



Snapshot Report

Prepared on: 1/13/2021 | Fund data as of 12/31/2020

Prepared For:

Financial Pathway 403b

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Standardized Performance Disclosure (Mutual Funds and ETFs only)

Standardized Returns for the period ended 12/31/2020. Returns for periods of less than one year are not annualized. Standardized Returns assume reinvestment of dividends and capital gains. It depicts performance without adjusting for the effects of taxation, but are adjusted to reflect sales charges and ongoing fund expenses. If adjusted for taxation, the performance quoted would be significantly reduced. The sales charge used in the calculation was obtained from the fund's most recent prospectus and/or shareholder report available to Morningstar.

*Investors should consider the investment objectives, risks, and charges and expenses of a fund carefully before investing. Prospectuses and, if available, the summary prospectuses, containing this and other information about the fund are available by contacting your financial consultant. Please read the prospectus and summary prospectus carefully before investing to make sure that the fund is appropriate for your goals and risk tolerance. **The performance information shown represents past performance and is not a guarantee of future results.** The investment return and principal value of an investment will fluctuate so that the shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information shown. For performance data current to the most recent month-end, please reference the Investment Company Contact Information section.*

Text in bold italics indicates extended performance which is based on the performance of the investment's oldest share class, adjusted for fees. Fi360 Fiduciary Scores calculated using extended performance are shown with a colored border.

Investment Name	Type	Product	Inception Share Class	Standardized Investment Return				Prospectus Expense Ratio		Load		12b-1 Fee
				1-Year	5-Year	10-Year	Since Inception	Net	Gross	Max Front	Max Deferred	
Large-Cap Equity												
American Funds American Mutual R6 (RMFGX)	MF	02/21/1950	05/01/2009	5.10	11.24	11.03	12.77	0.28	0.28	-	-	
American Funds Fundamental Invs R6 (RFNGX)	MF	08/01/1978	05/01/2009	15.30	14.07	12.82	14.69	0.28	0.28	-	-	
American Funds Growth Fund of Amer R6 (RGAGX)	MF	11/30/1973	05/01/2009	38.28	18.97	15.66	16.84	0.30	0.30	-	-	
American Funds Invmt Co of Amer R6 (RICGX)	MF	01/02/1934	05/01/2009	14.85	13.17	12.09	13.64	0.27	0.27	-	-	
American Funds Washington Mutual R6 (RWMGX)	MF	07/31/1952	05/01/2009	8.08	12.68	12.51	14.15	0.27	0.27	-	-	
DFA US Core Equity 2 I (DFQTX)	MF	09/15/2005	09/15/2005	15.70	13.41	12.21	9.10	0.20	0.20	-	-	
DFA US Large Cap Value I (DFLVX)	MF	02/19/1993	02/19/1993	-0.61	9.28	10.63	9.75	0.26	0.36	-	-	
Fidelity Advisor® Growth Opps Z (FZAHX)	MF	11/18/1987	08/13/2013	69.25	29.94	21.85	23.79	0.72	0.72	-	-	
Fidelity Advisor® New Insights Z (FZANX)	MF	07/31/2003	08/13/2013	24.09	16.17	13.82	14.16	0.72	0.72	-	-	
Fidelity Advisor® Stock Sel All Cp Z (FZAPX)	MF	09/28/1990	08/13/2013	25.02	15.80	13.27	13.62	0.53	0.53	-	-	0.06
Vanguard 500 Index Admiral (VFIAX)	MF	08/31/1976	11/13/2000	18.37	15.18	13.85	7.28	0.04	0.04	-	-	
Vanguard Equity-Income Adm (VEIRX)	MF	03/21/1988	08/13/2001	3.13	10.66	11.80	8.05	0.18	0.18	-	-	
Mid-Cap Equity												
Vanguard Mid Cap Index Admiral (VIMAX)	MF	05/21/1998	11/12/2001	18.24	13.28	12.40	10.53	0.05	0.05	-	-	
Small-Cap Equity												
DFA US Small Cap I (DFSTX)	MF	03/19/1992	03/19/1992	11.17	10.13	10.31	10.24	0.35	0.35	-	-	
DFA US Small Cap Value I (DFSVX)	MF	03/02/1993	03/02/1993	2.23	7.10	7.98	10.68	0.51	0.51	-	-	
Vanguard Small Cap Index Adm (VSMAX)	MF	10/03/1960	11/13/2000	19.11	13.60	12.01	9.68	0.05	0.05	-	-	
Developed International Equity												
American Funds Capital World Gr&Inc R6 (RWIGX)	MF	03/26/1993	05/01/2009	15.78	11.86	9.56	11.65	0.42	0.42	-	-	

Standardized Performance Disclosure (Cont.) (Mutual Funds and ETFs only)

Investment Name	Inception			Standardized Investment Return				Prospectus Expense Ratio		Load		
	Type	Product	Share Class	1-Year	5-Year	10-Year	Since Inception	Net	Gross	Max Front	Max Deferred	12b-1 Fee
Developed International Equity												
American Funds Europacific Growth R6 (REGRX)	MF	04/16/1984	05/01/2009	25.27	12.47	8.14	10.70	0.46	0.46	-	-	
American Funds New Perspective R6 (RNPGR)	MF	03/13/1973	05/01/2009	33.81	16.85	13.04	15.17	0.42	0.42	-	-	
DFA International Core Equity I (DFIEX)	MF	09/15/2005	09/15/2005	7.72	7.87	5.48	5.35	0.28	0.28	-	-	
DFA International Small Cap Value I (DISVX)	MF	12/29/1994	12/29/1994	0.81	5.27	5.49	6.99	0.64	0.64	-	-	
DFA International Small Company I (DFISX)	MF	09/30/1996	09/30/1996	9.26	8.55	6.73	7.11	0.52	0.52	-	-	
Fidelity Advisor® International Discv Z (FZAIX)	MF	12/31/1986	08/13/2013	21.51	9.88	7.46	7.97	0.66	0.66	-	-	
Vanguard Total Intl Stock Index Admiral (VTIAX)	MF	04/29/1996	11/29/2010	11.28	9.09	5.13	5.80	0.11	0.11	-	-	
Emerging Market Equity												
DFA Emerging Markets Core Equity I (DFCEX)	MF	04/05/2005	04/05/2005	13.86	11.43	3.04	7.97	0.48	0.48	-	-	
DFA Emerging Markets Value I (DFEVX)	MF	04/01/1998	04/01/1998	2.73	9.72	0.53	9.28	0.51	0.61	-	-	
Intermediate Fixed Income												
Fidelity Advisor® Investment Gr Bd Z (FIKQX)	MF	08/06/1971	10/02/2018	9.99	5.65	4.44	9.32	0.36	0.40	-	-	
- Contractual expense waiver of 0.04. Expires on 2020-12-31.												
Fidelity Advisor® Strategic Income Z (FIWDX)	MF	10/31/1994	10/02/2018	7.55	6.33	4.78	7.03	0.62	0.62	-	-	
Fidelity Advisor® Total Bond Z (FBKWX)	MF	10/15/2002	12/22/2014	9.44	5.72	4.64	4.72	0.36	0.40	-	-	
- Contractual expense waiver of 0.04. Expires on 2021-12-30.												
Vanguard Interm-Term Tx-Ex Adm (VWIUX)	MF	09/01/1977	02/12/2001	5.21	3.62	4.20	4.19	0.09	0.09	-	-	
Vanguard Total Bond Market Index Adm (VBTLX)	MF	12/11/1986	11/12/2001	7.72	4.46	3.80	4.39	0.05	0.05	-	-	
Short-Term Fixed Income												
Fidelity Advisor® Floating Rate Hi Inc Z (FIQSX)	MF	08/16/2000	10/02/2018	1.82	4.59	3.25	2.97	0.63	0.63	-	-	
International Fixed Income												
DFA Five-Year Global Fixed-Income I (DFGBX)	MF	11/06/1990	11/06/1990	1.52	2.20	2.41	4.96	0.26	0.26	-	-	
Fidelity Advisor® New Markets Income Z (FGBMX)	MF	05/04/1993	12/04/2018	4.61	6.24	5.55	7.57	0.73	0.73	-	-	
Vanguard Total Intl Bd Idx Admiral™ (VTABX)	MF	05/31/2013	05/31/2013	4.54	4.46	N/Av	4.20	0.11	0.11	-	-	
Allocation												
American Funds American Balanced R6 (RLBGX)	MF	07/25/1975	05/01/2009	11.22	10.36	10.27	11.77	0.26	0.26	-	-	
American Funds Capital Income Bldr R6 (RIRGX)	MF	07/30/1987	05/01/2009	3.60	6.92	6.85	8.65	0.27	0.27	-	-	
American Funds Income Fund of Amer R6 (RIDGX)	MF	11/30/1973	05/01/2009	5.31	8.55	8.60	10.71	0.26	0.26	-	-	
Fidelity Advisor Asset Manager® 50% Z (FIKZX)	MF	12/28/1988	10/02/2018	14.79	9.30	7.52	10.53	0.57	0.57	-	-	
TIAA-CREF Lifecycle Index 2020 Instl (TLWIX)	MF	09/30/2009	09/30/2009	13.07	9.25	8.11	8.56	0.10	0.21	-	-	

