Class ..... STOCK  
 Category ..... Large Blend  
 Ticker ..... WFLX  
 Fund Inception ..... 02/14/1985  
 Share Class Inception ..... 11/04/1998  
 Manager ..... John Campbell  
 Manager Tenure (yrs.) ..... 2.90  
 Turnover (%) ..... 4.00%  
 Total Net Assets (\$mil.) ..... \$2,325.18  
 Avg. Market Cap (\$mil.) ..... \$74,536.73  
 No. of Securities ..... 511

## Largest Holdings (as of 11/30/2015)

Apple ..... 3.58%  
 Microsoft ..... 2.31%  
 Exxon Mobil Corporation ..... 1.81%  
 General Electric ..... 1.50%  
 Johnson & Johnson ..... 1.49%  
 S+p 500 Future Dec15 Xcme 20151217 ..... 1.47%  
 Wells Fargo ..... 1.37%  
 Amazon.com ..... 1.35%  
 Berkshire Hathaway ..... 1.33%  
 JP Morgan Chase ..... 1.31%  
*Fund investments change daily and may differ.*

## Asset Allocation

Domestic Stock ..... 98.04%  
 Cash ..... 1.27%  
 Foreign Stock ..... 0.69%

## Fee Summary

Total Annual Operating Expenses (10/01/2015) ..... 0.63%  
 Total Annual Operating Expenses (per \$1,000) ..... \$6.30  
 Net Expense Ratio ..... 0.56%

## 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 12/31/2015)

|                   | Total Return |        | Annualized Total Return |        |         |
|-------------------|--------------|--------|-------------------------|--------|---------|
|                   | 3-Month      | 1-Year | 3-Year                  | 5-Year | 10-Year |
| <b>Fund</b>       | 6.91%        | 0.87%  | 14.50%                  | 11.97% | 6.75%   |
| <b>Benchmark*</b> | 7.04%        | 1.38%  | 15.11%                  | 12.57% | 7.31%   |

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 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](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.

| Calendar Yr. Returns | 2006   | 2007   | 2008    | 2009   | 2010   | 2011  | 2012   | 2013   | 2014   | 2015  |
|----------------------|--------|--------|---------|--------|--------|-------|--------|--------|--------|-------|
| <b>Fund</b>          | 15.19% | 4.94%  | -37.35% | 25.91% | 14.49% | 1.59% | 15.41% | 31.65% | 13.03% | 0.87% |
| <b>Benchmark*</b>    | 15.79% | 10.14% | -37.00% | 26.46% | 15.06% | 2.11% | 16.00% | 32.39% | 13.69% | 1.38% |

\* 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.evergreeninvestments.com](http://www.evergreeninvestments.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.evergreeninvestments.com](http://www.evergreeninvestments.com).*

This information was prepared by DST Retirement Solutions (DST RS) and is intended for distribution to retirement plans, HSAs, and HRAs. Copyright 2016 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**

# Wells Fargo Stable Return Fund N60

## Investment Objective

The Fund seeks to provide investors with a moderate level of stable income without principal volatility. There is no assurance that the Fund will achieve its objective.



The risk indicator is based on the Fund's asset category. Money market and stable value investments are considered lower risk, fixed-income and balanced fund investments are considered higher risk, and equity investments are considered the highest risk.

## Performance (as of October 31, 2015)

|                               | Total Return |              |              | Annualized Total Return |              |              |
|-------------------------------|--------------|--------------|--------------|-------------------------|--------------|--------------|
|                               | 1-Month      | 3-Month      | 1-Year       | 3-Year                  | 5-Year       | 10-Year      |
| <b>Fund</b>                   | <b>0.08%</b> | <b>0.23%</b> | <b>0.94%</b> | <b>0.97%</b>            | <b>1.25%</b> | <b>2.41%</b> |
| <i>Benchmark</i> <sup>1</sup> | 0.00%        | 0.01%        | 0.02%        | 0.04%                   | 0.05%        | 1.23%        |

<sup>1</sup>Citi Treasury Bill 3 Mon USD

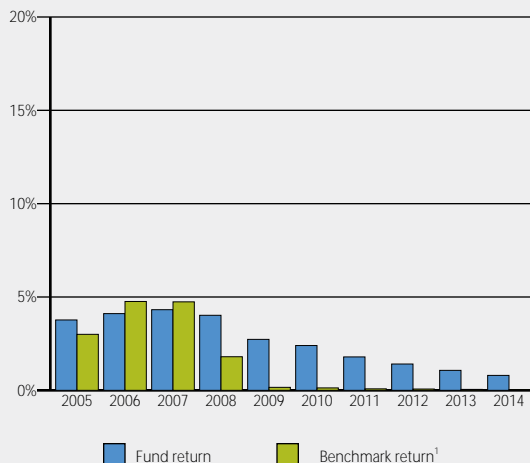
This benchmark represents an appropriate broad-based securities market index.

