



Investment Comparison

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Standardized Performance Disclosure (Mutual Funds and ETFs only)

Standardized Returns for the period ended 9/30/2018. 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.*

*For those investments a load-waived indication, the Standardized Returns shown below do not include the typical load (and reduction in return) that would accompany the share class if it were purchased outside the load-waived environment.

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	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	
Large-Cap Equity												
Columbia Dividend Income Inst3 (CDDYX)	MF	03/04/1998	11/08/2012	13.30	12.62	11.39	14.23	0.59	0.59	-	-	0.00
Fidelity 500 Index Institutional Prem (FXAIX)	MF	02/17/1988	05/04/2011	17.90	13.94	11.95	13.33	0.02	0.02	-	-	
JAG Large Cap Growth I (JLGIX) - Contractual expense waiver of 0.30. Expires on 2019-1-31.	MF	12/22/2011	12/22/2011	26.53	16.36	N/Av	17.41	1.25	1.55	-	-	0.00
Matrix Advisors Dividend (MADFX) - Contractual expense waiver of 2.76. Expires on 2018-10-31.	MF	10/13/2016	10/13/2016	12.31	N/Av	N/Av	13.13	0.90	3.66	-	-	0.00
Nuveen Santa Barbara Dividend Growth R6 (NSBFX)	MF	03/28/2006	03/25/2013	15.31	12.10	10.90	12.02	0.65	0.65	-	-	0.00
Mid-Cap Equity												
Carillon Eagle Mid Cap Growth R6 (HRAUX)	MF	08/20/1998	08/15/2011	25.12	15.37	13.85	16.23	0.69	0.69	-	-	0.00
Wells Fargo Special Mid Cap Value R6 (WFPRX)	MF	04/08/2005	06/28/2013	4.95	10.44	11.85	11.46	0.75	0.75	-	-	0.00
Small-Cap Equity												
Oak Ridge Small Cap Growth K (ORIKX)	MF	01/03/1994	12/20/2012	29.87	9.55	11.34	13.41	1.00	1.00	-	-	
Royce Total Return Instl (RTRIX)	MF	12/15/1993	03/04/2003	8.11	8.76	9.67	10.41	1.08	1.08	-	-	0.00
Developed International Equity												
Calamos International Growth I (CIGIX) - Contractual expense waiver of 0.36. Expires on 2022-3-1.	MF	03/16/2005	03/16/2005	3.80	5.64	7.80	7.49	0.85	1.21	-	-	
Cullen International High Dividend I (CIHIX) - Contractual expense waiver of 0.22. Expires on 2018-10-31.	MF	12/15/2005	12/15/2005	-2.74	1.56	2.92	3.39	1.01	1.23	-	-	0.00
Vanguard FTSE All-Wld ex-US Idx Admiral (VFWAX)	MF	03/02/2007	09/27/2011	1.72	4.43	5.28	7.25	0.11	0.11	-	-	
Emerging Market Equity												

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	
Emerging Market Equity												
American Funds New World R6 (RNWGX)	MF	06/17/1999	05/01/2009	1.15	4.79	6.23	9.26	0.64	0.64	-	-	
Cullen Emerging Markets High Div I (CEMFX) - Contractual expense waiver of 0.32. Expires on 2018-10-31.	MF	08/31/2012	08/31/2012	-2.05	3.24	N/Av	4.01	1.01	1.33	-	-	0.00
Intermediate Fixed Income												
BlackRock Inflation Protected Bond K (BPLBX) - Contractual expense waiver of 0.06. Expires on 2020-4-30.	MF	06/28/2004	06/28/2004	0.40	0.98	3.26	4.12	0.34	0.40	-	-	
Metropolitan West Total Return Bd Plan (MWTSX)	MF	03/31/1997	07/29/2011	-0.81	2.34	5.66	3.31	0.37	0.37	-	-	
Short-Term Fixed Income												
Victory INCORE Fund for Income R6 (VFFRX) - Contractual expense waiver of 0.10. Expires on 2019-2-28.	MF	09/16/1987	03/04/2015	-0.65	1.02	2.49	0.47	0.63	0.73	-	-	0.00
International Fixed Income												
Oppenheimer International Bond I (OIBIX) - Contractual expense waiver of 0.02. Expires on 2019-1-26.	MF	06/15/1995	01/27/2012	-3.83	2.04	3.91	2.01	0.61	0.63	-	-	
TCW Emerging Markets Income I (TGEIX)	MF	05/29/1998	05/29/1998	-2.59	4.12	8.61	8.84	0.87	0.87	-	-	
High Yield Fixed Income												
First Eagle High Yield I (FEHIX)	MF	11/19/2007	11/19/2007	4.18	3.91	9.60	8.24	0.81	0.91	-	-	
Allocation												
Permanent Portfolio Permanent I (PRPFX)	MF	12/01/1982	12/01/1982	1.85	2.55	4.80	6.04	0.82	0.82	-	-	
Alternative												
Dreyfus Global Real Return I (DRRIX)	MF	05/12/2010	05/12/2010	3.33	3.17	N/Av	4.01	0.90	0.90	-	-	
Stable Value / Money Market												
American Century US Government MMkt Inv (TCRXX)	MF	04/01/1993	04/01/1993	1.12	0.29	0.27	2.46	0.46	0.46	-	-	

Investment Comparison - Fi360 Fiduciary Score®

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 Fi360 Fiduciary Score Average is a one-, three-, five- or ten-year rolling average of an investments Fi360 Fiduciary Score.

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.

Legend ✓ Meets the criterion ✗ Does not meet the criterion N/Av Data is not available N/S Does not have the history to be scored N/App Not screened on the criterion