Standardized Performance Disclosure (Cont.) (Mutual Funds and ETFs only)

Investment Name	Inception			Standardized Investment Return				Prospectus Expense Ratio		Load		12b-1 Fee
	Type	Product	Share Class	1-Year	5-Year	10-Year	Since Inception	Net	Gross	Max Front	Max Deferred	
Allocation												
- Contractual expense waiver of 0.11. Expires on 2021-9-30.												
TIAA-CREF Lifecycle Index 2025 Instl (TLQIX)	MF	09/30/2009	09/30/2009	14.00	10.03	8.74	9.21	0.10	0.20	-	-	
- Contractual expense waiver of 0.10. Expires on 2021-9-30.												
TIAA-CREF Lifecycle Index 2030 Instl (TLHIX)	MF	09/30/2009	09/30/2009	14.76	10.79	9.36	9.86	0.10	0.20	-	-	
- Contractual expense waiver of 0.10. Expires on 2021-9-30.												
TIAA-CREF Lifecycle Index 2035 Instl (TLYIX)	MF	09/30/2009	09/30/2009	15.54	11.53	9.94	10.46	0.10	0.19	-	-	
- Contractual expense waiver of 0.09. Expires on 2021-9-30.												
TIAA-CREF Lifecycle Index 2040 Instl (TLZIX)	MF	09/30/2009	09/30/2009	16.27	12.21	10.42	10.89	0.10	0.19	-	-	
- Contractual expense waiver of 0.09. Expires on 2021-9-30.												
TIAA-CREF Lifecycle Index 2045 Instl (TLXIX)	MF	09/30/2009	09/30/2009	17.02	12.67	10.65	11.09	0.10	0.19	-	-	
- Contractual expense waiver of 0.09. Expires on 2021-9-30.												
TIAA-CREF Lifecycle Index 2050 Instl (TLLIX)	MF	09/30/2009	09/30/2009	17.20	12.82	10.72	11.16	0.10	0.19	-	-	
- Contractual expense waiver of 0.09. Expires on 2021-9-30.												
TIAA-CREF Lifecycle Index 2055 Instl (TTIIX)	MF	04/29/2011	04/29/2011	17.22	12.94	N/Av	10.18	0.10	0.20	-	-	
- Contractual expense waiver of 0.10. Expires on 2021-9-30.												
TIAA-CREF Lifecycle Index 2060 Instl (TVIIX)	MF	09/26/2014	09/26/2014	17.40	13.05	N/Av	10.44	0.10	0.26	-	-	
- Contractual expense waiver of 0.16. Expires on 2021-9-30.												
TIAA-CREF Lifecycle Index Ret Inc Instl (TRILX)	MF	09/30/2009	09/30/2009	12.05	7.97	6.81	7.13	0.10	0.26	-	-	
- Contractual expense waiver of 0.16. Expires on 2021-9-30.												
Vanguard Wellington™ Admiral™ (VWENX)	MF	07/01/1929	05/14/2001	10.68	10.84	9.95	8.09	0.17	0.17	-	-	
Stable Value / Money Market												
Vanguard Cash Rsrv Federal MnyMktAdmiral (VMRXX)	MF	06/04/1975	10/03/1989	0.58	1.30	0.69	3.03	0.10	0.10	-	-	
Vanguard Federal Money Market Investor (VMFXX)	MF	07/13/1981	07/13/1981	0.45	1.10	0.55	4.04	0.11	0.11	-	-	

Investment Snapshot

The Fi360 Fiduciary Score is a peer percentile ranking of an investment against a set of quantitative due diligence criteria selected to reflect prudent fiduciary management. The criteria include total returns, risk-adjusted returns, expenses, and other portfolio statistics. Investments are ranked according to their ability to meet due diligence criteria every month. The rank becomes the Fi360 Fiduciary Score. The Fi360 Fiduciary Score Average is a one-, three-, five- or ten-year rolling average of an investment's Fi360 Fiduciary Score. The Fi360 Fiduciary Score represents a suggested course of action and is not intended, nor should it be used, as the sole source of information for reaching an investment decision. Visit the Glossary or fi360.com/fi360-Fiduciary-Score for more information.

Investors should consider the investment objectives, risks, and charges and expenses of a fund carefully before investing. Prospectuses and, if available, the summary prospectuses, containing this and other information about the fund are available by contacting your financial consultant. Please read the prospectus and summary prospectus carefully before investing to make sure that the fund is appropriate for your goals and risk tolerance. The performance quoted reflects the reinvestment of dividends and capital gains and is net of expenses. It does not reflect the maximum sales charges, which are generally waived for investments within qualified plans. Such charges, if applied, would reduce the performance quoted. **The performance information shown represents past performance and is not a guarantee of future results.** The investment return and principal value of an investment will fluctuate so that the shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information shown. For performance data current to the most recent month-end, please reference the Investment Company Contact Information section. Text in bold italics indicates extended performance which is based on the performance of the investment's oldest share class, adjusted for fees. Fi360 Fiduciary Scores calculated using extended performance are shown with a colored border.

Investment Name	Ticker	Type	Fi360 Fiduciary Score®				Prosp. Net Exp Ratio % (% rank in peer group)	Total Return % (% rank in peer group)						
			Score	1 Yr	3 Yr	5 Yr		10 Yr	3-Month	YTD	1-Year	3-Year	5-Year	10-Year
Large-Cap Equity														
Peer Group: Large Blend														
Vanguard 500 Index Admiral	VFIAX	MF	0	0	2	10	6	0.04 (4)	12.15 (49)	18.37 (34)	18.37 (34)	14.14 (22)	15.18 (17)	13.85 (11)
American Funds Invmt Co of Amer R6	RICGX	MF	48	55	52	38	34	0.27 (15)	11.36 (70)	14.85 (60)	14.85 (60)	10.39 (73)	13.17 (58)	12.09 (63)
American Funds Fundamental Invs R6	RFNGX	MF	56	53	54	42	42	0.28 (16)	14.06 (28)	15.30 (57)	15.30 (57)	11.40 (59)	14.07 (42)	12.82 (42)
DFA US Core Equity 2 I	DFQTX	MF	60	66	49	41	34	0.20 (11)	17.76 (9)	15.70 (54)	15.70 (54)	10.60 (70)	13.41 (54)	12.21 (59)
American Funds Washington Mutual R6	RWMGX	MF	77	51	26	28	26	0.27 (15)	11.49 (67)	8.08 (91)	8.08 (91)	9.83 (79)	12.68 (67)	12.51 (50)
# of Fund/ETF peers			1,299	1,221	1,097	979	753	1,526	1,467	1,387	1,387	1,299	1,198	1,035
Median Fund/ETF in Large Blend								0.76	12.13	16.36	16.36	12.21	13.59	12.50
Russell 1000 TR USD									13.69	20.96	20.96	14.81	15.59	14.00
Peer Group: Large Growth														
Fidelity Advisor® Growth Opps Z	FZAHX	MF	0	0	4	18	-	0.72 (28)	18.74 (4)	69.25 (6)	69.25 (6)	39.75 (3)	29.94 (4)	21.85 (3)
American Funds Growth Fund of Amer R6	RGAGX	MF	36	49	44	37	46	0.30 (5)	16.13 (13)	38.28 (36)	38.28 (36)	20.07 (56)	18.97 (42)	15.66 (43)
Fidelity Advisor® New Insights Z	FZANX	MF	69	64	49	43	-	0.72 (28)	8.84 (90)	24.09 (81)	24.09 (81)	15.57 (81)	16.17 (75)	13.82 (76)
Fidelity Advisor® Stock Sel All Cp Z	FZAPX	MF	83	80	70	57	-	0.53 (12)	15.81 (16)	25.02 (80)	25.02 (80)	14.82 (85)	15.80 (78)	13.27 (83)
# of Fund/ETF peers			1,268	1,208	1,121	1,043	727	1,336	1,331	1,316	1,316	1,268	1,209	1,056
Median Fund/ETF in Large Growth								0.92	12.15	34.36	34.36	20.82	18.42	15.36
Russell 1000 Growth TR USD									11.39	38.49	38.49	22.98	21.00	17.20

Investment Snapshot (Cont.)

