

Website Quarterly Review

Prepared on 08/27/2026. Investment Data as of 06/30/2026.

Account Holdings as of 06/30/2026.



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United States

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STANDARDIZED PERFORMANCE DISCLOSURE

Standardized Returns for the quarter-ended 06/30/2026. 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. Any sales charge used in the calculation was obtained from the fund's most recent prospectus and/or shareholder report. If sales charges are waived (for example, for investors in a qualified retirement plan), the performance numbers may be higher. Please contact your financial advisor for further information on whether loads are waived on the investment options in your account.

Mutual funds and Exchange Traded Funds (ETFs) are sold by prospectus. Please consider the investment objectives, risks, charges and expenses carefully before investing. The prospectus, and, if available, the summary prospectus, which contains this and other information, can be obtained by calling your financial advisor. Read the prospectus and, if available, the summary prospectus carefully before you invest. *The performance information shown represents past performance and is not a guarantee of future results. Investment returns and principal value of an investment will fluctuate so that when shares are redeemed, they may be worth more or less than their original cost. Current performance may be higher or lower than the data shown. For the most recent month-end performance and information on expenses, visit www.fi360.com/directory.*

For ETFs, the market price used to calculate the Market Value (MKT) return is the midpoint between the highest bid and the lowest offer on the exchange on which the shares of the Fund are listed for trading, as of the time the Fund's NAV is calculated. Whatever day traded, the price of the shares may differ, higher or lower, than the NAV on that day. If you trade your shares at another time, your return may differ.

Investment and Insurance Products: NOT FDIC Insured / NO Bank Guarantee / MAY Lose Value

U.S. EQUITY

INVESTMENT NAME	INCEPTION	INVESTMENT RETURN % (LOAD ADJUSTED)				LOAD		GROSS EXP. RATIO	12B-1
	PRODUCT	1 YR	5 YR	10 YR	SINCE INCEPT.	FRONT	DEFERRED		
Amana Growth Institutional	02/03/1994	30.30	13.24	17.88	16.06	0.00	0.00	0.61	-
Amana Income Institutional	06/23/1986	21.93	11.72	12.50	11.59	0.00	0.00	0.76	-
American Funds American Mutual R-6	02/21/1950	16.88	11.19	11.70	12.75	0.00	0.00	0.27	-
American Funds Fundamental Invs R-6	08/01/1978	28.01	14.95	15.58	15.21	0.00	0.00	0.28	-
American Funds Growth Fd of Amer R-6	11/30/1973	19.24	11.84	16.53	15.55	0.00	0.00	0.29	-
American Funds Invmt Co of Amer R-6	01/02/1934	19.70	14.81	14.71	14.45	0.00	0.00	0.27	-
American Funds Washington Mutual R-6	07/31/1952	15.69	12.66	13.70	14.24	0.00	0.00	0.26	-
DFA US Core Equity 2 I	09/15/2005	24.39	12.33	14.33	10.50	0.00	0.00	0.19	-
DFA US Large Cap Value I	02/19/1993	29.55	11.23	11.89	10.44	0.00	0.00	0.32	-
DFA US Small Cap I	03/19/1992	31.10	9.22	11.61	10.61	0.00	0.00	0.28	-
DFA US Small Cap Value I	03/02/1993	33.18	11.43	11.93	11.54	0.00	0.00	0.31	-
Fidelity 500 Index	05/04/2011	22.31	13.39	15.49	14.07	0.00	0.00	0.02	-
Fidelity Advisor Growth Opps Z	11/18/1987	32.05	12.20	22.92	19.32	0.00	0.00	0.60	-
Fidelity Advisor New Insights Z	07/31/2003	24.81	15.19	17.22	15.22	0.00	0.00	0.70	-
Fidelity Advisor Stock Sel Z	09/28/1990	31.47	12.73	15.63	13.93	0.00	0.00	0.42	-
JPMorgan Large Cap Growth R6	02/28/1992	15.56	12.66	20.30	16.95	0.00	0.00	0.50	-
Putnam Large Cap Value R6	06/15/1977	24.25	13.95	14.29	14.19	0.00	0.00	0.52	-
Vanguard 500 Index Admiral	08/31/1976	22.27	13.36	15.46	8.89	0.00	0.00	0.04	-
Vanguard Equity-Income Adm	03/21/1988	18.39	11.28	11.78	9.17	0.00	0.00	0.17	-
Vanguard Mid Cap Index Admiral	05/21/1998	16.75	7.94	11.77	10.41	0.00	0.00	0.05	-
Vanguard Small Cap Index Admiral Shares	10/03/1960	29.48	7.68	11.74	9.74	0.00	0.00	0.05	-

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STANDARDIZED PERFORMANCE DISCLOSURE

U.S. EQUITY

INVESTMENT NAME	INCEPTION	INVESTMENT RETURN % (LOAD ADJUSTED)				LOAD		GROSS EXP. RATIO	12B-1
	PRODUCT	1 YR	5 YR	10 YR	SINCE INCEPT.	FRONT	DEFERRED		
Vanguard Value Index Adm	11/02/1992	25.91	12.30	12.66	8.27	0.00	0.00	0.05	-

INTERNATIONAL EQUITY

INVESTMENT NAME	INCEPTION	INVESTMENT RETURN % (LOAD ADJUSTED)				LOAD		GROSS EXP. RATIO	12B-1
	PRODUCT	1 YR	5 YR	10 YR	SINCE INCEPT.	FRONT	DEFERRED		
Amana Developing World Institutional	09/28/2009	42.00	8.02	7.98	5.35	0.00	0.00	0.98	-
American Funds Cptl Wld Gr&Inc R-6	03/26/1993	27.62	11.56	12.63	11.92	0.00	0.00	0.41	-
American Funds EUPAC R6	04/16/1984	23.72	5.51	9.91	9.24	0.00	0.00	0.47	-
American Funds New Perspective R6	03/13/1973	15.81	8.65	14.01	13.44	0.00	0.00	0.40	-
ClearBridge International Growth IS	04/17/1995	12.73	5.27	10.51	8.67	0.00	0.00	0.69	-
DFA Emerging Markets Core Equity 2 I	04/05/2005	37.36	8.92	10.39	8.57	0.00	0.00	0.39	-
DFA Emerging Markets Value I	04/01/1998	35.79	10.76	10.78	9.94	0.00	0.00	0.55	-
DFA International Core Equity 2 I	09/15/2005	22.66	9.94	10.32	6.87	0.00	0.00	0.23	-
DFA International Small Cap Value I	12/29/1994	27.64	13.91	11.30	8.37	0.00	0.00	0.43	-
DFA International Small Company I	09/30/1996	18.00	7.82	9.50	7.52	0.00	0.00	0.39	-
Fidelity Advisor International Discv Z	12/31/1986	21.42	7.46	10.19	8.09	0.00	0.00	0.59	-
Fidelity Emerging Markets K	11/01/1990	45.55	6.84	12.10	5.21	0.00	0.00	0.74	-
Vanguard Developed Markets Index Admiral	08/17/1999	28.62	10.10	10.50	5.88	0.00	0.00	0.05	-
Vanguard Total Intl Stock Index Admiral	04/29/1996	27.36	8.76	9.92	7.18	0.00	0.00	0.09	-

SECTOR EQUITY

INVESTMENT NAME	INCEPTION	INVESTMENT RETURN % (LOAD ADJUSTED)				LOAD		GROSS EXP. RATIO	12B-1
	PRODUCT	1 YR	5 YR	10 YR	SINCE INCEPT.	FRONT	DEFERRED		
LOAN ^a	-	-	-	-	-	-	-	-	-

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STANDARDIZED PERFORMANCE DISCLOSURE