Peer Group	Fidelity 500 Index Institutional Prem Type: Fund Ticker: FXAIX				Nuveen Santa Barbara Dividend Growth R6 Type: Fund Ticker: NSBFX				JAG Large Cap Growth I Type: Fund Ticker: JLGIX												
	Large Blend				Large Blend				Large Growth												
Fi360 Fiduciary Score	Value	Quartile				# peers	Value	Quartile				# peers	Value	Quartile				# peers			
Score	0					1,307	51					1,307	27					1,403			
Average (1-Year)	0					1,231	52					1,231	29					1,338			
Average (3-Year)	0					1,105	49					1,105	44					1,229			
Average (5-Year)	0					958	46					958	-					-			
Average (10-Year)	-					-	-					-	-					-			
Fi360 Fiduciary Score Criteria	Value					Meets Criterion	Value					Meets Criterion	Value					Meets Criterion			
1) Inception Date	2/17/1988					✓	3/28/2006					✓	12/22/2011					✓			
2) Assets	\$ 166,628.6 million					✓	\$ 3,323.1 million					✓	\$ 67.3 million					✗			
3) Manager Tenure	14.6 years					✓	12.5 years					✓	6.8 years					✓			
4) Composition	99.45% allocation to US Equities					✓	96.59% allocation to US Equities					✓	94.18% allocation to US Equities					✓			
5) Style Consistency	Style box matched the peer group					✓	Style box matched the peer group					✓	Style box matched the peer group					✓			
	Value	Quartile				# peers	Meets Criterion	Value	Quartile				# peers	Meets Criterion	Value	Quartile				# peers	Meets Criterion
6) Prospectus Net Expense Ratio (Fee Waiver)	0.02%					1,495	✓	0.65%					1,495	✓	1.25%					1,492	✓
Contractual expense waiver of 0.30. Expires on 2019-1-31.																					
7) 3-Year Alpha (Primary Index)	-0.01%					1,306	✓	-1.49%					1,306	✗	3.49%					1,403	✓
S&P 500 TR USD																					
8) 3-Year Sharpe Ratio	1.69%					1,306	✓	1.46%					1,306	✗	1.54%					1,403	✓
9) 1-Year Total Return	17.90%					1,424	✓	15.31%					1,424	✗	26.53%					1,472	✓
10) 3-Year Total Return	17.30%					1,306	✓	14.66%					1,306	✗	21.45%					1,403	✓
11) 5-Year Total Return	13.94%					1,217	✓	12.10%					1,217	✗	16.36%					1,351	✓

Investment Comparison - Fi360 Fiduciary Score®

Legend ✓ Meets the criterion ✗ Does not meet the criterion *N/Av* Data is not available *N/S* Does not have the history to be scored *N/App* Not screened on the criterion

Peer Group	Matrix Advisors Dividend Type: Fund Ticker: MADFX	Columbia Dividend Income Inst3 Type: Fund Ticker: CDDYX	Carillon Eagle Mid Cap Growth R6 Type: Fund Ticker: HRAUX									
	Large Value	Large Value	Mid-Cap Growth									
Fi360 Fiduciary Score	Value	Value	Value									
Score	-	0	0									
Average (1-Year)	-	26	0									
Average (3-Year)	-	29	0									
Average (5-Year)	-	31	5									
Average (10-Year)	-	-	-									
Fi360 Fiduciary Score Criteria	Value	Meets Criterion	Value	Meets Criterion	Value	Meets Criterion						
1) Inception Date	10/13/2016	<i>N/S</i>	3/4/1998	✓	8/20/1998	✓						
2) Assets	\$ 11.8 million	<i>N/S</i>	\$ 12,294.8 million	✓	\$ 4,772.0 million	✓						
3) Manager Tenure	2.0 years	<i>N/S</i>	16.9 years	✓	20.1 years	✓						
4) Composition	93.96% allocation to US Equities	<i>N/S</i>	93.69% allocation to US Equities	✓	93.97% allocation to US Equities	✓						
5) Style Consistency	Style box matched the peer group	<i>N/S</i>	Style box matched the peer group	✓	Style box matched the peer group	✓						
	Value	Quartile	# peers	Meets Criterion	Value	Quartile	# peers	Meets Criterion	Value	Quartile	# peers	Meets Criterion
6) Prospectus Net Expense Ratio (Fee Waiver)	0.90%	<input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/>	1,317	<i>N/S</i>	0.59%	<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	1,317	✓	0.69%	<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	622	✓
Contractual expense waiver of 2.76. Expires on 2018-10-31.												
7) 3-Year Alpha (Primary Index)	<i>N/Av</i>	<i>N/S</i>		<i>N/S</i>	0.97%	<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	1,214	✓	0.64%	<input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	586	✓
8) 3-Year Sharpe Ratio	<i>N/Av</i>	<i>N/S</i>		<i>N/S</i>	1.72%	<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	1,214	✓	1.56%	<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	586	✓
9) 1-Year Total Return	12.31%	<input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	1,295	<i>N/S</i>	13.30%	<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	1,295	✓	25.12%	<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	615	✓
10) 3-Year Total Return	<i>N/Av</i>	<i>N/S</i>		<i>N/S</i>	16.12%	<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	1,214	✓	19.68%	<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	586	✓
11) 5-Year Total Return	<i>N/Av</i>	<i>N/S</i>		<i>N/S</i>	12.62%	<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	1,118	✓	15.37%	<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	556	✓

Investment Comparison - Fi360 Fiduciary Score®

Legend ✓ Meets the criterion ✗ Does not meet the criterion *N/A* Data is not available *N/S* Does not have the history to be scored *N/App* Not screened on the criterion

Peer Group	Wells Fargo Special Mid Cap Value R6 Type: Fund Ticker: WFPRX	Royce Total Return Instl Type: Fund Ticker: RTRIX	Oak Ridge Small Cap Growth K Type: Fund Ticker: ORIKX									
	Mid-Cap Value	Small Blend	Small Growth									
Fi360 Fiduciary Score	Value	Quartile	# peers	Value	Quartile	# peers	Value	Quartile	# peers			
Score	23		409	44		743	79		705			
Average (1-Year)	15		391	26		674	86		676			
Average (3-Year)	6		337	39		560	73		572			
Average (5-Year)	6		271	50		460	52		499			
Average (10-Year)	-			35		280	-					
Fi360 Fiduciary Score Criteria	Value	Meets Criterion	Value	Meets Criterion	Value	Meets Criterion						
1) Inception Date	4/8/2005	✓	12/15/1993	✓	1/3/1994	✓						
2) Assets	\$ 8,645.2 million	✓	\$ 2,157.3 million	✓	\$ 340.5 million	✓						
3) Manager Tenure	9.7 years	✓	24.8 years	✓	24.8 years	✓						
4) Composition	97.48% allocation to US Equities	✓	80.50% allocation to US Equities	✓	91.17% allocation to US Equities	✓						
5) Style Consistency	Style box matched the peer group	✓	Style box matched the peer group	✓	Style drifted to Mid-Cap Growth	✗						
	Value	Quartile	# peers	Meets Criterion	Value	Quartile	# peers	Meets Criterion				
6) Prospectus Net Expense Ratio (Fee Waiver)	0.75%		444	✓	1.08%		810	✓	1.00%		736	✓
7) 3-Year Alpha (Primary Index)	-2.54%		409	✓	-1.08%		743	✓	-1.14%		704	✗
8) 3-Year Sharpe Ratio	1.15%		409	✓	1.17%		743	✓	1.09%		704	✗
9) 1-Year Total Return	4.95%		433	✗	8.11%		791	✗	29.87%		729	✓
10) 3-Year Total Return	11.78%		409	✗	14.80%		743	✗	14.72%		704	✗
11) 5-Year Total Return	10.44%		370	✓	8.76%		661	✗	9.55%		662	✗