Investment Name	Ticker	Type	Fi360 Fiduciary Score®					Prosp. Net Exp Ratio % (% rank in peer group)	Total Return % (% rank in peer group)					
			Score	Average					3-Month	YTD	1-Year	3-Year	5-Year	10-Year
				1 Yr	3 Yr	5 Yr	10 Yr							
Peer Group: Large Value														
American Funds American Mutual R6	RMFGX	MF	0	14	37	33	24	0.28 (7)	8.35 (95)	5.10 (27)	5.10 (27)	8.02 (16)	11.24 (15)	11.03 (18)
Vanguard Equity-Income Adm	VEIRX	MF	0	0	0	2	4	0.18 (5)	13.15 (72)	3.13 (43)	3.13 (43)	6.85 (31)	10.66 (23)	11.80 (5)
DFA US Large Cap Value I	DFLVX	MF	70	65	34	23	18	0.26 (7)	18.52 (23)	-0.61 (78)	-0.61 (78)	3.28 (82)	9.28 (51)	10.63 (25)
# of Fund/ETF peers			1,172	1,130	1,017	924	656	1,226	1,219	1,212	1,212	1,172	1,108	950
Median Fund/ETF in Large Value								0.86	15.50	2.55	2.55	5.72	9.29	9.76
Russell 1000 Value TR USD									16.25	2.79	2.79	6.06	9.73	10.50
Mid-Cap Equity														
Peer Group: Mid-Cap Blend														
Vanguard Mid Cap Index Admiral	VIMAX	MF	0	0	2	5	5	0.05 (5)	18.02 (71)	18.24 (20)	18.24 (20)	12.04 (15)	13.28 (19)	12.40 (12)
# of Fund/ETF peers			387	371	314	274	199	421	419	409	409	387	350	288
Median Fund/ETF in Mid-Cap Blend								0.93	21.03	12.52	12.52	8.16	11.16	10.49
Russell Mid Cap TR USD									19.91	17.10	17.10	11.60	13.39	12.41
Small-Cap Equity														
Peer Group: Small Blend														
Vanguard Small Cap Index Adm	VSMAX	MF	0	18	23	24	13	0.05 (3)	27.10 (63)	19.11 (18)	19.11 (18)	11.22 (9)	13.60 (7)	12.01 (8)
DFA US Small Cap I	DFSTX	MF	53	50	34	21	12	0.35 (11)	28.70 (44)	11.17 (52)	11.17 (52)	5.55 (66)	10.13 (62)	10.31 (42)
# of Fund/ETF peers			661	634	555	451	331	691	690	679	679	661	624	500
Median Fund/ETF in Small Blend								1.01	27.92	11.28	11.28	6.76	10.72	9.96
Russell 2000 TR USD									31.37	19.96	19.96	10.24	13.25	11.20
Peer Group: Small Value														
DFA US Small Cap Value I	DFS VX	MF	57	61	44	37	28	0.51 (8)	32.66 (47)	2.23 (60)	2.23 (60)	0.82 (75)	7.10 (66)	7.98 (51)
# of Fund/ETF peers			403	398	375	337	234	425	424	421	421	403	399	354
Median Fund/ETF in Small Value								1.11	32.20	3.52	3.52	2.20	7.86	8.02
Russell 2000 Value TR USD									33.36	4.63	4.63	3.72	9.65	8.65

Investment Snapshot (Cont.)

Investment Name	Ticker	Type	Fi360 Fiduciary Score®					Prosp. Net Exp Ratio % (% rank in peer group)	Total Return % (% rank in peer group)					
			Score	Average					3-Month	YTD	1-Year	3-Year	5-Year	10-Year
				1 Yr	3 Yr	5 Yr	10 Yr							
Developed International Equity														
Peer Group: Foreign Large Blend														
Vanguard Total Intl Stock Index Admiral	VTIAX	MF	0	8	5	14	24	0.11 (6)	16.90 (34)	11.28 (38)	11.28 (38)	4.98 (38)	9.09 (19)	5.13 (61)
DFA International Core Equity I	DFIEX	MF	49	67	48	36	27	0.28 (12)	17.42 (23)	7.72 (67)	7.72 (67)	2.68 (82)	7.87 (45)	5.48 (47)
# of Fund/ETF peers			713	689	569	495	320	816	803	787	787	713	669	517
Median Fund/ETF in Foreign Large Blend								0.90	15.82	9.23	9.23	4.53	7.70	5.41
MSCI ACWI Ex USA NR USD									17.01	10.65	10.65	4.88	8.92	4.91
Peer Group: Foreign Large Growth														
American Funds Europacific Growth R6	RERGX	MF	22	43	23	15	17	0.46 (6)	19.95 (8)	25.27 (33)	25.27 (33)	10.74 (44)	12.47 (35)	8.14 (37)
Fidelity Advisor® International Discv Z	FZAIX	MF	60	52	53	38	-	0.66 (14)	15.68 (29)	21.51 (53)	21.51 (53)	8.77 (73)	9.88 (80)	7.46 (57)
# of Fund/ETF peers			439	418	337	283	201	466	462	459	459	438	398	320
Median Fund/ETF in Foreign Large Growth								1.00	13.81	22.08	22.08	10.30	11.60	7.72
MSCI ACWI Ex USA Growth NR USD									13.92	22.20	22.20	10.01	11.97	6.93
Peer Group: Foreign Small/Mid Blend														
DFA International Small Company I	DFISX	MF	12	11	7	7	14	0.52 (11)	17.97 (46)	9.26 (60)	9.26 (60)	3.03 (38)	8.55 (33)	6.73 (39)
# of Fund/ETF peers			101	99	84	66	49	106	106	106	106	101	97	76
Median Fund/ETF in Foreign Small/Mid Blend								1.19	17.84	10.11	10.11	2.31	7.97	6.36
MSCI World Ex USA Small Cap NR USD									17.54	12.78	12.78	5.03	9.63	6.97
Peer Group: Foreign Small/Mid Value														
DFA International Small Cap Value I	DISVX	MF	56	52	36	22	23	0.64 (19)	19.81 (51)	0.81 (84)	0.81 (84)	-2.20 (79)	5.27 (66)	5.49 (69)
# of Fund/ETF peers			44	44	32	24	6	51	51	50	50	44	33	17
Median Fund/ETF in Foreign Small/Mid Value								1.02	19.83	5.69	5.69	-0.62	6.59	5.98
MSCI World Ex USA Value NR USD									19.30	-3.21	-3.21	-1.28	4.57	3.22

Investment Snapshot (Cont.)