ALLOCATION

INVESTMENT NAME	INCEPTION	INVESTMENT RETURN % (LOAD ADJUSTED)				LOAD		GROSS EXP. RATIO	12B-1
	PRODUCT	1 YR	5 YR	10 YR	SINCE INCEPT.	FRONT	DEFERRED		
American Funds American Balanced R-6	07/25/1975	21.02	10.06	10.67	11.50	0.00	0.00	0.25	-
American Funds Capital Inc Bldr R-6	07/30/1987	16.10	9.05	8.25	9.11	0.00	0.00	0.26	-
American Funds Income Fd of Amer R-6	11/30/1973	13.24	8.38	8.90	10.38	0.00	0.00	0.26	-
Fidelity Advisor Asset Manager 50% Z	12/28/1988	17.29	6.26	8.11	7.95	0.00	0.00	0.48	-
Nuveen Lifecycle Index 2020 R6	09/30/2009	12.89	5.49	7.58	7.74	0.00	0.00	0.19	-
Nuveen Lifecycle Index 2025 R6	09/30/2009	13.93	6.01	8.35	8.39	0.00	0.00	0.19	-
Nuveen Lifecycle Index 2030 R6	09/30/2009	15.55	6.78	9.25	9.12	0.00	0.00	0.18	-
Nuveen Lifecycle Index 2035 R6	09/30/2009	17.28	7.68	10.21	9.86	0.00	0.00	0.18	-
Nuveen Lifecycle Index 2040 R6	09/30/2009	19.75	8.90	11.32	10.59	0.00	0.00	0.17	-
Nuveen Lifecycle Index 2045 R6	09/30/2009	21.52	9.68	12.08	11.03	0.00	0.00	0.17	-
Nuveen Lifecycle Index 2050 R6	09/30/2009	22.49	10.05	12.36	11.21	0.00	0.00	0.17	-
Nuveen Lifecycle Index 2055 R6	04/29/2011	22.81	10.19	12.50	10.65	0.00	0.00	0.17	-
Nuveen Lifecycle Index 2060 R6	09/26/2014	23.07	10.32	12.64	11.00	0.00	0.00	0.18	-
Nuveen Lifecycle Index Ret Inc R6	09/30/2009	11.95	5.01	6.56	6.56	0.00	0.00	0.22	-

TAXABLE BOND

INVESTMENT NAME	INCEPTION	INVESTMENT RETURN % (LOAD ADJUSTED)				LOAD		GROSS EXP. RATIO	12B-1
	PRODUCT	1 YR	5 YR	10 YR	SINCE INCEPT.	FRONT	DEFERRED		
Amana Participation Institutional	09/28/2015	3.85	1.73	2.39	2.44	0.00	0.00	0.59	-
DFA Five-Year Global Fixed-Income I	11/06/1990	3.96	1.63	1.58	4.42	0.00	0.00	0.21	-
Fidelity Advisor Floating Rate Hi Inc Z	08/16/2000	5.04	5.96	5.20	5.17	0.00	0.00	0.67	-
Fidelity Advisor Investment Gr Bd Z	08/06/1971	3.62	0.37	2.24	2.72	0.00	0.00	0.40	-
Fidelity Advisor New Markets Income Z	05/04/1993	13.88	4.20	3.98	4.76	0.00	0.00	0.69	-
Fidelity Advisor Strategic Income Z	10/31/1994	8.20	3.35	4.52	4.59	0.00	0.00	0.59	-
Fidelity Advisor Total Bond Z	10/15/2002	4.17	0.94	2.63	2.82	0.00	0.00	0.40	-
PIMCO Income Instl	03/30/2007	6.78	3.83	4.81	6.83	0.00	0.00	0.54	-
Vanguard Total Bond Market Index Adm	12/11/1986	3.70	0.07	1.50	3.35	0.00	0.00	0.04	-
Vanguard Total Intl Bd Idx Admiral™	05/31/2013	2.37	0.45	1.63	2.43	0.00	0.00	0.10	-

MUNICIPAL BOND

INVESTMENT NAME	INCEPTION	INVESTMENT RETURN % (LOAD ADJUSTED)				LOAD		GROSS EXP. RATIO	12B-1
	PRODUCT	1 YR	5 YR	10 YR	SINCE INCEPT.	FRONT	DEFERRED		
Vanguard Interm-Term Tx-Ex Adm	09/01/1977	6.33	1.50	2.26	3.61	0.00	0.00	0.09	-

MONEY MARKET

INVESTMENT NAME	INCEPTION	INVESTMENT RETURN % (LOAD ADJUSTED)				LOAD		GROSS EXP. RATIO	12B-1
	PRODUCT	1 YR	5 YR	10 YR	SINCE INCEPT.	FRONT	DEFERRED		
Vanguard Federal Money Market Investor	07/13/1981	3.89	3.57	2.31	3.94	0.00	0.00	0.11	-

INVESTMENT PERFORMANCE

Mutual funds and Exchange Traded Funds (ETFs) are sold by prospectus. Please consider the investment objectives, risks, charges and expenses carefully before investing. The prospectus, and, if available, the summary prospectus, which contains this and other information, can be obtained by calling your financial advisor. Read the prospectus and, if available, the summary prospectus carefully before you invest. The performance information shown represents past performance and is not a guarantee of future results. Investment returns and principal value of an investment will fluctuate so that when shares are redeemed, they may be worth more or less than their original cost. The performance information shown reflects performance without adjusting for sales charges. If adjusted, the load would reduce the performance quoted. Current performance may be higher or lower than the data shown. For the most recent month-end performance and information on expenses, visit www.fi360.com/directory. Percentile ranks calculated by Fi360, are based on the return shown compared to peer group (1 = top rank), do not account for sales charges, and are not provided for periods under a year.

Investment and Insurance Products: NOT FDIC Insured / NO Bank Guarantee / MAY Lose Value

U.S. EQUITY - LARGE BLEND

INVESTMENT NAME	TYPE	TICKER	TOTAL RETURN		TOTAL ANNUALIZED RETURN (% RANK)			
			3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Amana Income Institutional	MF	AMINX	16.71	14.05	21.93 (37)	15.63 (80)	11.72 (56)	12.5 (83)
American Funds Fundamental Invs R-6	MF	RFNGX	18.79	14.89	28.01 (9)	24.94 (4)	14.95 (7)	15.58 (12)
American Funds Invmt Co of Amer R-6	MF	RICGX	15.41	9.87	19.7 (55)	22.76 (10)	14.81 (8)	14.71 (43)
DFA US Core Equity 2 I	MF	DFQTX	13.95	12.37	24.39 (18)	19.32 (51)	12.33 (44)	14.33 (52)
Fidelity 500 Index	MF	FXAIX	15.2	10.2	22.31 (29)	20.6 (25)	13.39 (20)	15.49 (15)
Fidelity Advisor Stock Sel Z	MF	FZAPX	19.42	16.11	31.47 (5)	21.77 (16)	12.73 (36)	15.63 (12)
Vanguard 500 Index Admiral	MF	VFIAX	15.19	10.19	22.27 (30)	20.56 (27)	13.36 (21)	15.46 (16)
# OF MF/ETF/CIT PEERS			1,383	1,363	1,321	1,243	1,168	1,014
MEDIAN MF/ETF/CIT			14.61	9.64	20.54	19.34	12.03	14.42
MORNINGSTAR US LM CAP MKT TR USD			15.62	10.45	22.24	20.82	12.84	15.4

U.S. EQUITY - LARGE GROWTH

INVESTMENT NAME	TYPE	TICKER	TOTAL RETURN		TOTAL ANNUALIZED RETURN (% RANK)			
			3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Amana Growth Institutional	MF	AMIGX	19.46	15.68	30.3 (12)	19.87 (62)	13.24 (20)	17.88 (22)
American Funds Growth Fd of Amer R-6	MF	RGAGX	19.12	9.59	19.24 (29)	23.79 (25)	11.84 (32)	16.53 (45)
Fidelity Advisor Growth Opps Z	MF	FZAHX	29.29	17.07	32.05 (11)	30.8 (6)	12.2 (29)	22.92 (2)
Fidelity Advisor New Insights Z	MF	FZANX	17.72	12.9	24.81 (19)	27.83 (9)	15.19 (8)	17.22 (31)
JPMorgan Large Cap Growth R6	MF	JLGMX	17.66	7.68	15.56 (52)	21.81 (43)	12.66 (25)	20.3 (7)
# OF MF/ETF/CIT PEERS			1,082	1,078	1,063	1,012	970	883
MEDIAN MF/ETF/CIT			17.4	6.36	15.78	20.95	10.46	16.33
RUSSELL 1000 GROWTH TR USD			16.74	5.32	17.7	22.57	13.71	18.58