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Peer Group	Vanguard FTSE All-Wld ex-US Idx Admiral Type: Fund Ticker: VFWAX Foreign Large Blend	Calamos International Growth I Type: Fund Ticker: CIGIX Foreign Large Growth	Cullen International High Dividend I Type: Fund Ticker: CIHIX Foreign Large Value									
	Value	Quartile	# peers	Value	Quartile	# peers	Value	Quartile	# peers			
Fi360 Fiduciary Score	0		739	27		395	77		310			
Score												
Average (1-Year)	17		661	26		367	75		275			
Average (3-Year)	41		583	51		320	59		227			
Average (5-Year)	46		464	52		274	53		201			
Average (10-Year)	-			30		170	43		96			
Fi360 Fiduciary Score Criteria	Value	Meets Criterion	Value	Meets Criterion	Value	Meets Criterion						
1) Inception Date	3/2/2007	✓	3/16/2005	✓	12/15/2005	✓						
2) Assets	\$ 37,312.8 million	✓	\$ 276.7 million	✓	\$ 238.0 million	✓						
3) Manager Tenure	2.6 years	✓	13.6 years	✓	12.8 years	✓						
4) Composition	97.85% allocation to Non-US Equities	✓	88.58% allocation to Non-US Equities	✓	90.26% allocation to Non-US Equities	✓						
5) Style Consistency	Style box matched the peer group	✓	Style box matched the peer group	✓	Style box matched the peer group	✓						
6) Prospectus Net Expense Ratio (Fee Waiver)	0.11%		849	✓	0.85%		447	✓	1.01%		331	✓
7) 3-Year Alpha (Primary Index)	0.47%		737	✓	0.74%		395	✗	-3.12%		309	✗
8) 3-Year Sharpe Ratio	0.88%		737	✓	0.80%		395	✗	0.46%		309	✗
9) 1-Year Total Return	1.72%		820	✓	3.80%		441	✓	-2.74%		323	✗
10) 3-Year Total Return	9.95%		737	✓	10.22%		395	✓	5.15%		309	✗
11) 5-Year Total Return	4.43%		656	✓	5.64%		379	✓	1.56%		274	✗

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Peer Group	American Funds New World R6 Type: Fund Ticker: RNWGX Diversified Emerging Mkts					Cullen Emerging Markets High Div I Type: Fund Ticker: CEMFX Diversified Emerging Mkts					BlackRock Inflation Protected Bond K Type: Fund Ticker: BPLBX Inflation-Protected Bond										
	Value	Quartile				# peers	Value	Quartile				# peers	Value	Quartile				# peers			
Fi360 Fiduciary Score	27	[][][][]				793	27	[][][][]				793	9	[][][][]				234			
Score																					
Average (1-Year)	33	[][][][]				692	47	[][][][]				692	11	[][][][]				229			
Average (3-Year)	33	[][][][]				499	26	[][][][]				499	11	[][][][]				181			
Average (5-Year)	31	[][][][]				326	-	[][][][]				-	8	[][][][]				147			
Average (10-Year)	-	[][][][]				-	-	[][][][]				-	5	[][][][]				81			
Fi360 Fiduciary Score Criteria	Value					Meets Criterion	Value					Meets Criterion	Value					Meets Criterion			
1) Inception Date	6/17/1999					✓	8/31/2012					✓	6/28/2004					✓			
2) Assets	\$ 36,000.9 million					✓	\$ 418.4 million					✓	\$ 2,250.6 million					✓			
3) Manager Tenure	19.3 years					✓	6.1 years					✓	1.6 years					✗			
4) Composition	72.88% allocation to Non-US Equities					✗	92.98% allocation to Non-US Equities					✓	99.98% allocation to US Bonds					✓			
5) Style Consistency	Peer not screened for style drift					<i>N/App</i>	Peer not screened for style drift					<i>N/App</i>	Style box matched the peer group					✓			
6) Prospectus Net Expense Ratio (Fee Waiver)	0.64%	[][][][]				901	✓	1.01%	[][][][]				901	✓	0.34%	[][][][]				248	✓
7) 3-Year Alpha (Primary Index)	2.31%	[][][][]				793	✓	-0.27%	[][][][]				793	✗	0.62%	[][][][]				234	✓
8) 3-Year Sharpe Ratio	1.01%	[][][][]				793	✓	0.70%	[][][][]				793	✗	0.35%	[][][][]				234	✓
9) 1-Year Total Return	1.15%	[][][][]				860	✓	-2.05%	[][][][]				860	✓	0.40%	[][][][]				241	✓
10) 3-Year Total Return	11.53%	[][][][]				793	✓	8.83%	[][][][]				793	✗	1.89%	[][][][]				234	✓
11) 5-Year Total Return	4.79%	[][][][]				618	✓	3.24%	[][][][]				618	✓	0.98%	[][][][]				222	✓

Investment Comparison - Fi360 Fiduciary Score®

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Peer Group	Metropolitan West Total Return Bd Plan Type: Fund Ticker: MWTSX Intermediate-Term Bond					Victory INCORE Fund for Income R6 Type: Fund Ticker: VFFRX Short Government					TCW Emerging Markets Income I Type: Fund Ticker: TGEIX Emerging Markets Bond										
	Value	Quartile				# peers	Value	Quartile				# peers	Value	Quartile				# peers			
Fi360 Fiduciary Score	21	█				993	18	█				108	0	█				253			
Score																					
Average (1-Year)	20	█				934	17	█				107	4	█				247			
Average (3-Year)	13	█				840	11	█				100	3	█				148			
Average (5-Year)	11	█				721	-					-	4	█				92			
Average (10-Year)	-						-					-	15	█				40			
Fi360 Fiduciary Score Criteria	Value					Meets Criterion	Value					Meets Criterion	Value					Meets Criterion			
1) Inception Date	3/31/1997					✓	9/16/1987					✓	5/29/1998					✓			
2) Assets	\$ 72,910.3 million					✓	\$ 622.3 million					✓	\$ 4,741.4 million					✓			
3) Manager Tenure	21.5 years					✓	12.6 years					✓	8.8 years					✓			
4) Composition	97.19% allocation to US Bonds					✓	Peer not screened for composition					<i>N/App</i>	Peer not screened for composition					<i>N/App</i>			
5) Style Consistency	Style box matched the peer group					✓	Style box matched the peer group					✓	Peer not screened for style drift					<i>N/App</i>			
6) Prospectus Net Expense Ratio (Fee Waiver)	0.37%	◆				1,112	✓	0.63%		◆			108	✓	0.87%		◆			315	✓
7) 3-Year Alpha (Primary Index)	0.18%			◆		993	✗	-0.93%			◆		108	✗	5.77%	◆				253	✓
	BBgBarc US Agg Bond TR USD							BBgBarc US Agg Bond TR USD							BBgBarc US Agg Bond TR USD						
8) 3-Year Sharpe Ratio	0.23%			◆		993	✗	-0.44%	◆				108	✓	0.99%	◆				253	✓
9) 1-Year Total Return	-0.81%		◆			1,077	✓	-0.65%			◆		108	✗	-2.59%		◆			302	✓
10) 3-Year Total Return	1.45%			◆		993	✗	0.20%		◆			108	✓	7.23%	◆				253	✓
11) 5-Year Total Return	2.34%		◆			945	✓	1.02%	◆				104	✓	4.12%	◆				201	✓