Investment Name	Ticker	Type	Fi360 Fiduciary Score®					Prosp. Net Exp Ratio % (% rank in peer group)	Total Return % (% rank in peer group)					
			Score	1 Yr	3 Yr	5 Yr	10 Yr		3-Month	YTD	1-Year	3-Year	5-Year	10-Year
Peer Group: World Large Stock														
American Funds New Perspective R6	RNPGX	MF	0	0	0	1	1	0.42 (5)	17.21 (23)	33.81 (13)	33.81 (13)	18.14 (10)	16.85 (13)	13.04 (11)
American Funds Capital World Gr&Inc R6	RWIGX	MF	32	9	18	12	19	0.42 (5)	14.61 (46)	15.78 (48)	15.78 (48)	9.44 (51)	11.86 (46)	9.56 (45)
# of Fund/ETF peers			832	778	663	555	336	925	920	893	893	832	738	537
Median Fund/ETF in World Large Stock								1.01	14.37	15.50	15.50	9.51	11.42	9.29
MSCI ACWI Large Cap NR USD									13.89	16.45	16.45	10.47	12.52	9.24
Emerging Market Equity														
Peer Group: Diversified Emerging Mkts														
DFA Emerging Markets Core Equity I	DFCEX	MF	52	62	36	24	16	0.48 (9)	21.25 (25)	13.86 (70)	13.86 (70)	3.84 (72)	11.43 (58)	3.04 (64)
DFA Emerging Markets Value I	DFEVX	MF	86	83	44	43	44	0.51 (11)	20.97 (28)	2.73 (94)	2.73 (94)	-0.27 (94)	9.72 (82)	0.53 (97)
# of Fund/ETF peers			737	705	599	450	205	835	827	807	807	737	684	395
Median Fund/ETF in Diversified Emerging Mkts								1.20	19.13	17.66	17.66	5.68	11.88	3.75
MSCI EM NR USD									19.69	18.30	18.30	6.17	12.80	3.62
Intermediate Fixed Income														
Peer Group: Intermediate Core Bond														
Vanguard Total Bond Market Index Adm	VBTLX	MF	18	4	17	22	32	0.05 (8)	0.67 (73)	7.72 (53)	7.72 (53)	5.39 (37)	4.46 (44)	3.80 (50)
Fidelity Advisor® Investment Gr Bd Z	FIKQX	MF	26	14	-	-	-	0.36 (26)	1.25 (34)	9.99 (8)	9.99 (8)	6.34 (5)	5.65 (2)	4.44 (10)
# of Fund/ETF peers			405	390	347	316	221	439	434	425	425	405	378	348
Median Fund/ETF in Intermediate Core Bond								0.53	1.03	7.79	7.79	5.24	4.37	3.80
BBgBarc US Agg Bond TR USD									0.66	7.50	7.50	5.34	4.43	3.83
Peer Group: Intermediate Core-Plus Bond														
Fidelity Advisor® Total Bond Z	FBKWX	MF	21	12	6	6	-	0.36 (7)	1.99 (44)	9.44 (24)	9.44 (24)	6.12 (22)	5.72 (15)	4.64 (28)
# of Fund/ETF peers			581	562	485	432	304	624	624	613	613	581	537	481
Median Fund/ETF in Intermediate Core-Plus Bond								0.67	1.91	8.30	8.30	5.47	4.89	4.26
BBgBarc US Universal TR USD									1.29	7.57	7.57	5.45	4.87	4.16

Investment Snapshot (Cont.)

Investment Name	Ticker	Type	Fi360 Fiduciary Score®				Prosp. Net Exp Ratio % (% rank in peer group)	Total Return % (% rank in peer group)						
			Score	Average				3-Month	YTD	1-Year	3-Year	5-Year	10-Year	
			1 Yr	3 Yr	5 Yr	10 Yr								
Peer Group: Multisector Bond														
Fidelity Advisor® Strategic Income Z	FIWDX	MF	0	5	-	-	-	0.62 (19)	5.13 (29)	7.55 (34)	7.55 (34)	5.12 (33)	6.33 (21)	4.78 (46)
# of Fund/ETF peers			315	299	253	203	112	376	372	357	357	315	287	187
Median Fund/ETF in Multisector Bond								0.93	4.53	6.21	6.21	4.66	5.47	4.69
BBgBarc US Agg Bond Yld USD									0.30	1.46	1.46	2.53	2.50	2.41
Peer Group: Muni National Interm														
Vanguard Interm-Term Tx-Ex Adm	VWIUX	MF	0	0	5	3	8	0.09 (4)	1.68 (66)	5.21 (13)	5.21 (13)	4.44 (19)	3.62 (22)	4.20 (29)
# of Fund/ETF peers			270	260	229	197	148	314	312	297	297	270	261	212
Median Fund/ETF in Muni National Interm								0.59	1.89	4.33	4.33	3.99	3.24	3.85
BBgBarc Municipal 1-15 Yr TR USD									1.33	4.73	4.73	4.23	3.39	3.83
Short-Term Fixed Income														
Peer Group: Bank Loan														
Fidelity Advisor® Floating Rate Hi Inc Z	FIQSX	MF	0	8	-	-	-	0.63 (8)	4.04 (31)	1.82 (37)	1.82 (37)	3.33 (29)	4.59 (30)	3.25 (68)
# of Fund/ETF peers			247	236	220	176	79	256	255	250	250	247	236	134
Median Fund/ETF in Bank Loan								0.95	3.61	1.45	1.45	2.87	4.10	3.52
S&P/LSTA Leveraged Loan TR									3.81	3.12	3.12	4.01	5.23	4.31
Loans Outstanding		Custom	-	-	-	-	-	N/Av	N/Av	N/Av	N/Av	N/Av	N/Av	N/Av
S&P/LSTA Leveraged Loan TR									3.81	3.12	3.12	4.01	5.23	4.31
International Fixed Income														
Peer Group: Emerging Markets Bond														
Fidelity Advisor® New Markets Income Z	FGBMX	MF	72	74	-	-	-	0.73 (23)	6.72 (60)	4.61 (69)	4.61 (69)	2.32 (90)	6.24 (68)	5.55 (15)
# of Fund/ETF peers			265	256	209	140	56	286	286	278	278	265	227	100
Median Fund/ETF in Emerging Markets Bond								0.92	7.29	5.59	5.59	4.32	6.71	4.98
BBgBarc EM USD Aggregate TR USD									4.50	6.52	6.52	5.52	6.91	6.01

Investment Snapshot (Cont.)

Investment Name	Ticker	Type	Fi360 Fiduciary Score®				Prosp. Net Exp Ratio % (% rank in peer group)	Total Return % (% rank in peer group)						
			Score	Average				3-Month	YTD	1-Year	3-Year	5-Year	10-Year	
			1 Yr	3 Yr	5 Yr	10 Yr								
Peer Group: World Bond-USD Hedged														
Vanguard Total Intl Bd Idx Admiral™	VTABX	MF	40	15	13	-	-	0.11 (9)	1.03 (90)	4.54 (83)	4.54 (83)	5.09 (50)	4.46 (51)	N/Av
DFA Five-Year Global Fixed-Income I	DFGBX	MF	83	77	67	48	45	0.26 (16)	0.21 (97)	1.52 (97)	1.52 (97)	2.41 (97)	2.20 (97)	2.41 (86)
# of Fund/ETF peers			101	86	71	57	37	121	121	112	112	101	77	52
Median Fund/ETF in World Bond-USD Hedged								0.69	2.10	6.05	6.05	5.09	4.47	4.26
BBgBarc Global Aggregate TR Hdg USD									0.88	5.58	5.58	5.15	4.48	4.17

Allocation														
Peer Group: Allocation--30% to 50% Equity														
Fidelity Advisor Asset Manager® 50% Z	FIKZX	MF	0	0	-	-	-	0.57 (17)	9.33 (16)	14.79 (7)	14.79 (7)	8.71 (7)	9.30 (6)	7.52 (11)
TIAA-CREF Lifecycle Index Ret Inc Instl	TRILX	MF	0	0	1	3	-	0.10 (1)	6.50 (69)	12.05 (19)	12.05 (19)	7.97 (13)	7.97 (23)	6.81 (22)
# of Fund/ETF peers			559	530	450	401	258	581	579	567	567	559	530	361
Median Fund/ETF in Allocation--30% to 50% Equity								0.94	7.22	8.92	8.92	6.12	7.10	6.16
Morningstar Mod Con Tgt Risk TR USD									7.12	11.85	11.85	7.78	8.16	6.46

Peer Group: Allocation--50% to 70% Equity														
American Funds American Balanced R6	RLBGX	MF	30	5	2	1	1	0.26 (3)	7.72 (81)	11.22 (59)	11.22 (59)	9.07 (33)	10.36 (20)	10.27 (5)
Vanguard Wellington™ Admiral™	VWENX	MF	30	11	4	3	2	0.17 (2)	8.19 (75)	10.68 (65)	10.68 (65)	9.46 (27)	10.84 (12)	9.95 (11)
# of Fund/ETF peers			667	630	575	534	392	708	706	689	689	667	647	525
Median Fund/ETF in Allocation--50% to 70% Equity								0.97	9.57	12.27	12.27	8.24	9.21	8.02
Morningstar Mod Tgt Risk TR USD									10.24	12.82	12.82	8.54	9.74	7.76

Peer Group: Allocation--70% to 85% Equity														
American Funds Income Fund of Amer R6	RIDGX	MF	64	40	33	25	15	0.26 (2)	8.90 (91)	5.31 (83)	5.31 (83)	6.13 (75)	8.55 (73)	8.60 (42)
# of Fund/ETF peers			329	310	290	262	175	344	344	336	336	329	320	240
Median Fund/ETF in Allocation--70% to 85% Equity								1.02	12.53	13.29	13.29	8.44	10.08	8.44
Morningstar Mod Agg Tgt Risk TR USD									13.40	13.51	13.51	9.18	11.26	8.94

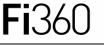
Investment Snapshot (Cont.)