Benchmarks are not investments and are shown for performance comparison purposes only.

## Portfolio Characteristics

|                              |                 |
|------------------------------|-----------------|
| Fund Inception Date.....     | October 1, 1985 |
| Total Assets in Class.....   | N/A             |
| Gross Expense Ratio.....     | 0.96%           |
| Net Expense Ratio.....       | 0.96%           |
| Portfolio Turnover Rate..... | 33.02%          |

## Annual Total Returns



Figures quoted represent past performance, which is no guarantee of future results. Investment return and principal value and yields of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower due to market volatility. These returns include reinvestment of dividends and capital gains. Government bonds are not insured or guaranteed by the U.S. Government.

Fund information contained herein (including performance information) is obtained from reliable sources including Morningstar and/or mutual fund companies, but is not guaranteed as to accuracy, completeness and timeliness. Provider shall not be liable for any errors in content or for any actions taken in reliance thereon. An investor should consider the funds' investment objectives, risks, charges and expenses carefully before investing or sending money. **This and other important information about the investment company can be found in the fund prospectus, when available. To obtain a copy of the prospectus, please contact the fund company or call a retirement service representative. Please read the prospectus carefully before investing.**

All rights reserved for Morningstar, Inc. data. The information contained herein: (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. Annual Total Returns may be based, in part, on adjusted historical returns for periods prior to the fund's actual inception. These calculated returns reflect the historical performance of the oldest share class of the fund, adjusted to reflect the fees and expenses of this share class. While the inclusion of pre-inception data provides valuable insight into the probable long-term behavior of newer share classes of a fund, investors should be aware that an adjusted historical return can only provide an approximation of that behavior.

A collective investment fund is a pooled investment vehicle that is exempt from SEC registration as an investment company under Section 3(c)(11) of the Investment Company Act of 1940 and maintained by a bank or trust company for the collective investment of qualified retirement plans. CIFs are authorized by the Office of the Comptroller of the Currency (OCC) and are also known as "A2" funds, referring to the section in OCC rules that defines them. **The Fund is not a mutual fund and not subject to the same registration requirements and restrictions as mutual funds.**

Investment in retirement plans:

**NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE**



## Employee Enrollment Instructions

***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. In order to access the online enrollment process, you will need to go to log-in to the website using the following credentials:

Website: [www.kPlanSelect.com](http://www.kPlanSelect.com)  
Username: Social Security Number (SSN)  
Password: Last 4 Digits of SSN

[Note: Immediately upon log-in, you will be required to change your username and password.]

### STEP

# 1

## Enter Contact & Beneficiary Information

Every 401(k) plan is dependent on complete and accurate account and contact information in order to function properly. Your employer has already provided us with some basic information. We need you to provide/verify the following:

### Employee Information

- Full Legal Name
- Mailing Address
- eMail Address
- Telephone Number

### Beneficiary Information

- Full Name
- Mailing Address
- Telephone Number
- Social Security Number

### STEP

# 2

## Designate Payroll Deferrals & Investment Elections

In order to participate in the 401(k) plan you first need to determine how much you would like to contribute to your account each pay period. You will also need to decide how you would like your contributions allocated among the available investment options.

### How much to defer each paycheck?

- Flat Dollar Amount
- Percentage of Gross Pay

### How to allocate your money?

- New Contributions
- Existing Balances

**Need Help?** There are a variety of online tools available to you on the website. This includes a **paycheck calculator** to help you determine the impact of different contribution rates. A **financial planning tool** is also available to help you determine how much you need to save and what types of investments you might consider. Go to **[www.eplaneducation.com](http://www.eplaneducation.com)** to access these tools.



## Employee Enrollment Instructions

STEP

3

### **Print & Sign Enrollment Form**

After you have completed the first two steps, you should verify your entries by reviewing the pre-populated enrollment form. You must print, sign and deliver the form to your employer's payroll administrator to ensure your elections take affect in the next payroll.