Investment Comparison - Fi360 Fiduciary Score®

Legend ✓ Meets the criterion ✗ Does not meet the criterion *N/Av* Data is not available *N/S* Does not have the history to be scored *N/App* Not screened on the criterion

Peer Group	Oppenheimer International Bond I Type: Fund Ticker: OIBIX	First Eagle High Yield I Type: Fund Ticker: FEHIX	Permanent Portfolio Permanent I Type: Fund Ticker: PRPFX									
	World Bond	High Yield Bond	Allocation--30% to 50% Equity									
Fi360 Fiduciary Score	Value	Quartile	# peers	Value	Quartile	# peers	Value	Quartile	# peers			
Score	25		290	52		655	70		486			
Average (1-Year)	9		280	59		614	64		422			
Average (3-Year)	14		253	63		516	77		371			
Average (5-Year)	25		199	55		419	81		302			
Average (10-Year)	-			-			50		197			
Fi360 Fiduciary Score Criteria	Value	Meets Criterion	Value	Meets Criterion	Value	Meets Criterion						
1) Inception Date	6/15/1995	✓	11/19/2007	✓	12/1/1982	✓						
2) Assets	\$ 5,471.9 million	✓	\$ 333.3 million	✓	\$ 2,296.2 million	✓						
3) Manager Tenure	5.7 years	✓	10.9 years	✓	15.4 years	✓						
4) Composition	Peer not screened for composition	<i>N/App</i>	Peer not screened for composition	<i>N/App</i>	Peer not screened for composition	<i>N/App</i>						
5) Style Consistency	Peer not screened for style drift	<i>N/App</i>	Style box matched the peer group	✓	Peer not screened for style drift	<i>N/App</i>						
	Value	Quartile	# peers	Meets Criterion	Value	Quartile	# peers	Meets Criterion	Value	Quartile	# peers	Meets Criterion
6) Prospectus Net Expense Ratio (Fee Waiver)	0.61%		344	✓	0.81%		734	✓	0.82%		531	✓
	Contractual expense waiver of 0.02. Expires on 2019-1-26.											
7) 3-Year Alpha (Primary Index)	2.56%		290	✓	5.48%		655	✓	-1.29%		486	✗
	BBgBarc US Agg Bond TR USD											
8) 3-Year Sharpe Ratio	0.47%		290	✓	0.90%		655	✗	0.80%		486	✗
9) 1-Year Total Return	-3.83%		320	✗	4.18%		711	✓	1.85%		519	✗
10) 3-Year Total Return	3.74%		290	✓	6.53%		655	✗	6.47%		486	✓
11) 5-Year Total Return	2.04%		283	✓	3.91%		599	✗	2.55%		406	✗

Investment Comparison - Fi360 Fiduciary Score®

Legend ✓ Meets the criterion ✗ Does not meet the criterion *N/Av* Data is not available *N/S* Does not have the history to be scored *N/App* Not screened on the criterion

Peer Group	Dreyfus Global Real Return I Type: Fund Ticker: DRRIX Multialternative					American Century US Government MMkt Inv Type: Fund Ticker: TCRXX Money Market Taxable									
	Value	Quartile				# peers	Value	Quartile				# peers			
Fi360 Fiduciary Score															
Score	0	█				337	31	█				469			
Average (1-Year)	13	█				260	52		█			445			
Average (3-Year)	10	█				154	44	█				424			
Average (5-Year)	15	█				108	32	█				406			
Average (10-Year)	-					-	-					-			
Fi360 Fiduciary Score Criteria	Value					Meets Criterion	Value					Meets Criterion			
1) Inception Date	5/12/2010					✓	4/1/1993					✓			
2) Assets	\$ 1,557.7 million					✓	\$ 1,993.9 million					✓			
3) Manager Tenure	7.8 years					✓	9.2 years					✓			
4) Composition	Peer not screened for composition					<i>N/App</i>	Peer not screened for composition					<i>N/App</i>			
5) Style Consistency	Peer not screened for style drift					<i>N/App</i>	Peer not screened for style drift					<i>N/App</i>			
	Value	Quartile				# peers	Meets Criterion	Value	Quartile				# peers	Meets Criterion	
6) Prospectus Net Expense Ratio (Fee Waiver)	0.90%	◆				409	✓	0.46%			◆		571	✓	
7) 3-Year Alpha (Primary Index)	1.02%	◆				337	✓	<i>N/Av</i>					<i>N/Av</i>		
8) 3-Year Sharpe Ratio	0.53%		◆			337	✓	Morningstar Mod Tgt Risk TR USD	USTREAS T-Bill Auction Ave 3 Mon			◆		469	✗
9) 1-Year Total Return	3.33%	◆				389	✓	-8.42%			◆		540	✗	
10) 3-Year Total Return	3.46%		◆			337	✓	1.12%			◆		469	✓	
11) 5-Year Total Return	3.17%	◆				198	✓	0.48%		◆			469	✓	
								0.29%		◆			440	✓	

Investment Comparison - General 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.