Investment Name	Ticker	Type	Fi360 Fiduciary Score®				Prosp. Net Exp Ratio % (% rank in peer group)	Total Return % (% rank in peer group)						
			Score	1 Yr	3 Yr	5 Yr		10 Yr	3-Month	YTD	1-Year	3-Year	5-Year	10-Year
Peer Group: Target-Date 2020														
TIAA-CREF Lifecycle Index 2020 Instl	TLWIX	MF	0	0	0	0	-	0.10 (4)	7.94 (44)	13.07 (15)	13.07 (15)	8.68 (4)	9.25 (14)	8.11 (5)
# of Fund/ETF peers			166	152	125	94	66	186	186	179	179	166	143	107
Median Fund/ETF in Target-Date 2020								0.61	7.80	10.96	10.96	7.32	8.27	7.22
Morningstar Lifetime Mod 2020 TR USD									8.46	13.31	13.31	8.53	9.19	7.63
Peer Group: Target-Date 2025														
TIAA-CREF Lifecycle Index 2025 Instl	TLQIX	MF	0	0	0	0	-	0.10 (4)	9.07 (53)	14.00 (17)	14.00 (17)	9.22 (5)	10.03 (12)	8.74 (9)
# of Fund/ETF peers			198	187	156	128	57	228	225	222	222	198	176	127
Median Fund/ETF in Target-Date 2025								0.64	9.13	12.50	12.50	7.99	9.08	7.85
Morningstar Lifetime Mod 2025 TR USD									9.57	13.66	13.66	8.86	9.88	8.22
Peer Group: Target-Date 2030														
TIAA-CREF Lifecycle Index 2030 Instl	TLHIX	MF	0	0	0	1	-	0.10 (4)	10.21 (56)	14.76 (19)	14.76 (19)	9.76 (8)	10.79 (17)	9.36 (9)
# of Fund/ETF peers			205	192	166	130	76	238	235	232	232	205	183	126
Median Fund/ETF in Target-Date 2030								0.67	10.31	13.10	13.10	8.48	9.83	8.31
Morningstar Lifetime Mod 2030 TR USD									11.08	13.69	13.69	9.08	10.58	8.78
Peer Group: Target-Date 2035														
TIAA-CREF Lifecycle Index 2035 Instl	TLYIX	MF	0	0	1	2	-	0.10 (4)	11.33 (72)	15.54 (27)	15.54 (27)	10.25 (14)	11.53 (20)	9.94 (10)
# of Fund/ETF peers			192	181	153	125	54	221	218	215	215	192	170	121
Median Fund/ETF in Target-Date 2035								0.66	11.95	14.05	14.05	9.04	10.60	8.82
Morningstar Lifetime Mod 2035 TR USD									12.84	13.38	13.38	9.13	11.14	9.17
Peer Group: Target-Date 2040														
TIAA-CREF Lifecycle Index 2040 Instl	TLZIX	MF	0	0	0	0	-	0.10 (4)	12.53 (68)	16.27 (28)	16.27 (28)	10.68 (14)	12.21 (15)	10.42 (8)
# of Fund/ETF peers			205	192	166	130	76	232	229	226	226	205	183	126
Median Fund/ETF in Target-Date 2040								0.69	12.94	14.74	14.74	9.33	10.98	9.14
Morningstar Lifetime Mod 2040 TR USD									14.40	13.09	13.09	9.10	11.48	9.33

Investment Snapshot (Cont.)

Investment Name	Ticker	Type	Fi360 Fiduciary Score®				Prosp. Net Exp Ratio % (% rank in peer group)	Total Return % (% rank in peer group)						
			Score	1 Yr	3 Yr	5 Yr		10 Yr	3-Month	YTD	1-Year	3-Year	5-Year	10-Year
Peer Group: Target-Date 2045														
TIAA-CREF Lifecycle Index 2045 Instl	TLXIX	MF	0	0	0	0	-	0.10 (4)	13.69 (57)	17.02 (27)	17.02 (27)	11.08 (9)	12.67 (7)	10.65 (8)
# of Fund/ETF peers			192	181	153	125	54	221	218	215	215	192	170	120
Median Fund/ETF in Target-Date 2045								0.67	13.95	15.35	15.35	9.53	11.36	9.28
Morningstar Lifetime Mod 2045 TR USD									15.39	12.94	12.94	9.03	11.60	9.32
Peer Group: Target-Date 2050														
TIAA-CREF Lifecycle Index 2050 Instl	TLLIX	MF	0	0	0	0	-	0.10 (4)	13.98 (61)	17.20 (27)	17.20 (27)	11.16 (10)	12.82 (6)	10.72 (9)
# of Fund/ETF peers			204	191	165	129	54	231	228	225	225	204	182	106
Median Fund/ETF in Target-Date 2050								0.70	14.27	15.59	15.59	9.51	11.35	9.44
Morningstar Lifetime Mod 2050 TR USD									15.83	12.91	12.91	8.95	11.61	9.24
Peer Group: Target-Date 2055														
TIAA-CREF Lifecycle Index 2055 Instl	TTIIX	MF	0	0	0	2	-	0.10 (4)	14.16 (62)	17.22 (28)	17.22 (28)	11.22 (8)	12.94 (8)	N/Av
# of Fund/ETF peers			192	178	148	101	3	221	218	215	215	192	166	54
Median Fund/ETF in Target-Date 2055								0.68	14.54	15.69	15.69	9.63	11.56	9.44
Morningstar Lifetime Mod 2055 TR USD									16.02	12.90	12.90	8.88	11.60	9.13
Peer Group: Target-Date 2060+														
TIAA-CREF Lifecycle Index 2060 Instl	TVIIX	MF	0	0	3	-	-	0.10 (5)	14.32 (67)	17.40 (28)	17.40 (28)	11.31 (9)	13.05 (6)	N/Av
# of Fund/ETF peers			192	153	42	1	0	361	335	266	266	192	105	0
Median Fund/ETF in Target-Date 2060+								0.69	14.72	15.93	15.93	9.76	11.74	N/Av
Morningstar Lifetime Mod 2060 TR USD									16.15	12.89	12.89	8.80	11.57	9.00
Peer Group: World Allocation														
American Funds Capital Income Bldr R6	RIRGX	MF	55	26	19	13	13	0.27 (3)	9.60 (67)	3.60 (67)	3.60 (67)	4.40 (61)	6.92 (58)	6.85 (24)
# of Fund/ETF peers			444	421	377	324	175	499	493	481	481	444	416	301
Median Fund/ETF in World Allocation								1.09	10.43	6.73	6.73	5.40	7.17	6.02
Morningstar Gbl Allocation TR USD									10.38	13.54	13.54	8.32	9.75	7.21

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Investment Snapshot (Cont.)

Investment Name	Ticker	Type	Fi360 Fiduciary Score®				Prosp. Net Exp Ratio % (% rank in peer group)	Total Return % (% rank in peer group)						
			Score	1 Yr	3 Yr	5 Yr		10 Yr	3-Month	YTD	1-Year	3-Year	5-Year	10-Year
Stable Value / Money Market														
Peer Group: Money Market Taxable														
Vanguard Cash Rsrv Federal MnyMktAdmiral	VMRXX	MF	0	1	22	14	-	0.10 (3)	0.01 (5)	0.58 (2)	0.58 (2)	1.62 (1)	1.30 (1)	0.69 (1)
Vanguard Federal Money Market Investor	VMFXX	MF	0	0	0	1	-	0.11 (3)	0.01 (5)	0.45 (4)	0.45 (4)	1.46 (3)	1.10 (2)	0.55 (2)
# of Fund/ETF peers			527	502	410	386	0	595	581	569	569	526	458	408
Median Fund/ETF in Money Market Taxable								0.38	0.00	0.27	0.27	1.18	0.79	0.40
USTREAS T-Bill Auction Ave 3 Mon									0.02	0.38	0.38	1.51	1.17	0.61

Peer Group Definitions / Risk Disclosures

Allocation--30% to 50% Equity

Funds in allocation categories seek to provide both income and capital appreciation by investing in multiple asset classes, including stocks, bonds, and cash. These portfolios are dominated by domestic holdings and have equity exposures between 30% and 50%.