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INVESTMENT PERFORMANCE

U.S. EQUITY - LARGE VALUE

INVESTMENT NAME	TYPE	TICKER	TOTAL RETURN		TOTAL ANNUALIZED RETURN (% RANK)			
			3 MO	YTD	1 YR	3 YR	5 YR	10 YR
American Funds American Mutual R-6	MF	RMFGX	10.43	9.04	16.88 (74)	15.75 (53)	11.19 (35)	11.7 (42)
American Funds Washington Mutual R-6	MF	RWMGX	10.89	7.46	15.69 (81)	18.01 (24)	12.66 (13)	13.7 (7)
DFA US Large Cap Value I	MF	DFLVX	11.87	16.44	29.55 (12)	17.99 (25)	11.23 (33)	11.89 (37)
Putnam Large Cap Value R6	MF	PEQSX	9.62	10.52	24.25 (31)	19.72 (12)	13.95 (4)	14.29 (3)
Vanguard Equity-Income Adm	MF	VEIRX	6.57	8.18	18.39 (66)	15.97 (50)	11.28 (32)	11.78 (40)
Vanguard Value Index Adm	MF	VVIAX	11.65	15.34	25.91 (22)	18 (25)	12.3 (16)	12.66 (22)
# OF MF/ETF/CIT PEERS			1,141	1,137	1,124	1,088	1,038	964
MEDIAN MF/ETF/CIT			10.26	10.75	20.89	15.94	10.47	11.45
RUSSELL 1000 VALUE TR USD			13.86	16.25	27.11	17.78	11.17	11.52

U.S. EQUITY - MID-CAP BLEND

INVESTMENT NAME	TYPE	TICKER	TOTAL RETURN		TOTAL ANNUALIZED RETURN (% RANK)			
			3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Vanguard Mid Cap Index Admiral	MF	VIMAX	12.55	11.84	16.75 (75)	15.32 (47)	7.94 (63)	11.77 (31)
# OF MF/ETF/CIT PEERS			424	424	415	374	355	302
MEDIAN MF/ETF/CIT			14.28	16	22.97	15.19	8.61	11.1
MORNINGSTAR US MID CAP MKT TR USD			16.04	17.46	22.94	16.89	9.22	12.75

U.S. EQUITY - SMALL BLEND

INVESTMENT NAME	TYPE	TICKER	TOTAL RETURN		TOTAL ANNUALIZED RETURN (% RANK)			
			3 MO	YTD	1 YR	3 YR	5 YR	10 YR
DFA US Small Cap I	MF	DFSTX	16.7	19.77	31.1 (63)	16.42 (49)	9.22 (28)	11.61 (38)
Vanguard Small Cap Index Admiral Shares	MF	VSMAX	16.02	18.24	29.48 (73)	16.72 (46)	7.68 (52)	11.74 (33)
# OF MF/ETF/CIT PEERS			631	629	623	596	579	523
MEDIAN MF/ETF/CIT			19.88	22.03	34.1	16.33	7.77	11.27
MORNINGSTAR US SMALL CAP MKT TR USD			14	14	26.95	15.56	6.85	10.67

U.S. EQUITY - SMALL VALUE

INVESTMENT NAME	TYPE	TICKER	TOTAL RETURN		TOTAL ANNUALIZED RETURN (% RANK)			
			3 MO	YTD	1 YR	3 YR	5 YR	10 YR
DFA US Small Cap Value I	MF	DFSVX	11.04	18.63	33.18 (49)	17.06 (36)	11.43 (9)	11.93 (14)
# OF MF/ETF/CIT PEERS			476	476	475	463	448	416
MEDIAN MF/ETF/CIT			16.62	20.85	32.48	15.45	8.51	10.47
RUSSELL 2000 VALUE TR USD			17.18	22.99	43	18.72	8.23	10.89

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INVESTMENT PERFORMANCE

INTERNATIONAL EQUITY - DIVERSIFIED EMERGING MKTS

INVESTMENT NAME	TYPE	TICKER	TOTAL RETURN		TOTAL ANNUALIZED RETURN (% RANK)			
			3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Amana Developing World Institutional	MF	AMIDX	13.2	21.19	42 (56)	17.89 (77)	8.02 (30)	7.98 (82)
DFA Emerging Markets Core Equity 2 I	MF	DFCEX	17.98	21.53	37.36 (67)	21.28 (56)	8.92 (21)	10.39 (36)
DFA Emerging Markets Value I	MF	DFEVX	15.9	20.14	35.79 (69)	21.03 (58)	10.76 (8)	10.78 (28)
Fidelity Emerging Markets K	MF	FKEMX	23.92	25.14	45.55 (43)	22.23 (50)	6.84 (47)	12.1 (8)
# OF MF/ETF/CIT PEERS			739	735	729	697	643	539
MEDIAN MF/ETF/CIT			22.3	25.31	43.73	22.14	6.69	9.76
MSCI EM NR USD			24.05	23.84	43.5	23.02	7.19	10.07

INTERNATIONAL EQUITY - FOREIGN LARGE BLEND

INVESTMENT NAME	TYPE	TICKER	TOTAL RETURN		TOTAL ANNUALIZED RETURN (% RANK)			
			3 MO	YTD	1 YR	3 YR	5 YR	10 YR
DFA International Core Equity 2 I	MF	DFIEX	6.57	9.55	22.66 (43)	18.41 (31)	9.94 (21)	10.32 (25)
Vanguard Developed Markets Index Admiral	MF	VTMGX	12.22	14.99	28.62 (11)	19.26 (21)	10.1 (19)	10.5 (21)
Vanguard Total Intl Stock Index Admiral	MF	VTIAX	11.99	13.95	27.36 (20)	18.68 (28)	8.76 (44)	9.92 (37)
# OF MF/ETF/CIT PEERS			698	692	678	651	620	548
MEDIAN MF/ETF/CIT			10.45	10.47	21.46	16.72	8.43	9.59
MSCI ACWI EX USA NR USD			14.49	13.68	27.65	18.81	8.78	9.92

INTERNATIONAL EQUITY - FOREIGN LARGE GROWTH

INVESTMENT NAME	TYPE	TICKER	TOTAL RETURN		TOTAL ANNUALIZED RETURN (% RANK)			
			3 MO	YTD	1 YR	3 YR	5 YR	10 YR
American Funds EUPAC R6	MF	RERGX	14.53	11.28	23.72 (11)	16.01 (21)	5.51 (36)	9.91 (25)
ClearBridge International Growth IS	MF	LMGPX	11.67	7.16	12.73 (50)	13.11 (42)	5.27 (42)	10.51 (14)
Fidelity Advisor International Discv Z	MF	FZAIX	16.24	13.87	21.42 (26)	18.42 (14)	7.46 (14)	10.19 (19)
# OF MF/ETF/CIT PEERS			383	383	381	362	350	293
MEDIAN MF/ETF/CIT			14.42	8.89	12.65	12.45	4.64	9.08
MSCI ACWI EX USA GROWTH NR USD			17.03	12.8	22.29	15.32	5.21	9.21

INTERNATIONAL EQUITY - FOREIGN SMALL/MID BLEND

INVESTMENT NAME	TYPE	TICKER	TOTAL RETURN		TOTAL ANNUALIZED RETURN (% RANK)			
			3 MO	YTD	1 YR	3 YR	5 YR	10 YR
DFA International Small Company I	MF	DFISX	5.47	6.52	18 (54)	17.29 (39)	7.82 (32)	9.5 (33)
# OF MF/ETF/CIT PEERS			90	89	87	86	81	65
MEDIAN MF/ETF/CIT			9.11	10.74	18.25	15.85	6.39	8.94
MSCI ACWI EX USA SMID NR USD			9.75	10.13	20.64	17.09	6.72	8.94

Inv. Data as of 06/30/26. Holdings as of 06/30/26.