	Fidelity 500 Index Institutional Prem Type: Fund Ticker: FXAIX				Nuveen Santa Barbara Dividend Growth R6 Type: Fund Ticker: NSBFX				JAG Large Cap Growth I Type: Fund Ticker: JLGIX									
	Large Blend				Large Blend				Large Growth									
Peer Group																		
Inception Date	2/17/1988				3/28/2006				12/22/2011									
Net Assets	\$ 166,628.6 million				\$ 3,323.1 million				\$ 67.3 million									
Manager Tenure	14.6 years				12.5 years				6.8 years									
Primary Index	S&P 500 TR USD				S&P 500 TR USD				S&P 500 TR USD									
Investment Analytics	Value (Rank)	Quartile				# peers	Value (Rank)	Quartile				# peers	Value (Rank)	Quartile				# peers
		1	2	3	4			1	2	3	4			1	2	3	4	
Prospectus Net Expense Ratio	0.02 (2)	◆				1,495	0.65 (34)		◆			1,495	1.25 (72)			◆		1,492
3-Month Total Return	7.71 (21)	◆				1,475	7.67 (23)	◆				1,475	10.96 (3)	◆				1,486
YTD Total Return	10.55 (18)	◆				1,449	8.37 (56)			◆		1,449	21.21 (13)	◆				1,483
1-Year Total Return	17.90 (17)	◆				1,424	15.31 (54)			◆		1,424	26.53 (29)		◆			1,472
3-Year Total Return	17.30 (9)	◆				1,306	14.66 (66)			◆		1,306	21.45 (8)	◆				1,403
5-Year Total Return	13.94 (8)	◆				1,217	12.10 (56)			◆		1,217	16.36 (18)	◆				1,351
10-Year Total Return	11.95 (18)	◆				1,064	10.90 (55)			◆		1,064	N/Av					1,163
2017 Total Return	21.81 (30)		◆			1,359	20.08 (64)			◆		1,359	35.01 (10)	◆				1,444
2016 Total Return	11.97 (29)		◆			1,312	11.95 (29)		◆			1,312	3.55 (48)		◆			1,409
2015 Total Return	1.38 (22)	◆				1,267	-2.88 (80)				◆	1,267	6.13 (35)		◆			1,375
2014 Total Return	13.66 (19)	◆				1,224	13.26 (28)		◆			1,224	8.32 (77)				◆	1,358
2013 Total Return	32.37 (48)		◆			1,188	25.83 (94)				◆	1,188	32.57 (68)			◆		1,345
3-Year Sharpe Ratio	1.69 (8)	◆				1,306	1.46 (56)			◆		1,306	1.54 (49)		◆			1,403
3-Year Alpha (Primary Index)	-0.01 (16)	◆				1,306	-1.49 (56)			◆		1,306	3.49 (7)	◆				1,403
3-Year Standard Deviation	9.18 (37)		◆			1,306	9.04 (29)		◆			1,306	12.68 (93)				◆	1,403
3-Year R-Squared (Primary Index)	100 (1)	◆				1,306	92 (54)			◆		1,306	55 (96)				◆	1,403
1-Year Turnover	4 (9)	◆				1,353	22 (37)		◆			1,353	125 (94)				◆	1,442

Investment Comparison - General Information

Peer Group
Inception Date
Net Assets
Manager Tenure
Primary Index

Investment Analytics

Prospectus Net Expense Ratio
3-Month Total Return
YTD Total Return
1-Year Total Return
3-Year Total Return
5-Year Total Return
10-Year Total Return
2017 Total Return
2016 Total Return
2015 Total Return
2014 Total Return
2013 Total Return
3-Year Sharpe Ratio
3-Year Alpha (Primary Index)
3-Year Standard Deviation
3-Year R-Squared (Primary Index)
1-Year Turnover

Matrix Advisors Dividend
Type: Fund | Ticker: MADFX

Large Value

10/13/2016
\$ 11.8 million
2.0 years
S&P 500 TR USD

Value (Rank)	Quartile				# peers
	1	2	3	4	
0.90 (51)			◆		1,317
8.22 (4)	◆				1,311
6.05 (23)	◆				1,305
12.31 (30)		◆			1,295
N/Av					1,214
N/Av					1,118
N/Av					965
12.74 (85)				◆	1,268
N/Av					1,229
N/Av					1,164
N/Av					1,133
N/Av					1,099
N/Av					1,214
N/Av					1,214
N/Av					1,214
6 (3)	◆				1,258

Columbia Dividend Income Inst3
Type: Fund | Ticker: CDDYX

Large Value

3/4/1998
\$ 12,294.8 million
16.9 years
S&P 500 TR USD

Value (Rank)	Quartile				# peers
	1	2	3	4	
0.59 (19)	◆				1,317
7.30 (13)	◆				1,311
5.93 (24)	◆				1,305
13.30 (19)	◆				1,295
16.12 (7)	◆				1,214
12.62 (3)	◆				1,118
11.39 (8)	◆				965
20.95 (6)	◆				1,268
13.63 (63)			◆		1,229
0.84 (7)	◆				1,164
12.89 (20)	◆				1,133
28.89 (80)				◆	1,099
1.72 (3)	◆				1,214
0.97 (5)	◆				1,214
8.36 (12)	◆				1,214
90 (12)	◆				1,214
15 (13)	◆				1,258

Carillon Eagle Mid Cap Growth R6
Type: Fund | Ticker: HRAUX

Mid-Cap Growth

8/20/1998
\$ 4,772.0 million
20.1 years
S&P 500 TR USD

Value (Rank)	Quartile				# peers
	1	2	3	4	
0.69 (11)	◆				622
8.34 (17)	◆				622
16.96 (29)		◆			622
25.12 (24)	◆				615
19.68 (12)	◆				586
15.37 (5)	◆				556
13.85 (11)	◆				499
30.44 (12)	◆				609
7.18 (34)		◆			593
2.68 (21)	◆				579
10.11 (29)		◆			567
38.15 (24)	◆				546
1.56 (16)	◆				586
0.64 (29)		◆			586
11.46 (67)			◆		586
79 (28)		◆			586
44 (47)		◆			595

Investment Comparison - General Information

Wells Fargo Special Mid Cap Value R6
Type: Fund | Ticker: WFPRX

Royce Total Return Instl
Type: Fund | Ticker: RTRIX

Oak Ridge Small Cap Growth K
Type: Fund | Ticker: ORIKX

Peer Group
Inception Date
Net Assets
Manager Tenure
Primary Index

Investment Analytics

Prospectus Net Expense Ratio
3-Month Total Return
YTD Total Return
1-Year Total Return
3-Year Total Return
5-Year Total Return
10-Year Total Return
2017 Total Return
2016 Total Return
2015 Total Return
2014 Total Return
2013 Total Return
3-Year Sharpe Ratio
3-Year Alpha (Primary Index)
3-Year Standard Deviation
3-Year R-Squared (Primary Index)
1-Year Turnover

Mid-Cap Value

Value (Rank)	Quartile				# peers
	1	2	3	4	
4/8/2005					
\$ 8,645.2 million					
9.7 years					
S&P 500 TR USD					
0.75 (22)	◆				444
3.09 (51)			◆		444
0.83 (80)				◆	443
4.95 (84)				◆	433
11.78 (55)			◆		409
10.44 (22)	◆				370
11.85 (15)	◆				321
11.27 (71)			◆		420
21.68 (20)	◆				413
-2.65 (21)	◆				404
12.12 (29)		◆			374
39.13 (17)	◆				364
1.15 (34)		◆			409
-2.54 (32)		◆			409
9.22 (11)	◆				409
71 (54)			◆		409
46 (46)		◆			413