Allocation--50% to 70% Equity

Funds in allocation categories seek to provide both income and capital appreciation by investing in multiple asset classes, including stocks, bonds, and cash. These portfolios are dominated by domestic holdings and have equity exposures between 50% and 70%.

Allocation--70% to 85% Equity

Funds in allocation categories seek to provide both income and capital appreciation by investing in multiple asset classes, including stocks, bonds, and cash. These portfolios are dominated by domestic holdings and have equity exposures between 70% and 85%.

Bank Loan

Bank-loan portfolios primarily invest in floating-rate bank loans and floating-rate investment-grade securities instead of bonds. In exchange for their credit risk, these loans offer high interest payments that typically float above a common short-term benchmark such as the London Interbank Offered Rate, or LIBOR.

Diversified Emerging Mkts

Diversified emerging-markets portfolios tend to divide their assets among 20 or more nations, although they tend to focus on the emerging markets of Asia and Latin America rather than on those of the Middle East, Africa, or Europe. These portfolios invest predominantly in emerging market equities, but some funds also invest in both equities and fixed income investments from emerging markets.

Emerging Markets Bond

Emerging-markets bond portfolios invest more than 65% of their assets in foreign bonds from developing countries. The largest portion of the emerging-markets bond market comes from Latin America, followed by Eastern Europe. Africa, the Middle East, and Asia make up the rest.

Foreign Large Blend

Foreign large-blend portfolios invest in a variety of big international stocks. Most of these portfolios divide their assets among a dozen or more developed markets, including Japan, Britain, France, and Germany. These portfolios primarily invest in stocks that have market caps in the top 70% of each economically integrated market (such as Europe or Asia ex-Japan). The blend style is assigned to portfolios where neither growth nor value characteristics predominate. These portfolios typically will have less than 20% of assets invested in U.S. stocks.

Foreign Large Growth

Foreign large-growth portfolios focus on high-priced growth stocks, mainly outside of the United States. Most of these portfolios divide their assets among a dozen or more developed markets, including Japan, Britain, France, and Germany. These portfolios primarily invest in stocks that have market caps in the top 70% of each economically integrated market (such as Europe or Asia ex-Japan). Growth is defined based on fast growth (high growth rates for earnings, sales, book value, and cash flow) and high valuations (high price ratios and low dividend yields). These portfolios typically will have less than 20% of assets invested in U.S. stocks.

Foreign Small/Mid Blend

Foreign small/mid-blend portfolios invest in a variety of international stocks that are smaller. These portfolios primarily invest in stocks that fall in the bottom 30% of each economically integrated market (such as Europe or Asia ex-Japan). The blend style is assigned to portfolios where neither growth nor value characteristics predominate. These portfolios typically will have less than 20% of assets invested in U.S. stocks.

Foreign Small/Mid Value

Foreign small-/mid-value portfolios invest in international stocks that are smaller and less expensive than other stocks. These portfolios primarily invest in stocks that fall in the bottom 30% of each economically integrated market (such as Europe or Asia ex-Japan). Value is defined based on low valuations (low price ratios and high dividend yields) and slow growth (low growth rates for earnings, sales, book value, and cash flow). These portfolios typically will have less than 20% of assets invested in U.S. stocks.

Intermediate Core Bond

Intermediate-term core bond portfolios invest primarily in investment-grade U.S. fixed-income issues including government, corporate, and securitized debt, and hold less than 5% in below-investment-grade exposures. Their durations (a measure of interest-rate sensitivity) typically range between 75% and 125% of the three-year average of the effective duration of the Morningstar Core Bond Index.

Intermediate Core-Plus Bond

Intermediate-term core-plus bond portfolios invest primarily in investment-grade U.S. fixed-income issues including government, corporate, and securitized debt, but generally have greater flexibility than core offerings to hold non-core sectors such as corporate high yield, bank loan, emerging-markets debt, and non-U.S. currency exposures. Their durations (a measure of interest-rate sensitivity) typically range between 75% and 125% of the three-year average of the effective duration of the Morningstar Core Bond Index.

Peer Group Definitions / Risk Disclosures (Cont.)

Large Blend

Large-blend portfolios are fairly representative of the overall U.S. stock market in size, growth rates, and price. Stocks in the top 70% of the capitalization of the U.S. equity market are defined as large-cap. The blend style is assigned to portfolios where neither growth nor value characteristics predominate. These portfolios tend to invest across the spectrum of U.S. industries, and owing to their broad exposure, the portfolios' returns are often similar to those of the S&P 500 Index.

Large Growth

Large-growth portfolios invest primarily in big U.S. companies that are projected to grow faster than other large-cap stocks. Stocks in the top 70% of the capitalization of the U.S. equity market are defined as large cap. Growth is defined based on fast growth (high growth rates for earnings, sales, book value, and cash flow) and high valuations (high price ratios and low dividend yields). Most of these portfolios focus on companies in rapidly expanding industries.

Large Value

Large-value portfolios invest primarily in big U.S. companies that are less expensive or growing more slowly than other large-cap stocks. Stocks in the top 70% of the capitalization of the U.S. equity market are defined as large-cap. Value is defined based on low valuations (low price ratios and high dividend yields) and slow growth (low growth rates for earnings, sales, book value, and cash flow).

Mid-Cap Blend

The typical mid-cap blend portfolio invests in U.S. stocks of various sizes and styles, giving it a middle-of-the-road profile. Most shy away from high-priced growth stocks, but aren't so price-conscious that they land in value territory. The U.S. mid-cap range for market capitalization typically falls between \$1 billion-\$8 billion and represents 20% of the total capitalization of the U.S. equity market. The blend style is assigned to portfolios where neither growth nor value characteristics predominate.

Money Market Taxable

These portfolios invest in short-term money market securities in order to provide a level of current income that is consistent with the preservation of capital. **An investment in money market securities is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the portfolio seeks to preserve the value of your investment, it is possible to lose money by investing in money market securities.**

Multisector Bond

Multisector bond portfolios seek income by diversifying their assets among several fixed-income sectors, usually U.S. government obligations, U.S. corporate bonds, foreign bonds, and high-yield U.S. debt securities. These portfolios typically hold 35% to 65% of bond assets in securities that are not rated or are rated by a major agency such as Standard & Poor's or Moody's at the level of BB (considered speculative for taxable bonds) and below.

Muni National Interim

Muni national intermediate portfolios invest in bonds issued by various state and local governments to fund public projects. The income from these bonds is generally free from federal taxes. To lower risk, these portfolios spread their assets across many states and sectors. These portfolios have durations of 4.0 to 6.0 years (or average maturities of five to 12 years).

Small Blend

Small-blend portfolios favor U.S. firms at the smaller end of the market-capitalization range. Some aim to own an array of value and growth stocks while others employ a discipline that leads to holdings with valuations and growth rates close to the small-cap averages. Stocks in the bottom 10% of the capitalization of the U.S. equity market are defined as small-cap. The blend style is assigned to portfolios where neither growth nor value characteristics predominate.

Small Value

Small-value portfolios invest in small U.S. companies with valuations and growth rates below other small-cap peers. Stocks in the bottom 10% of the capitalization of the U.S. equity market are defined as small-cap. Value is defined based on low valuations (low price ratios and high dividend yields) and slow growth (low growth rates for earnings, sales, book value, and cash flow).

Target-Date 2020

Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2016-2020) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

Target-Date 2025

Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2021-2025) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

Peer Group Definitions / Risk Disclosures (Cont.)

Target-Date 2030

Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2026-2030) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

Target-Date 2035

Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2031-2035) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

Target-Date 2040

Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2036-2040) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

Target-Date 2045

Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2041-2045) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

Target-Date 2050

Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2046-2050) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

Target-Date 2055

Target-date portfolios provide a diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2051-2055) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

Target-Date 2060+

Target-date portfolios provide a diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2056-2060 and beyond) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

World Allocation

World-allocation portfolios seek to provide both capital appreciation and income by investing in three major areas: stocks, bonds, and cash. While these portfolios do explore the whole world, most of them focus on the U.S., Canada, Japan, and the larger markets in Europe. They should have less than 50% of their assets in emerging markets. These portfolios typically have at least 10% of assets in bonds, less than 70% of assets in stocks, and at least 40% of assets in non-U.S. stocks or bonds.