INVESTMENT PERFORMANCE

INTERNATIONAL EQUITY - FOREIGN SMALL/MID VALUE

INVESTMENT NAME	TYPE	TICKER	TOTAL RETURN		TOTAL ANNUALIZED RETURN (% RANK)			
			3 MO	YTD	1 YR	3 YR	5 YR	10 YR
DFA International Small Cap Value I	MF	DISVX	4.25	7.43	27.64 (16)	24.47 (15)	13.91 (15)	11.3 (14)
# OF MF/ETF/CIT PEERS			54	54	54	52	51	40
MEDIAN MF/ETF/CIT			4.92	7.69	19.19	19.27	9.91	9.34
MSCI ACWI EX USA SMID VALUE NR USD			8.61	9.59	22.61	18.66	9	9.26

INTERNATIONAL EQUITY - GLOBAL LARGE-STOCK BLEND

INVESTMENT NAME	TYPE	TICKER	TOTAL RETURN		TOTAL ANNUALIZED RETURN (% RANK)			
			3 MO	YTD	1 YR	3 YR	5 YR	10 YR
American Funds Cptl Wld Gr&Inc R-6	MF	RWIGX	16.71	15.26	27.62 (9)	21.07 (10)	11.56 (14)	12.63 (23)
# OF MF/ETF/CIT PEERS			338	333	325	299	293	255
MEDIAN MF/ETF/CIT			12.74	9.76	20.85	17	9.58	11.73
MSCI ACWI NR USD			14.92	11.24	23.67	19.69	10.98	12.78

INTERNATIONAL EQUITY - GLOBAL LARGE-STOCK GROWTH

INVESTMENT NAME	TYPE	TICKER	TOTAL RETURN		TOTAL ANNUALIZED RETURN (% RANK)			
			3 MO	YTD	1 YR	3 YR	5 YR	10 YR
American Funds New Perspective R6	MF	RNPGX	13.05	7.15	15.81 (44)	17.62 (38)	8.65 (34)	14.01 (29)
# OF MF/ETF/CIT PEERS			304	302	302	295	283	238
MEDIAN MF/ETF/CIT			14.78	8.95	15.04	16.35	7.16	12.73
MSCI ACWI NR USD			14.92	11.24	23.67	19.69	10.98	12.78

SECTOR EQUITY - MISCELLANEOUS SECTOR

INVESTMENT NAME	TYPE	TICKER	TOTAL RETURN		TOTAL ANNUALIZED RETURN (% RANK)			
			3 MO	YTD	1 YR	3 YR	5 YR	10 YR
LOAN ^a	CI	LOAN	-	-	-	-	-	-

ALLOCATION - GLOBAL MODERATE ALLOCATION

INVESTMENT NAME	TYPE	TICKER	TOTAL RETURN		TOTAL ANNUALIZED RETURN (% RANK)			
			3 MO	YTD	1 YR	3 YR	5 YR	10 YR
American Funds Income Fd of Amer R-6	MF	RIDGX	3.14	6.14	13.24 (79)	13.69 (26)	8.38 (9)	8.9 (9)
Fidelity Advisor Asset Manager 50% Z	MF	FIKZX	9.43	9.13	17.29 (28)	12.75 (48)	6.26 (42)	8.11 (31)
# OF MF/ETF/CIT PEERS			411	411	410	405	398	376
MEDIAN MF/ETF/CIT			8.16	7.72	15.86	12.67	6.07	7.58
MORNINGSTAR MOD TGT RISK TR USD			9.43	8.31	15.58	12.92	6.15	8.2

Inv. Data as of 06/30/26. Holdings as of 06/30/26.

INVESTMENT PERFORMANCE

ALLOCATION - GLOBAL MODERATELY AGGRESSIVE ALLOCATION

INVESTMENT NAME	TYPE	TICKER	TOTAL RETURN		TOTAL ANNUALIZED RETURN (% RANK)			
			3 MO	YTD	1 YR	3 YR	5 YR	10 YR
American Funds Capital Inc Bldr R-6	MF	RIRGX	6.18	8.01	16.1 (72)	14.99 (48)	9.05 (10)	8.25 (76)
# OF MF/ETF/CIT PEERS			175	175	175	171	170	162
MEDIAN MF/ETF/CIT			10.87	9.58	18.8	14.93	7.58	9.35
MORNINGSTAR MOD AGG TGT RISK TR USD			12.03	10.71	19.48	15.73	8.03	10.26

ALLOCATION - GLOBAL MODERATELY CONSERVATIVE ALLOCATION

INVESTMENT NAME	TYPE	TICKER	TOTAL RETURN		TOTAL ANNUALIZED RETURN (% RANK)			
			3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Nuveen Lifecycle Index Ret Inc R6	MF	TRILX	6.38	5.69	11.95 (39)	10.52 (19)	5.01 (10)	6.56 (11)
# OF MF/ETF/CIT PEERS			228	228	228	225	220	199
MEDIAN MF/ETF/CIT			6	5.47	11.63	9.8	4.24	5.78
MORNINGSTAR MOD CON TGT RISK TR USD			6.39	5.61	11.4	10.05	4.3	6.17

ALLOCATION - MODERATE ALLOCATION

INVESTMENT NAME	TYPE	TICKER	TOTAL RETURN		TOTAL ANNUALIZED RETURN (% RANK)			
			3 MO	YTD	1 YR	3 YR	5 YR	10 YR
American Funds American Balanced R-6	MF	RLBGX	11.44	10.24	21.02 (5)	17.32 (3)	10.06 (2)	10.67 (7)
# OF MF/ETF/CIT PEERS			485	484	482	468	455	424
MEDIAN MF/ETF/CIT			8.91	6.87	14.39	13.04	6.96	8.78
MORNINGSTAR MOD TGT RISK TR USD			9.43	8.31	15.58	12.92	6.15	8.2

ALLOCATION - TARGET-DATE 2020

INVESTMENT NAME	TYPE	TICKER	TOTAL RETURN		TOTAL ANNUALIZED RETURN (% RANK)			
			3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Nuveen Lifecycle Index 2020 R6	MF	TLWIX	6.97	6.11	12.89 (27)	11.29 (17)	5.49 (11)	7.58 (12)
# OF MF/ETF/CIT PEERS			102	102	102	102	92	73
MEDIAN MF/ETF/CIT			6.33	5.92	12.31	10.58	4.78	7.05
MORNINGSTAR LIFETIME MOD 2020 TR USD			6.54	5.42	11.68	10.29	4.14	6.64

ALLOCATION - TARGET-DATE 2025

INVESTMENT NAME	TYPE	TICKER	TOTAL RETURN		TOTAL ANNUALIZED RETURN (% RANK)			
			3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Nuveen Lifecycle Index 2025 R6	MF	TLQIX	7.67	6.69	13.93 (33)	12.09 (20)	6.01 (6)	8.35 (11)
# OF MF/ETF/CIT PEERS			124	124	124	122	112	90
MEDIAN MF/ETF/CIT			6.96	6.24	12.95	11.28	5.23	7.83
MORNINGSTAR LIFETIME MOD 2025 TR USD			7.29	6.01	12.77	10.99	4.48	7.26

Inv. Data as of 06/30/26. Holdings as of 06/30/26.