Small Blend

Value (Rank)	Quartile				# peers
	1	2	3	4	
12/15/1993					
\$ 2,157.3 million					
24.8 years					
S&P 500 TR USD					
1.08 (48)		◆			810
2.83 (58)			◆		805
3.48 (86)				◆	795
8.11 (80)				◆	791
14.80 (51)			◆		743
8.76 (75)			◆		661
9.67 (78)				◆	549
13.80 (39)		◆			777
26.13 (13)	◆				752
-7.17 (84)				◆	702
1.51 (83)				◆	680
32.93 (90)				◆	633
1.17 (36)		◆			743
-1.08 (39)		◆			743
11.62 (18)	◆				743
56 (42)		◆			743
12 (6)	◆				760

Small Growth

Value (Rank)	Quartile				# peers
	1	2	3	4	
1/3/1994					
\$ 340.5 million					
24.8 years					
S&P 500 TR USD					
1.00 (32)		◆			736
8.74 (24)	◆				735
21.17 (36)		◆			733
29.87 (24)	◆				729
14.72 (88)				◆	704
9.55 (88)				◆	662
11.34 (77)				◆	593
19.47 (63)			◆		721
2.66 (91)				◆	708
-4.23 (74)			◆		694
4.42 (38)		◆			672
39.73 (63)			◆		659
1.09 (84)				◆	704
-1.14 (76)				◆	704
12.58 (40)		◆			704
49 (72)			◆		704
39 (27)		◆			698

Investment Comparison - General Information

Vanguard FTSE All-World ex-US Idx Admiral
Type: Fund | Ticker: VFWAX

Calamos International Growth I
Type: Fund | Ticker: CIGIX

Cullen International High Dividend I
Type: Fund | Ticker: CIHIX

Peer Group
Inception Date
Net Assets
Manager Tenure
Primary Index

Investment Analytics

Prospectus Net Expense Ratio
3-Month Total Return
YTD Total Return
1-Year Total Return
3-Year Total Return
5-Year Total Return
10-Year Total Return
2017 Total Return
2016 Total Return
2015 Total Return
2014 Total Return
2013 Total Return
3-Year Sharpe Ratio
3-Year Alpha (Primary Index)
3-Year Standard Deviation
3-Year R-Squared (Primary Index)
1-Year Turnover

Foreign Large Blend
3/2/2007
\$ 37,312.8 million
2.6 years
MSCI ACWI Ex USA NR USD

Foreign Large Growth
3/16/2005
\$ 276.7 million
13.6 years
MSCI ACWI Ex USA NR USD

Foreign Large Value
12/15/2005
\$ 238.0 million
12.8 years
MSCI ACWI Ex USA NR USD

Value (Rank)	Quartile				# peers
	1	2	3	4	
0.11 (6)	◆				849
0.90 (43)		◆			842
-2.86 (51)			◆		825
1.72 (41)		◆			820
9.95 (18)	◆				737
4.43 (36)		◆			656
5.28 (40)		◆			534
27.22 (28)		◆			793
4.77 (13)	◆				749
-4.65 (84)				◆	684
-4.05 (28)		◆			656
14.49 (89)				◆	649
0.88 (19)	◆				737
0.47 (27)		◆			737
10.36 (58)			◆		737
97 (4)	◆				737
4 (7)	◆				785

Value (Rank)	Quartile				# peers
	1	2	3	4	
0.85 (24)	◆				447
0.66 (36)		◆			443
-3.02 (82)				◆	443
3.80 (49)		◆			441
10.22 (42)		◆			395
5.64 (48)		◆			379
7.80 (17)	◆				320
39.57 (8)	◆				434
-5.95 (85)				◆	405
2.99 (28)		◆			387
-6.12 (77)				◆	378
14.43 (79)				◆	368
0.80 (58)			◆		395
0.74 (52)			◆		395
12.00 (88)				◆	395
76 (75)			◆		395
100 (93)				◆	432

Value (Rank)	Quartile				# peers
	1	2	3	4	
1.01 (49)		◆			331
1.31 (31)		◆			327
-4.44 (62)			◆		323
-2.74 (79)				◆	323
5.15 (91)				◆	309
1.56 (85)				◆	274
2.92 (84)				◆	227
17.99 (86)				◆	322
1.15 (64)			◆		311
-3.11 (48)		◆			293
-7.64 (79)				◆	276
15.41 (83)				◆	255
0.46 (88)				◆	309
-3.12 (86)				◆	309
9.84 (15)	◆				309
86 (71)		◆			309
N/Av					308

Investment Comparison - General Information

Peer Group
Inception Date
Net Assets
Manager Tenure
Primary Index

Investment Analytics

Prospectus Net Expense Ratio
3-Month Total Return
YTD Total Return
1-Year Total Return
3-Year Total Return
5-Year Total Return
10-Year Total Return
2017 Total Return
2016 Total Return
2015 Total Return
2014 Total Return
2013 Total Return
3-Year Sharpe Ratio
3-Year Alpha (Primary Index)
3-Year Standard Deviation
3-Year R-Squared (Primary Index)
1-Year Turnover

American Funds New World R6
Type: Fund | Ticker: RNWGX
Diversified Emerging Mkts

6/17/1999
\$ 36,000.9 million
19.3 years
MSCI ACWI Ex USA NR USD

Value (Rank)	Quartile				# peers
	1	2	3	4	
0.64 (11)	◆				901
-1.70 (40)		◆			891
-4.22 (7)	◆				873
1.15 (8)	◆				860
11.53 (36)		◆			793
4.79 (11)	◆				618
6.23 (17)	◆				330
33.06 (63)			◆		845
4.31 (74)			◆		800
-5.62 (4)	◆				730
-3.29 (56)			◆		654
10.46 (10)	◆				590
1.01 (3)	◆				793
2.31 (14)	◆				793
10.42 (4)	◆				793
88 (1)	◆				793
37 (39)		◆			840

Cullen Emerging Markets High Div I
Type: Fund | Ticker: CEMFX
Diversified Emerging Mkts

8/31/2012
\$ 418.4 million
6.1 years
MSCI ACWI Ex USA NR USD

Value (Rank)	Quartile				# peers
	1	2	3	4	
1.01 (27)		◆			901
-0.26 (17)	◆				891
-7.65 (27)		◆			873
-2.05 (32)		◆			860
8.83 (70)			◆		793
3.24 (43)		◆			618
<i>N/Av</i>					330
29.81 (76)				◆	845
6.21 (64)			◆		800
-10.75 (31)		◆			730
-1.37 (35)		◆			654
4.36 (20)	◆				590
0.70 (55)			◆		793
-0.27 (60)			◆		793
11.69 (15)	◆				793
74 (35)		◆			793
<i>N/Av</i>					840