World Bond-USD Hedged

USD hedged portfolios typically invest 40% or more of their assets in fixed-income instruments issued outside of the U.S. These portfolios invest primarily in investment-grade rated issues, but their strategies can vary. Some follow a conservative approach, sticking with high-quality bonds from developed markets. Others are more adventurous, owning some lower-quality bonds from developed or emerging markets. Some portfolios invest exclusively outside the U.S., while others invest in both U.S. and non-U.S. bonds. Funds in this category hedge most of their non-U.S.-dollar currency exposure back to the U.S. dollar.

World Large Stock

World-stock portfolios have few geographical limitations. It is common for these portfolios to invest the majority of their assets in the U.S., Europe, and Japan, with the remainder divided among the globe's smaller markets. These portfolios typically have 20%-60% of assets in U.S. stocks.

Peer Group Definitions / Risk Disclosures (Cont.)

Index Definitions

BBgBarc EM USD Aggregate TR USD

The index measures the performance of hard currency Emerging Markets debt, including fixed and floating-rate US dollar-denominated debt issued from sovereign, quasi-sovereign, and corporate EM issuers. Country eligibility and classification as Emerging Markets is rules-based and reviewed annually using World Bank income group and International Monetary Fund (IMF) country classifications.

BBgBarc Global Aggregate TR Hdg USD

The index measures the performance of global investment grade fixed-rate debt markets, including the U.S. Aggregate, the Pan-European Aggregate, the Asian-Pacific Aggregate, Global Treasury, Eurodollar, Euro-Yen, Canadian, and Investment Grade 144A index-eligible securities.

BBgBarc Municipal 1-15 Yr TR USD

The index measures the performance of USD-denominated long-term tax exempt bond market with maturities of 1-15 years, including state and local general obligation bonds, revenue bonds, insured bonds, and prerefunded bonds.

BBgBarc US Agg Bond TR USD

The index measures the performance of investment grade, U.S. dollar-denominated, fixed-rate taxable bond market, including Treasuries, government-related and corporate securities, MBS (agency fixed-rate and hybrid ARM passthroughs), ABS, and CMBS. It rolls up into other Barclays flagship indices, such as the multi-currency Global Aggregate Index and the U.S. Universal Index, which includes high yield and emerging markets debt.

BBgBarc US Agg Bond Yld USD

The index measures the performance of investment grade, U.S. dollar-denominated, fixed-rate taxable bond market, including Treasuries, government-related and corporate securities, MBS (agency fixed-rate and hybrid ARM passthroughs), ABS, and CMBS. It rolls up into other Barclays flagship indices, such as the multi-currency Global Aggregate Index and the U.S. Universal Index, which includes high yield and emerging markets debt.

BBgBarc US Universal TR USD

The index measures the performance of USD-denominated, taxable bonds that are rated either investment grade or high-yield. It represents the union of the U.S. Aggregate Index, U.S. Corporate High Yield Index, Investment Grade 144A Index, Eurodollar Index, U.S. Emerging Markets Index, and the non-ERISA eligible portion of the CMBS Index.

Morningstar Gbl Allocation TR USD

The index measures the performance of a multi-asset class portfolio of global equities, global bonds and cash. This portfolio is held in a static allocation that is appropriate for investors who seek average exposure to global equity market risk and returns. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.

Morningstar Lifetime Mod 2020 TR USD

The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2020. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.

Morningstar Lifetime Mod 2025 TR USD

The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2025. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.

Morningstar Lifetime Mod 2030 TR USD

The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2030. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.

Morningstar Lifetime Mod 2035 TR USD

The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2035. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.

Index Definitions (Cont.)

Morningstar Lifetime Mod 2040 TR USD

The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2040. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.

Morningstar Lifetime Mod 2045 TR USD

The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2045. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.

Morningstar Lifetime Mod 2050 TR USD

The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2050. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.

Morningstar Lifetime Mod 2055 TR USD

The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2055. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.

Morningstar Lifetime Mod 2060 TR USD

The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2060. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.

Morningstar Mod Agg Tgt Risk TR USD

The Morningstar Target Risk Index family is designed to meet the needs of investors who would like to maintain a target level of equity exposure through a portfolio diversified across equities, bonds and inflation-hedged instruments. The Morningstar Moderately Aggressive Target Risk Index seeks approximately 80% exposure to global equity markets. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.

Morningstar Mod Con Tgt Risk TR USD

The Morningstar Target Risk Index family is designed to meet the needs of investors who would like to maintain a target level of equity exposure through a portfolio diversified across equities, bonds and inflation-hedged instruments. The Morningstar Moderately Conservative Target Risk Index seeks approximately 40% exposure to global equity markets. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.

Morningstar Mod Tgt Risk TR USD

The Morningstar Target Risk Index family is designed to meet the needs of investors who would like to maintain a target level of equity exposure through a portfolio diversified across equities, bonds and inflation-hedged instruments. The Morningstar Moderate Target Risk Index seeks approximately 60% exposure to global equity markets. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.

MSCI ACWI Ex USA Growth NR USD

The index measures the performance of the growth large and mid cap segments of the particular regions, excluding USA equity securities, including developed and emerging market. It is free float-adjusted market-capitalization weighted.

MSCI ACWI Ex USA NR USD

The index measures the performance of the large and mid cap segments of the particular regions, excluding USA equity securities, including developed and emerging market. It is free float-adjusted market-capitalization weighted.

MSCI ACWI Large Cap NR USD

The index measures the performance of large cap representation across Developed Markets (DM) and Emerging Markets (EM) countries equity securities. The index is free float-adjusted market capitalization weighted, and covers about 70% of the free float-adjusted market capitalization in each country.

MSCI EM NR USD

The index measures the performance of the large and mid cap segments of emerging market equity securities. It is free float-adjusted market-capitalization weighted.

Index Definitions (Cont.)

MSCI World Ex USA Small Cap NR USD

The index measures the performance of small cap representation across 22 of 23 developed markets countries (excluding the United States). It covers approximately 14% of the free float-adjusted market capitalization in each country.

MSCI World Ex USA Value NR USD

The index measures the performance of the large and mid cap segments of value style 22 Developed and 26 Emerging Markets countries equity securities. The index is market-capitalization weighted.

Russell 1000 Growth TR USD

The index measures the performance of the large-cap growth segment of the US equity securities. It includes the Russell 1000 index companies with higher price-to-book ratios and higher forecasted growth values. It is market-capitalization weighted. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.

Russell 1000 TR USD

The index measures the performance of the large-cap segment of the US equity securities. It is a subset of the Russell 3000 index and includes approximately 1000 of the largest securities based on a combination of their market cap and current index membership.

Russell 1000 Value TR USD

The index measures the performance of the large-cap value segment of the US equity securities. It includes the Russell 1000 index companies with lower price-to-book ratios and lower expected growth values. It is market-capitalization weighted.

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Russell 2000 TR USD

The index measures the performance of the small-cap segment of the US equity universe. It is a subset of the Russell 3000 and includes approximately 2000 of the smallest securities based on a combination of their market cap and current index membership. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.

Russell 2000 Value TR USD

The index measures the performance of small-cap value segment of the US equity universe. It includes those Russell 2000 companies with lower price-to-book ratios and lower forecasted growth values. It is market-capitalization weighted. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.

Russell Mid Cap TR USD

The index measures the performance of the mid-cap segment of the US equity universe. It is a subset of Russell 1000 index and includes approximately 800 of the smallest securities based on a combination of their market cap and current index membership. The index represents approximately 31% of the total market capitalization of the Russell 1000 companies.

S&P/LSTA Leveraged Loan TR

The index measures the performance of 100 loan facilities drawn from the S&P/LSTA (Loan Syndications and Trading Association) Leveraged Loan Index (LLI). Standard & Poors chooses these based on market weightings, spreads, and interest payments of the largest facilities in the leveraged loan market.

USTREAS T-Bill Auction Ave 3 Mon

The index measures the performance of the average investment rate of US T-Bills securities with the maturity of 3 months.