INVESTMENT PERFORMANCE

ALLOCATION - TARGET-DATE 2030

INVESTMENT NAME	TYPE	TICKER	TOTAL RETURN		TOTAL ANNUALIZED RETURN (% RANK)			
			3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Nuveen Lifecycle Index 2030 R6	MF	TLHIX	8.71	7.53	15.55 (32)	13.29 (14)	6.78 (7)	9.25 (14)
# OF MF/ETF/CIT PEERS			190	190	190	187	177	142
MEDIAN MF/ETF/CIT			7.81	6.84	13.83	12.42	5.83	8.45
MORNINGSTAR LIFETIME MOD 2030 TR USD			8.29	6.79	14.24	12.03	5.16	8.13

ALLOCATION - TARGET-DATE 2035

INVESTMENT NAME	TYPE	TICKER	TOTAL RETURN		TOTAL ANNUALIZED RETURN (% RANK)			
			3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Nuveen Lifecycle Index 2035 R6	MF	TLYIX	9.82	8.48	17.28 (40)	14.6 (31)	7.68 (15)	10.21 (19)
# OF MF/ETF/CIT PEERS			185	185	185	184	174	141
MEDIAN MF/ETF/CIT			9.47	8.19	16.31	14.17	6.98	9.6
MORNINGSTAR LIFETIME MOD 2035 TR USD			9.67	7.9	16.33	13.56	6.28	9.19

ALLOCATION - TARGET-DATE 2040

INVESTMENT NAME	TYPE	TICKER	TOTAL RETURN		TOTAL ANNUALIZED RETURN (% RANK)			
			3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Nuveen Lifecycle Index 2040 R6	MF	TLZIX	11.42	9.79	19.75 (35)	16.39 (32)	8.9 (18)	11.32 (16)
# OF MF/ETF/CIT PEERS			188	188	188	185	175	142
MEDIAN MF/ETF/CIT			11.01	9.39	18.75	15.86	8.09	10.52
MORNINGSTAR LIFETIME MOD 2040 TR USD			11.28	9.22	18.82	15.31	7.56	10.19

ALLOCATION - TARGET-DATE 2045

INVESTMENT NAME	TYPE	TICKER	TOTAL RETURN		TOTAL ANNUALIZED RETURN (% RANK)			
			3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Nuveen Lifecycle Index 2045 R6	MF	TLXIX	12.6	10.75	21.52 (33)	17.62 (31)	9.68 (17)	12.08 (9)
# OF MF/ETF/CIT PEERS			185	185	185	184	174	141
MEDIAN MF/ETF/CIT			12.1	10.49	20.75	17.09	8.92	11.14
MORNINGSTAR LIFETIME MOD 2045 TR USD			12.68	10.39	21.06	16.77	8.58	10.87

ALLOCATION - TARGET-DATE 2050

INVESTMENT NAME	TYPE	TICKER	TOTAL RETURN		TOTAL ANNUALIZED RETURN (% RANK)			
			3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Nuveen Lifecycle Index 2050 R6	MF	TLLIX	13.25	11.29	22.49 (42)	18.24 (31)	10.05 (14)	12.36 (7)
# OF MF/ETF/CIT PEERS			188	188	188	185	175	142
MEDIAN MF/ETF/CIT			12.95	11.13	22.15	17.78	9.33	11.4
MORNINGSTAR LIFETIME MOD 2050 TR USD			13.55	11.15	22.5	17.61	9.11	11.18

Inv. Data as of 06/30/26. Holdings as of 06/30/26.

INVESTMENT PERFORMANCE

ALLOCATION - TARGET-DATE 2055

INVESTMENT NAME	TYPE	TICKER	TOTAL RETURN		TOTAL ANNUALIZED RETURN (% RANK)			
			3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Nuveen Lifecycle Index 2055 R6	MF	TTIIX	13.48	11.47	22.81 (46)	18.45 (30)	10.19 (18)	12.5 (5)
# OF MF/ETF/CIT PEERS			185	185	185	184	174	140
MEDIAN MF/ETF/CIT			13.43	11.38	22.61	17.97	9.47	11.51
MORNINGSTAR LIFETIME MOD 2055 TR USD			13.89	11.49	23.12	17.88	9.23	11.24

ALLOCATION - TARGET-DATE 2060

INVESTMENT NAME	TYPE	TICKER	TOTAL RETURN		TOTAL ANNUALIZED RETURN (% RANK)			
			3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Nuveen Lifecycle Index 2060 R6	MF	TVIIX	13.65	11.61	23.07 (42)	18.65 (25)	10.32 (15)	12.64 (4)
# OF MF/ETF/CIT PEERS			185	185	185	184	174	101
MEDIAN MF/ETF/CIT			13.52	11.47	22.82	18.03	9.46	11.74
MORNINGSTAR LIFETIME MOD 2060 TR USD			13.99	11.65	23.37	17.93	9.21	11.21

TAXABLE BOND - BANK LOAN

INVESTMENT NAME	TYPE	TICKER	TOTAL RETURN		TOTAL ANNUALIZED RETURN (% RANK)			
			3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Fidelity Advisor Floating Rate Hi Inc Z	MF	FIQSX	1.87	1.83	5.04 (21)	7.35 (28)	5.96 (13)	5.2 (10)
# OF MF/ETF/CIT PEERS			207	206	204	203	194	192
MEDIAN MF/ETF/CIT			1.8	1.27	3.9	6.93	5.05	4.53
MORNINGSTAR LSTA US LL TR USD			1.87	1.31	4.36	7.55	6.01	5.49

TAXABLE BOND - EMERGING MARKETS BOND

INVESTMENT NAME	TYPE	TICKER	TOTAL RETURN		TOTAL ANNUALIZED RETURN (% RANK)			
			3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Fidelity Advisor New Markets Income Z	MF	FGBMX	4.79	4.48	13.88 (12)	12.2 (11)	4.2 (13)	3.98 (36)
# OF MF/ETF/CIT PEERS			212	210	209	205	198	183
MEDIAN MF/ETF/CIT			4.41	3	10.7	9.99	2.81	3.75
BLOOMBERG EM USD AGGREGATE TR USD			3.41	2.02	8.02	8.46	2.01	3.44

TAXABLE BOND - GLOBAL BOND

INVESTMENT NAME	TYPE	TICKER	TOTAL RETURN		TOTAL ANNUALIZED RETURN (% RANK)			
			3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Amana Participation Institutional	MF	AMIPX	2	0.61	3.85 (21)	4.25 (45)	1.73 (14)	2.39 (10)
# OF MF/ETF/CIT PEERS			145	145	145	145	145	140
MEDIAN MF/ETF/CIT			1.47	-0.17	1.86	4.11	-1.18	0.91
FTSE WGBI NONUSD USD			0.95	-0.82	-2.08	2.01	-4.19	-1.49

Inv. Data as of 06/30/26. Holdings as of 06/30/26.

INVESTMENT PERFORMANCE

TAXABLE BOND - GLOBAL BOND-USD HEDGED

INVESTMENT NAME	TYPE	TICKER	TOTAL RETURN		TOTAL ANNUALIZED RETURN (% RANK)			
			3 MO	YTD	1 YR	3 YR	5 YR	10 YR
DFA Five-Year Global Fixed-Income I	MF	DFGBX	1.55	1.81	3.96 (27)	4.79 (50)	1.63 (16)	1.58 (77)
Vanguard Total Intl Bd Idx Admiral™	MF	VTABX	1.7	1.24	2.37 (90)	4.28 (79)	0.45 (65)	1.63 (67)
# OF MF/ETF/CIT PEERS			111	111	109	103	100	73
MEDIAN MF/ETF/CIT			1.85	1.25	3.48	4.79	0.77	2
BLOOMBERG GLOBAL AGGREGATE TR HDG USD			1.3	1.14	3.17	4.5	0.87	1.92

TAXABLE BOND - INTERMEDIATE CORE BOND

INVESTMENT NAME	TYPE	TICKER	TOTAL RETURN		TOTAL ANNUALIZED RETURN (% RANK)			
			3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Fidelity Advisor Investment Gr Bd Z	MF	FIKQX	0.58	0.72	3.62 (55)	4.45 (29)	0.37 (18)	2.24 (7)
Vanguard Total Bond Market Index Adm	MF	VBTLX	0.7	0.74	3.7 (49)	4.16 (50)	0.07 (42)	1.5 (58)
# OF MF/ETF/CIT PEERS			463	459	454	428	406	342
MEDIAN MF/ETF/CIT			0.69	0.63	3.69	4.16	0.01	1.56
BLOOMBERG US AGG BOND TR USD			0.66	0.61	3.79	4.15	0.08	1.54