BlackRock Inflation Protected Bond K
Type: Fund | Ticker: BPLBX
Inflation-Protected Bond

6/28/2004
\$ 2,250.6 million
1.6 years
BBgBarc US Agg Bond TR USD

Value (Rank)	Quartile				# peers
	1	2	3	4	
0.34 (21)	◆				248
-1.06 (92)				◆	248
-1.05 (61)			◆		241
0.40 (38)		◆			241
1.89 (46)		◆			234
0.98 (40)		◆			222
3.26 (21)	◆				153
3.14 (26)		◆			237
4.29 (55)			◆		232
-1.95 (47)		◆			232
2.68 (43)		◆			220
-7.98 (36)		◆			217
0.35 (42)		◆			234
0.62 (45)		◆			234
2.80 (37)		◆			234
70 (42)		◆			234
76 (73)			◆		238

Investment Comparison - General Information

Metropolitan West Total Return Bd Plan
Type: Fund | Ticker: MWTSX

Intermediate-Term Bond

3/31/1997
\$ 72,910.3 million
21.5 years
BBgBarc US Agg Bond TR USD

Victory INCORE Fund for Income R6
Type: Fund | Ticker: VFFRX

Short Government

9/16/1987
\$ 622.3 million
12.6 years
BBgBarc US Agg Bond TR USD

TCW Emerging Markets Income I
Type: Fund | Ticker: TGEIX

Emerging Markets Bond

5/29/1998
\$ 4,741.4 million
8.8 years
BBgBarc US Agg Bond TR USD

Peer Group
Inception Date
Net Assets
Manager Tenure
Primary Index

Investment Analytics

Prospectus Net Expense Ratio

3-Month Total Return

YTD Total Return

1-Year Total Return

3-Year Total Return

5-Year Total Return

10-Year Total Return

2017 Total Return

2016 Total Return

2015 Total Return

2014 Total Return

2013 Total Return

3-Year Sharpe Ratio

3-Year Alpha (Primary Index)

3-Year Standard Deviation

3-Year R-Squared (Primary Index)

1-Year Turnover

Value (Rank)	Quartile				# peers
	1	2	3	4	
0.37 (14)	◆				1,112
0.12 (49)		◆			1,111
-1.19 (30)		◆			1,083
-0.81 (29)		◆			1,077
1.45 (53)			◆		993
2.34 (38)		◆			945
5.66 (8)	◆				832
3.49 (59)			◆		1,058
2.56 (66)			◆		1,001
0.25 (38)		◆			967
6.16 (25)	◆				949
0.45 (10)	◆				936
0.23 (51)			◆		993
0.18 (53)			◆		993
2.37 (22)	◆				993
99 (8)	◆				993
291 (73)			◆		1,037

Value (Rank)	Quartile				# peers
	1	2	3	4	
0.63 (48)		◆			108
-0.15 (86)				◆	108
-0.37 (70)			◆		108
-0.65 (68)			◆		108
0.20 (50)		◆			108
1.02 (8)	◆				104
2.49 (5)	◆				93
0.66 (36)		◆			108
1.16 (14)	◆				108
1.67 (2)	◆				108
2.34 (14)	◆				106
-1.70 (81)				◆	104
-0.44 (19)	◆				108
-0.93 (56)			◆		108
1.59 (87)				◆	108
80 (38)		◆			108
30 (32)		◆			108

Value (Rank)	Quartile				# peers
	1	2	3	4	
0.87 (36)		◆			315
2.22 (8)	◆				312
-3.84 (33)		◆			308
-2.59 (29)		◆			302
7.23 (15)	◆				253
4.12 (25)	◆				201
8.61 (3)	◆				91
11.40 (39)		◆			299
14.23 (13)	◆				257
-2.47 (46)		◆			250
0.80 (60)			◆		218
-4.72 (21)	◆				161
0.99 (12)	◆				253
5.77 (16)	◆				253
6.27 (44)		◆			253
26 (40)		◆			253
212 (91)				◆	299

Investment Comparison - General Information

	Oppenheimer International Bond I Type: Fund Ticker: OIBIX			First Eagle High Yield I Type: Fund Ticker: FEHIX			Permanent Portfolio Permanent I Type: Fund Ticker: PRPFX		
	World Bond			High Yield Bond			Allocation--30% to 50% Equity		
	Value (Rank)	Quartile	# peers	Value (Rank)	Quartile	# peers	Value (Rank)	Quartile	# peers
		1 2 3 4			1 2 3 4			1 2 3 4	
Peer Group									
Inception Date	6/15/1995			11/19/2007			12/1/1982		
Net Assets	\$ 5,471.9 million			\$ 333.3 million			\$ 2,296.2 million		
Manager Tenure	5.7 years			10.9 years			15.4 years		
Primary Index	BBgBarc US Agg Bond TR USD			BBgBarc US Agg Bond TR USD			Morningstar Mod Tgt Risk TR USD		
Investment Analytics									
Prospectus Net Expense Ratio	0.61 (23)	◆	344	0.81 (43)	◆	734	0.82 (31)	◆	531
3-Month Total Return	-0.79 (65)	◆	333	1.63 (88)	◆	728	-0.46 (98)	◆	531
YTD Total Return	-5.11 (96)	◆	328	3.42 (9)	◆	721	-0.90 (92)	◆	526
1-Year Total Return	-3.83 (89)	◆	320	4.18 (10)	◆	711	1.85 (80)	◆	519
3-Year Total Return	3.74 (18)	◆	290	6.53 (51)	◆	655	6.47 (43)	◆	486
5-Year Total Return	2.04 (30)	◆	283	3.91 (73)	◆	599	2.55 (99)	◆	406
10-Year Total Return	3.91 (54)	◆	203	9.60 (3)	◆	470	4.80 (87)	◆	339
2017 Total Return	11.12 (12)	◆	307	4.87 (89)	◆	689	11.43 (21)	◆	512
2016 Total Return	6.79 (9)	◆	292	17.19 (7)	◆	676	10.34 (12)	◆	489
2015 Total Return	-3.31 (34)	◆	287	-7.04 (88)	◆	638	-6.58 (94)	◆	447
2014 Total Return	0.77 (59)	◆	286	-0.24 (86)	◆	612	-0.82 (98)	◆	414
2013 Total Return	-3.88 (73)	◆	276	6.92 (44)	◆	582	-2.02 (100)	◆	401
3-Year Sharpe Ratio	0.47 (32)	◆	290	0.90 (95)	◆	655	0.80 (94)	◆	486
3-Year Alpha (Primary Index)	2.56 (18)	◆	290	5.48 (47)	◆	655	-1.29 (72)	◆	486
3-Year Standard Deviation	6.26 (70)	◆	290	6.26 (97)	◆	655	6.96 (95)	◆	486
3-Year R-Squared (Primary Index)	16 (89)	◆	290	2 (92)	◆	655	46 (99)	◆	486
1-Year Turnover	96 (54)	◆	317	26 (10)	◆	695	9 (15)	◆	519