Glossary

12b-1 Fee

Maximum annual charge deducted from fund assets to pay for distribution and marketing costs. Although usually set on a percentage basis, this amount will occasionally be a flat figure. This information is taken directly from the fund's prospectus, and includes distribution, service and other expenses incurred by the fund. Morningstar lists the maximum amount. Some 12b-1 fees are something of a hidden charge, because they are taken out of the NAV. Morningstar breaks the 12b-1 amount out of the expense ratio so investors know how much they're paying. (Description provided by Morningstar)

Broad Asset Class

A term used to group funds with similar categories and investing styles. (Description provided by fi360)

Deferred Load

This is also known as a back-end sales charge, and it is imposed when investors redeem shares. The percentage charged generally declines the longer shares are held, and it is usually applied to the lower of the beginning price or ending price. This charge is often coupled with higher 12b-1 fees in B or C share classes as an alternative to a traditional front-end load fund. (Description provided by Morningstar)

Expense Ratio - Prospectus Gross

Gross Expense Ratio represents the total gross expenses (net expenses with waivers added back in) divided by the fund's average net assets. If it is not equal to the net expense ratio, the gross expense ratio portrays the fund's expenses had the fund not waived a portion, or all, of its fees. Thus, to some degree, it is an indication of fee contracts. Some fee waivers have an expiration date; other waivers are in place indefinitely. (Description provided by Morningstar)

Expense Ratio - Prospectus Net

The percentage of fund assets used to pay for operating expenses and management fees, including 12b-1 fees, administrative fees, and all other asset-based costs incurred by the fund, except brokerage costs. Fund expenses are reflected in the fund's NAV. Sales charges are not included in the expense ratio. The expense ratio for fund of funds is the aggregate expense ratio as defined as the sum of the wrap or sponsor fees plus the estimated weighted average of the underlying fund fees. (Description provided by Morningstar)

fi360 Fiduciary Score

The fi360 Fiduciary Score® is a peer percent ranking of an investment against a set of quantitative due diligence criteria selected to reflect prudent fiduciary management. The fi360 Fiduciary Score® is calculated on a monthly basis for investments with at least a three year history. Note: Group Retirement Plan Annuities (GRPAs) are ranked in a peer group that includes GRPAs, Mutual Funds and ETFs. Prior to 9/30/2013 only Mutual Funds and ETFs were used to construct the peer group. (Description provided by fi360)

fi360 Fiduciary Score« Average

The fi360 Fiduciary Score Average is a one-, three-, five- or ten-year rolling average of an investment's fi360 Fiduciary Score. The Average Score is calculated on a monthly basis. Since the Average Score is a rolling average of the historical fi360 Fiduciary Score, an investment needs to have the requisite amount of Fiduciary Score calculations for each Average Score. (Description provided by fi360)

fi360 Fiduciary Score« Methodology

The fi360 Fiduciary Score® is a peer percent ranking of an investment against a set of quantitative due diligence criteria selected to reflect prudent fiduciary management. For each investment with at least a three-year history, fi360 calculates the fi360 Fiduciary Score based on the following due diligence criteria: regulatory oversight, minimum track record, stability of the organization, assets in the investment, composition consistency with asset class, style consistency, expense ratio/fees relative to peers, risk-adjusted performance relative to peers, and performance relative to peers. Investments are evaluated at the conclusion of each month. If an investment does not meet an individual due diligence criterion, points are awarded. Investments that satisfy all of the due diligence criteria receive a fi360 Fiduciary Score of 0. Every other investment is given a Score of 1-100 based on their point total, and representing their percentile ranking within their peer group. The fi360 Fiduciary Score Average is a one-, three-, five- or ten-year rolling average of an investment's fi360 Fiduciary Score. The Average Score is also calculated on a monthly basis. The fi360 Fiduciary Score represents a suggested course of action and is not intended, nor should it be used, as the sole source of information for reaching an investment decision. Visit fi360.com/fi360-Fiduciary-Score for the complete methodology document. (Description provided by fi360)

Front-End Load

The initial, or front-end, sales charge is a one-time deduction from an investment made into the fund. The amount is generally relative to the amount of the investment, so that larger investments incur smaller rates of charge. The sales charge serves as a commission for the broker who sold the fund. A fund's potential fees and sales charges are an important factor to consider before making an investment. The load fee compensates the broker or financial planner for the service of providing professional investment advice. (Description provided by Morningstar)

Glossary (Cont.)

Fund Family

A company which offers mutual funds. Generally speaking, the company name is included in the official fund name. (Description provided by Morningstar)

Fund Name

The fund's official name, or an abbreviation thereof, as stated in the fund's prospectus. Morningstar attempts to limit the extent to which fund name abbreviation is made by keeping the family name or first word intact whenever possible. As a general rule, the words Fund, Shares, Class, Series, Trust (not including class designation), and articles at the beginning of a fund's name are omitted. They appear, however, in cases where their omission could confuse two funds or groups. The fund name is taken directly from the prospectus. The names normally do not change, unless the fund itself changes its name. (Description provided by Morningstar)

Index

A collection of securities chosen to represent a specific investment area. Common indexes include the Dow Jones Industrial Average, the S&P 500, and the NASDAQ Composite. (Description provided by Morningstar)

Investment Type

The following abbreviations are used to identify an investment type. MF - Mutual Fund, ETF - Exchange Traded Fund, VA - Variable Annuity, SMA - Separately Managed Account, GRPA - Group Retirement Plan Annuity (Description provided by fi360)

Median Mutual Fund/ETF Manager

The median manager for a given data point is calculated by ranking the managers (investments) within a given peer group on a particular data point from best to worst. The manager that represents the 50th percentile of the ranking becomes the median manager for the group. (Description provided by fi360)

Number of investments in Peer Group

A count of the number of investments within a specific peer group for a particular data point such as 1yr return or Alpha. This number represents the total number of investments used to calculate the bar charts and rankings for each data point. (Note: Group Retirement Plan Annuities (GRPAs) are ranked in a peer group that includes GRPAs, Mutual Funds and ETFs. Prior to 9/30/2013 only Mutual Funds and ETFs were used to construct the peer group. (Description provided by fi360)

Ticker

The NASDAQ assigned symbol commonly used to locate the fund on electronic price-quoting systems. Ticker information is provided by NASDAQ. Morningstar receives daily internet transmissions detailing ticker as well as fund-name changes, plus a listing of any funds that have been recently added or deleted from NASDAQ listings. The ticker symbol itself is designated by the fund company. Thus, tickers do not always follow a uniform pattern. (Description provided by Morningstar)

Total Return - Funds

Expressed in percentage terms, Morningstar's calculation of total return is determined each month by taking the change in monthly net asset value, reinvesting all income and capital-gains distributions during that month, and dividing by the starting NAV. Reinvestments are made using the actual reinvestment NAV, and daily payoffs are reinvested monthly. Unless otherwise noted, Morningstar does not adjust total returns for sales charges (such as front-end loads, deferred loads and redemption fees), preferring to give a clearer picture of a fund's performance. The total returns do account for management, administrative, 12b-1 fees and other costs taken out of fund assets. Total returns for periods longer than one year are expressed in terms of compounded average annual returns (also known as geometric total returns), affording a more meaningful picture of fund performance than non-annualized figures. (Description provided by Morningstar)

Total Return - Load-Adjusted

Expressed as a percentage, this return is adjusted for front-end loads, deferred loads and redemption fees, but not taxes. For investments with front-end loads, the full amount of the load is deducted. For deferred loads and redemption fees, the percentage charged often declines the longer the shares are held. Morningstar adjusts the deferred load for each time period accordingly when making this calculation. (Description provided by Morningstar)

Total Return - Percentile Rank

This is the investment's total-return percentile rank relative to all funds that have the same Morningstar Category. The highest (or most favorable) percentile rank is 1 and the lowest (or least favorable) percentile rank is 100. The top-performing investment in a category will always receive a rank of 1. Rankings may vary among share classes and are based on historical total returns, which are not indicative of future results. (Description provided by Morningstar)

Watch List

The watch list is a list of investments that fail to meet the stated due diligence requirements used to periodically monitor the investment. The due diligence requirements are typically outlined in an Investment Policy Statement. (Description provided by fi360)

Investment Company Contact Information

For performance data current to the most recent month-end, please contact the investment company using the number(s) provided below.

Company Name	Phone Number(s)
American Funds	800-421-4225
Dimensional Fund Advisors	888-576-1167
Fidelity Investments	877-208-0098
TIAA Investments	877-518-9161
Vanguard	800-662-7447

Index Family Disclosure

MSCI

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