TAXABLE BOND - INTERMEDIATE CORE-PLUS BOND

INVESTMENT NAME	TYPE	TICKER	TOTAL RETURN		TOTAL ANNUALIZED RETURN (% RANK)			
			3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Fidelity Advisor Total Bond Z	MF	FBKWX	0.97	0.97	4.17 (40)	5.05 (31)	0.94 (15)	2.63 (15)
# OF MF/ETF/CIT PEERS			571	571	547	512	481	428
MEDIAN MF/ETF/CIT			0.97	0.79	4.02	4.74	0.33	2.04
BLOOMBERG US UNIVERSAL TR USD			0.92	0.77	4.15	4.7	0.44	1.94

TAXABLE BOND - MULTISECTOR BOND

INVESTMENT NAME	TYPE	TICKER	TOTAL RETURN		TOTAL ANNUALIZED RETURN (% RANK)			
			3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Fidelity Advisor Strategic Income Z	MF	FIWDX	3.52	3.64	8.2 (3)	8.14 (13)	3.35 (18)	4.52 (16)
PIMCO Income Instl	MF	PIMIX	2.09	1.53	6.78 (12)	7.77 (20)	3.83 (10)	4.81 (9)
# OF MF/ETF/CIT PEERS			387	382	372	352	322	258
MEDIAN MF/ETF/CIT			1.81	1.55	5.13	6.97	2.51	3.83
BLOOMBERG US UNIVERSAL TR USD			0.92	0.77	4.15	4.7	0.44	1.94

MUNICIPAL BOND - MUNI NATIONAL INTERM

INVESTMENT NAME	TYPE	TICKER	TOTAL RETURN		TOTAL ANNUALIZED RETURN (% RANK)			
			3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Vanguard Interm-Term Tx-Ex Adm	MF	VWIUX	1.96	1.84	6.33 (39)	4.07 (32)	1.5 (16)	2.26 (16)
# OF MF/ETF/CIT PEERS			287	287	277	260	243	210
MEDIAN MF/ETF/CIT			2.05	1.95	6.1	3.88	1.09	1.95
BLOOMBERG MUNICIPAL 10 YR 8-12 TR USD			1.89	1.09	5.97	3.38	1.15	2.19

Inv. Data as of 06/30/26. Holdings as of 06/30/26.

INVESTMENT PERFORMANCE

MONEY MARKET - MONEY MARKET TAXABLE

INVESTMENT NAME	TYPE	TICKER	TOTAL RETURN		TOTAL ANNUALIZED RETURN (% RANK)			
			3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Vanguard Federal Money Market Investor	MF	VMFXX	0.89	1.79	3.89 (6)	4.66 (4)	3.57 (4)	2.31 (3)
# OF MF/ETF/CIT PEERS			670	658	642	576	543	446
MEDIAN MF/ETF/CIT			0.84	1.69	3.68	4.44	3.35	2.06
ICE BOFA USD 3M DEP OR CM TR USD			0.9	1.82	4.07	4.83	3.6	2.52

STATEMENT OF ADDITIONAL DISCLOSURES

INTRODUCTION

This report is for informational purposes only and does not constitute professional investment advice. Some data in this report was obtained from third parties. Although Fi360 obtains data from sources it deems to be reliable, it does not independently verify the data, and does not warrant or represent that the data is timely, complete, or accurate.

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Separate Accounts are available through a group annuity contract. The contract and other fee/disclosure documents, such as fact sheets, may contain important information about the separate account fees, investment objectives and risks and expenses of underlying investments in the separate accounts and should be read carefully before investing. Certain investment options may not be available in all states or U.S. commonwealths. Some payments or transfers from the Separate Accounts may be deferred as described in the group annuity contracts providing access to the Separate Accounts or as required by applicable law. Such deferment will be based on factors that may include situations such as: unstable or disorderly financial markets or investment conditions which do not allow for orderly investment transactions.

This Statement of Additional Disclosures includes important information regarding the information provided in the report. If an investor does not understand any term or data presented herein, he/she should consult with his/her financial advisor.

PERFORMANCE

Total Return (No Load). Expressed in percentage terms, an investment's 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. Total Return (No Load) is not adjusted for sales charges (such as front-end loads, deferred loads and redemption fees), but do reflect 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).

STATEMENT OF ADDITIONAL DISCLOSURES

Total Return (With Load). Expressed in percentage terms, an investment's 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. Total Return (With Load) is adjusted for front-end loads, deferred loads and redemption fees, but not taxes. For funds 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. Total returns for periods longer than one year are expressed in terms of compounded average annual returns (also known as geometric total returns).

Percentile Rank. The relative ranking of an investment within its peer group on a scale of 1-100 (1 being the best) for the data point and time period being measured. Rankings are calculated against the corresponding Peer Group and Number of Peers as explained in the following paragraph. Performance ranks do not account for an investment's sales charge (if applicable). Ranks will not be provided for periods less than one year.

Number of Peers. The number of investments in the same peer group which were used to calculate any percentile rank or Fi360 Fiduciary Score. Only investments which had the given data point being ranked are included in this number, so the number of peers can change for the same investment by data point being ranked. For Mutual funds (MF) and Exchange Traded Funds (ETF), we combine both sets of investments together to form one peer group for ranking purposes. For Collective Investment Trusts (CIT), since many do not report timely, we utilize the pre-defined MF/ETF peer group and calculate the ranks as an overlay on that peer group. There is no existing MF/ETF peer group for Stable Value, Leveraged Net Long and Money Market Non-40 Act. We use the following MF/ETF peer group as a proxy instead (Stable Value uses Short-Term Bond, Leveraged Net Long uses Large Blend and Money Market Non-40 Act uses Money Market Taxable) so we can calculate the ranks. For Group Retirement Plan Annuities (GRPA), we combine this universe with all mutual funds and ETFs to form one peer group for ranking purposes. For Separately managed accounts (SMA) and Variable annuity sub accounts (VA), we use their respective universe of investments only.

Benchmarks. A benchmark gives an investor a point of reference for evaluating a fund's performance by comparing benchmark returns to the fund's returns. This report may utilize one or many of these benchmarks:

Broad Index. The index used in the calculation of metrics such as Alpha, Beta, and R-Squared. The Broad Index provides a common comparison point for funds with similar investing styles across different peer groups.

Peer Group Index. The index assigned to the fund's peer group, which is a group of funds with similar investment style. Each peer group has its own index which can be used as a common comparison point between funds.

Best-fit Index. The market index that shows the highest correlation with a fund over the most-recent 36 months, as measured by the highest R-Squared. In addition, the Best-fit Index can be used to compare the betas and alphas of similar funds that show the same Best-fit Index. The Best-fit Index may not be the fund's benchmark, nor does it necessarily contain the types of securities that may be held by the fund.

Indices are unmanaged and cannot be invested in directly. Please reference the Index Descriptions section for more specific detail on each index that is included in this report.

EXPENSES

Prospectus Gross Expense Ratio. This value is from the investment's most recent prospectus. The total gross expenses (net expenses with waiver 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 manager 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.

12b-1 Fee. This value is usually taken from the fund's prospectus but may have been edited by your financial advisor if the prospectus amount was not accurate for your given situation. This value is part of the Net Expense Ratio. It represents a maximum annual charge deducted from investment assets to pay for distribution and marketing costs. This value can be rebated back to the client to offset other expenses.

Front Load. A one-time deduction from a purchase made into the fund. The amount is 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. Potential fees and sales charges are an important factor to consider before making an investment. The load compensates the broker or financial planner for the service of providing professional investment advice.

STATEMENT OF ADDITIONAL DISCLOSURES

Deferred Load. A one-time charge paid at the time of the sale of the fund. The amount is 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. Potential fees and sales charges are an important factor to consider before making an investment. The load compensates the broker or financial planner for the service of providing professional investment advice.

INVESTMENT STRATEGY & STYLE

Peer Group. Fi360 utilizes the Morningstar Category for peer group assignment. In an effort to distinguish funds by what they own, as well as by their prospectus objectives and styles, Morningstar developed the Morningstar Categories. While the prospectus objective identifies a fund's investment goals based on the wording in the fund prospectus, the Morningstar Category identifies funds based on their actual investment styles as measured by their underlying portfolio holdings (portfolio and other statistics over the past three years). Peer groups are for comparison only, and do not represent any investable products. Please reference the Peer Group Descriptions section for more specific detail on each peer group that is included in this report.

STATEMENT OF ADDITIONAL DISCLOSURES: EXTENDED PERFORMANCE

The analysis in this report may be based, in part, on adjusted historical returns for periods prior to an investment share class's actual inception.

Morningstar created extended performance statistics to "fill in the gap" between the inception date of a new share class or distribution channel and the inception date of the original portfolio. Extended performance lengthens the performance data that is available for the younger investment. This helps investors see how the portfolio as a whole has performed over time. For example, if a mutual fund started 15 years ago with an Investor share class and just added an Institutional share class one year ago, Morningstar will lengthen the performance history of the Institutional share class to 15 years. Often, some of the shareholders in the new share class were actually shareholders in the oldest share class.

Morningstar will adjust the performance history of the original portfolio to reflect differences in fees between the original share class and the younger share class. This adjustment will only occur where the new share class has higher fees than the oldest share class, so the extended performance for the younger share class will be lower than, or equal to, the returns of the oldest share class. Where the oldest share class has higher fees than the younger share class no adjustment is made. In this case, if the expenses of the newer share class were used rather than the expenses of the old share class (due to lower expenses of the new share class), it would have resulted in better performance.

NEWER SHARE CLASS		OLDEST SHARE CLASS	
NAME	INCEPTION DATE	NAME	INCEPTION DATE
Fidelity Advisor Strategic Income Z	10/02/2018	Fidelity Advisor Strategic Income M	10/31/1994
Fidelity Advisor Investment Gr Bd Z	10/02/2018	Fidelity Investment Grade Bond	08/06/1971
Fidelity Advisor Floating Rate Hi Inc Z	10/02/2018	Fidelity Advisor Floating Rate Hi Inc T	08/16/2000
Fidelity Advisor New Markets Income Z	12/04/2018	Fidelity® New Markets Income	05/04/1993
ClearBridge International Growth IS	09/17/2018	Legg Mason Cap Mgmt Global Growth C	04/17/1995
Fidelity Advisor Asset Manager 50% Z	10/02/2018	Fidelity Asset Manager 50%	12/28/1988

STATEMENT OF ADDITIONAL DISCLOSURES: INDEX DESCRIPTIONS

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This following indices are part of this family:

- Bloomberg 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.
- Bloomberg 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.
- Bloomberg Municipal 10 Yr 8-12 TR USD.** The index measures the performance of USD-denominated long-term tax exempt bond market with maturities of 10 years(8-12), including state and local general obligation bonds, revenue bonds, insured bonds, and prerefunded bonds.
- Bloomberg 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.
- Bloomberg 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.

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This following indices are part of this family:

- ICE BofA USD 3M Dep OR CM TR USD.** The index measures the performance of a synthetic asset paying Libor to a stated maturity. It is based on the assumed purchase at par of a synthetic instrument having exactly its stated maturity and with a coupon equal to that days fixing rate. That issue is assumed to be sold the following business day (priced at a yield equal to the current day fixing rate) and rolled into a new instrument.

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This following indices are part of this family:

STATEMENT OF ADDITIONAL DISCLOSURES: INDEX DESCRIPTIONS

- FTSE WGBI NonUSD USD.** The index measures the performance of fixed-rate, local currency, investment-grade sovereign bonds of all WGBI countries except the United States and is stated in US dollar terms. It is a subset of Citigroup World Government Bond Index (WGBI).
- 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 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. 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.

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This following indices are part of this family:

- 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 is about ten years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.
- 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 is about 15 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.
- 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 is about 20 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.
- 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 is about 25 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.
- 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 is about 30 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.
- 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 is about 35 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.
- 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 is about 40 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.
- 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 is about 45 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.

STATEMENT OF ADDITIONAL DISCLOSURES: INDEX DESCRIPTIONS

- 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 is about 45 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.
- Morningstar LSTA US LL TR USD.** 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.
- 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.
- 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.
- 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.
- Morningstar US Mid TR USD.** The index measures the performance of US mid-cap stocks. These stocks fall between the 70th and 90th percentile in market capitalization of the investable universe. In aggregate, the Mid-Cap Index represents 20 percent of the investable universe.
- Morningstar US Small TR USD.** The index measures the performance of US small-cap stocks. These stocks fall between the 90th and 97th percentile in market capitalization of the investable universe. In aggregate, the Small Cap Index represents 7 percent of the investable universe.

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This following indices are part of this family:

- 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 Ex USA SMID NR USD.** The index measures the performance of the small 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 SMID Value NR USD.** No definition is currently available
- MSCI ACWI NR USD.** The index measures the performance of the large and mid cap segments of all country markets. It is free float-adjusted market-capitalization weighted.
- 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.

STATEMENT OF ADDITIONAL DISCLOSURES: PEER GROUP DESCRIPTIONS

- **Bank Loan (BL).** Bank-loan portfolios primarily invest in floating-rate bank loans and floating-rate below 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 benchmarks such as Libor or SOFR.
- **Diversified Emerging Mkts (EM).** 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 (EB).** 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 (FB).** 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 (FG).** 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 (FQ).** 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 (FA).** 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.
- **Global Bond (IB).** World bond 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 nonU.S. bonds. Many consistently maintain significant allocations to non-U.S. dollar currencies, while others have the flexibility to make sizeable adjustments between their U.S. dollar and non-U.S. currency exposures.
- **Global Bond-USD Hedged (WH).** 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 nonU.S. bonds. Funds in this category hedge most of their non-U.S.-dollar currency exposure back to the U.S. dollar.
- **Global Large-Stock Blend (WB).** Global large-stock blend portfolios invest in a variety of international stocks and typically skew toward large caps that are fairly representative of the global stock market in size, growth rates, and price. Global large-stock blend portfolios have few geographical limitations. It is common for these portfolios to invest the majority of their assets in developed markets, with the remainder divided among the globe's emerging markets. Global equity portfolios are generally expected to have between 20% and 75% of their equity investments in US securities.

STATEMENT OF ADDITIONAL DISCLOSURES: PEER GROUP DESCRIPTIONS

- **Global Large-Stock Growth (WG).** Global large-stock growth portfolios invest in a variety of international stocks and typically skew towards large caps that are more expensive or projected to grow faster than other global large-cap stocks. Global large-stock growth portfolios have few geographical limitations. It is common for these portfolios to invest the majority of their assets in developed markets, with the remainder divided among the globe's emerging markets. Global equity portfolios are generally expected to have between 20% and 75% of their equity investments in US securities.
- **Global Moderate Allocation (GM).** Funds in allocation categories seek to provide both income and capital appreciation by primarily investing in multiple asset classes, including stocks, bonds, and cash. These moderate strategies seek to balance preservation of capital with appreciation. They typically expect volatility similar to a strategic equity exposure between 50% and 70%. Funds in this global category are generally expected to have no more than 75% of their assets in US securities.
- **Global Moderately Aggressive Allocation (CQ).** Funds in allocation categories seek to provide both income and capital appreciation by primarily investing in multiple asset classes, including stocks, bonds, and cash. These moderately aggressive strategies prioritize capital appreciation over preservation. They typically expect volatility similar to a strategic equity exposure between 70% and 85%. Funds in this global category are generally expected to have no more than 75% of their assets in US securities.
- **Global Moderately Conservative Allocation (GX).** Funds in allocation categories seek to provide both income and capital appreciation by primarily investing in multiple asset classes, including stocks, bonds, and cash. These moderately conservative strategies prioritize the preservation of capital over appreciation. They typically expect volatility similar to a strategic equity exposure between 30% and 50%. Funds in this global category are generally expected to have no more than 75% of their assets in US securities.
- **Intermediate Core Bond (CI).** 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 (PI).** 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.
- **Large Blend (LB).** Large-blend portfolios are fairly representative of the overall US stock market in size, growth rates and price. Stocks in the top 70% of the capitalization of the US 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 US industries, and owing to their broad exposure, the portfolios' returns are often similar to those of the S&P 500 Index.
- **Large Growth (LC).** 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 (LV).** 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 (MB).** 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. Stocks in the middle 20% of the capitalization of the U.S. equity market are defined as mid-cap. The blend style is assigned to portfolios where neither growth nor value characteristics predominate.
- **Miscellaneous Sector (MR).** Miscellaneous-sector portfolios invest in specific sectors that do not fit into any of Morningstar's existing sector categories and for which not enough funds exist to merit the creation of a separate category.
- **Moderate Allocation (MA).** Funds in allocation categories seek to provide both income and capital appreciation by primarily investing in multiple asset classes, including stocks, bonds, and cash. These moderate strategies seek to balance the preservation of capital with

STATEMENT OF ADDITIONAL DISCLOSURES: PEER GROUP DESCRIPTIONS

appreciation. They typically expect volatility similar to a strategic equity exposure between 50% and 70%. Funds in this domestic category are generally expected to have at least 75% of their assets in US securities.

- **Money Market Taxable (TM).** 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. These funds do not designate themselves as Prime in form N-MFP and transact at a fixed net asset value.
- **Multisector Bond (MU).** 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 Interm (MI).** 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 4.5 to 7.0 years (or, if duration is unavailable, average maturities of five to 12 years).
- **Small Blend (SB).** 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 (SV).** 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 (TE).** 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 (TG).** 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.
- **Target-Date 2030 (TH).** 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 (TI).** 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 (TJ).** 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 (TK).** 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.

STATEMENT OF ADDITIONAL DISCLOSURES: PEER GROUP DESCRIPTIONS

- **Target-Date 2050 (TN).** 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 (TL).** 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 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 targetdate portfolio is part of a series of funds offering multiple retirement dates to investors.
- **Target-Date 2060 (XQ).** 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) 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.

STATEMENT OF ADDITIONAL DISCLOSURES: RISKS

Investing involves risk. Loss of principal is possible. An investment in a fund is not a bank deposit, and it is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. Each fund carries its own specific risks which depend on the types of investments in the fund. Investors should review the fund's prospectus carefully to understand the risks before investing.

In general, some of the risks associated with the Morningstar Categories shown in this report are as follows:

- **Allocation.** Different methods of asset allocation are associated with varying degrees of risks. Conservative portfolios contain low risk investments but may not earn any value over time. Moderate portfolios have a higher level of risk than conservative portfolios. Aggressive portfolios mainly consist of equities, so their value tends to fluctuate widely.
- **Bank Loan Risk.** Bank loans are impacted by the risks associated with fixed income in general, including interest rate risk and default risk. Bank loans pay interest at rates that are periodically reset based on changes in interest rates and may be subject to increased prepayment and liquidity risks. They are often non-investment grade; therefore, the risk of default is high. Funds that invest in bank loans/senior debt are often highly leveraged, producing a high risk of return volatility.
- **Bonds.** Bonds are subject to interest rate risk. As the prevailing level of bond interest rates rise, the value of bonds already held in a portfolio decline. Portfolios that hold bonds are subject to declines and increases in value due to general changes in interest rates. Bonds are also subject to prepayment risk, which is the chance that an issuer may exercise its right to prepay its security, if falling interest rates prompt the issuer to do so. Forced to reinvest the unanticipated proceeds at lower interest rates, the fund would experience a decline in income and lose the opportunity for additional price appreciation.
- **Emerging Markets.** Investments in emerging markets securities may be subject to greater market, credit, currency, liquidity, legal, political, and other risks compared with assets invested in developed foreign countries.
- **Foreign.** Investments in foreign securities may be more volatile than investing solely in U.S. markets due to interest-rate, currency, exchange rate, economic, and political risks. The value of these securities can change more rapidly and extremely than can the value of U.S. securities. Foreign securities are subject to increased issuer risk because foreign issuers may not experience the same degree of regulation as U.S. issuers do and are held to different reporting, accounting, and auditing standards. In addition, foreign securities are subject to increased costs because there are generally higher commission rates on transactions, transfer taxes, higher custodial costs, and the potential for foreign tax charges on dividend and interest payments. Many foreign markets are relatively small, and securities issued in less-developed countries face the risks of nationalization, expropriation or confiscatory taxation, and adverse changes in investment or exchange control regulations, including suspension of the ability to transfer currency from a country. Economic, political, social, or diplomatic developments can also negatively impact performance.
- **Foreign Currencies.** Foreign currencies are subject to the risks associated with such currencies and the changes in their values relative to the U.S. dollar. Such risks include volatility in the price relationship between the U.S. dollar and foreign currencies. The value of foreign currencies relative to the U.S. dollar can be affected by many factors, including national debt levels, trade deficits, international trade and foreign policies, changes in trade and balance of payments, governmental fiscal and monetary policies, currency exchange rates and changes in supply and demand that affect those rates, investment and trading activity of mutual funds, hedge funds and currency funds, exchange rate controls and government intervention in currency markets, inflation rates, interest and deposit rates, market expectations about future inflation rates and interest rates, and global and national economic, financial, political, regulatory, judicial, military and geographical events or developments. Prices of currencies of less developed or emerging market nations tend to be more volatile than those of developed countries, given the greater political, regulatory, economic, financial, military and social instability and uncertainty in less developed or emerging market nations.
- **Foreign Regions.** Investments in securities from a particular country or region may be subject to the risk of adverse social, political, regulatory, or economic events occurring in that country or region. Country- or region-specific risks also include the risk that adverse securities markets or exchange rates may impact the value of securities from those areas.
- **Large Cap Equities.** Concentrating assets in large-capitalization stocks may subject the portfolio to the risk that those stocks underperform other capitalizations or the market as a whole. Large-cap companies may be unable to respond as quickly as small- and mid-cap companies can to new competitive pressures and may lack the growth potential of those securities. Historically, large-cap companies do not recover as quickly as smaller companies do from market declines.
- **Money Market.** An investment in a money market mutual fund is not insured or guaranteed by the FDIC or any other government agency. Although the 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

STATEMENT OF ADDITIONAL DISCLOSURES: RISKS

market fund.

- **Municipal Bond.** Investments in municipal obligations have varying levels of public and private support. The principal and interest payments of general-obligation municipal bonds are secured by the issuer's full faith and credit and supported by limited or unlimited taxing power. The principal and interest payments of revenue bonds are tied to the revenues of specific projects or other entities. Federal income tax laws may limit the types and volume of bonds qualifying for tax exemption of interest and make any further purchases of tax-exempt securities taxable. Investments in municipal bonds that finance similar types of projects, including those related to education, health care, housing, transportation, utilities, and industry, may be subject to a greater extent than general obligation municipal bonds to the risks of adverse economic, business, or political developments.
- **Sector.** Concentrating assets in a particular industry, sector of the economy, or markets may increase volatility because the investment will be more susceptible to the impact of factors such as the market, the economy, regulations, and other dynamics affecting that industry or sector compared with a more broadly diversified asset allocation.
- **Small/Mid Cap Equities.** Portfolios that invest in stocks of small- to mid-cap companies involve additional risks. Smaller companies typically have a higher risk of failure and are not as well established as larger blue-chip companies. Historically, smaller company stocks have experienced a greater degree of market volatility than the overall market average.
- **Target-Date Funds.** Target-date funds typically invest in other mutual funds and are designed for investors who are planning to retire during the target date year. The fund's target date is the approximate date of when investors expect to begin withdrawing their money. A target-date fund's investment objective/strategy typically becomes more conservative over time primarily by reducing its allocation to equity mutual funds and increasing its allocations in fixed-income mutual funds. An investor's principal value in a target-date fund is not guaranteed at any time, including at the fund's target date.
- **Taxable Bond.** Investments in taxable bonds such as government bonds, long-term and short-term bonds, bank loans, corporate bonds, preferred stock, high-yield bonds, etc. are subject to numerous risks including those relating to reinvestment, inflation, market, selection, timing, and duration.