Investment Comparison - General Information

Dreyfus Global Real Return I
Type: Fund | Ticker: DRRIX

American Century US Government MMkt Inv
Type: Fund | Ticker: TCRXX

Peer Group
Inception Date
Net Assets
Manager Tenure
Primary Index

Investment Analytics

	Value (Rank)	Quartile				# peers
		1	2	3	4	
Prospectus Net Expense Ratio	0.90 (7)	◆				409
3-Month Total Return	2.08 (18)	◆				408
YTD Total Return	2.57 (17)	◆				399
1-Year Total Return	3.33 (24)	◆				389
3-Year Total Return	3.46 (30)		◆			337
5-Year Total Return	3.17 (19)	◆				198
10-Year Total Return	N/Av					75
2017 Total Return	4.29 (57)			◆		364
2016 Total Return	2.68 (42)		◆			347
2015 Total Return	0.00 (26)		◆			279
2014 Total Return	4.36 (24)	◆				226
2013 Total Return	7.07 (42)		◆			176
3-Year Sharpe Ratio	0.53 (40)		◆			337
3-Year Alpha (Primary Index)	1.02 (9)	◆				337
3-Year Standard Deviation	4.92 (76)				◆	337
3-Year R-Squared (Primary Index)	5 (88)				◆	337
1-Year Turnover	79 (43)		◆			359

Multialternative
5/12/2010
\$ 1,557.7 million
7.8 years
Morningstar Mod Tgt Risk TR USD

Money Market Taxable
4/1/1993
\$ 1,993.9 million
9.2 years
USTREAS T-Bill Auction Ave 3 Mon

	Value (Rank)	Quartile				# peers
		1	2	3	4	
Prospectus Net Expense Ratio	0.46 (54)			◆		571
3-Month Total Return	0.38 (56)			◆		557
YTD Total Return	0.95 (57)			◆		550
1-Year Total Return	1.12 (56)			◆		540
3-Year Total Return	0.48 (50)		◆			469
5-Year Total Return	0.29 (50)		◆			440
10-Year Total Return	0.27 (14)	◆				369
2017 Total Return	0.45 (53)			◆		526
2016 Total Return	0.03 (58)			◆		477
2015 Total Return	0.01 (36)		◆			450
2014 Total Return	0.01 (24)	◆				441
2013 Total Return	0.01 (27)		◆			435
3-Year Sharpe Ratio	-8.42 (74)			◆		469
3-Year Alpha (Primary Index)	N/Av					0
3-Year Standard Deviation	0.15 (36)		◆			469
3-Year R-Squared (Primary Index)	N/Av					0
1-Year Turnover	0 (1)	◆				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%.

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 Large Value

Foreign large-value portfolios invest mainly in big international stocks that are less expensive or growing more slowly than other large-cap 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). 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.

High Yield Bond

High-yield bond portfolios concentrate on lower-quality bonds, which are riskier than those of higher-quality companies. These portfolios generally offer higher yields than other types of portfolios, but they are also more vulnerable to economic and credit risk. These portfolios primarily invest in U.S. high-income debt securities where at least 65% or more of bond assets 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.

Inflation-Protected Bond

Inflation-protected bond portfolios invest primarily in debt securities that adjust their principal values in line with the rate of inflation. These bonds can be issued by any organization, but the U.S. Treasury is currently the largest issuer for these types of securities.

Intermediate-Term Bond

Intermediate-term bond portfolios invest primarily in corporate and other investment-grade U.S. fixed-income issues and typically have durations of 3.5 to six years. These portfolios are less sensitive to interest rates, and therefore less volatile, than portfolios that have longer durations. Morningstar calculates monthly breakpoints using the effective duration of the Morningstar Core Bond Index (MCBI) in determining duration assignment. Intermediate-term is defined as 75% to 125% of the 3 year average effective duration of the MCBI.

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.

Peer Group Definitions / Risk Disclosures (Cont.)

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 Growth

Some mid-cap growth portfolios invest in stocks of all sizes, thus leading to a mid-cap profile, but others focus on midsize companies. Mid-cap growth portfolios target U.S. firms that are projected to grow faster than other mid-cap stocks, therefore commanding relatively higher prices. 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. 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).

Mid-Cap Value

Some mid-cap value portfolios focus on medium-size companies while others land here because they own a mix of small-, mid-, and large-cap stocks. All look for U.S. stocks that are less expensive or growing more slowly than the market. 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. 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).

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.**

Multialternative

These funds offer investors exposure to several different alternative investment tactics. Funds in this category have a majority of their assets exposed to alternative strategies. An investor's exposure to different tactics may change slightly over time in response to market movements. Funds in this category include both funds with static allocations to alternative strategies and funds tactically allocating among alternative strategies and asset classes. The gross short exposure is greater than 20%.

Short Government

Short-government portfolios have at least 90% of their bond holdings in bonds backed by the U.S. government or by government-linked agencies. This backing minimizes the credit risk of these portfolios, as the U.S. government is unlikely to default on its debt. These portfolios have durations typically between one and 3.5 years so they have relatively less sensitivity to interest rates, and thus low risk potential. Morningstar calculates monthly breakpoints using the effective duration of the Morningstar Core Bond Index (MCBI) in determining duration assignment. Short is defined as 25% to 75% of the 3 year average effective duration of the MCBI.

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 Growth

Small-growth portfolios focus on faster-growing companies whose shares are at the lower end of the market-capitalization range. These portfolios tend to favor companies in up-and-coming industries or young firms in their early growth stages. Because these businesses are fast-growing and often richly valued, their stocks tend to be volatile. Stocks in the bottom 10% of the capitalization of the U.S. equity market are defined as small-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).

World Bond

World-bond portfolios typically invest 40% or more of their assets in foreign bonds. 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 and/or hedging foreign currency exposure back to the U.S. dollar. Others are more adventurous, owning some lower-quality bonds from developed or emerging markets and/or taking meaningful foreign currency risk. Some portfolios invest exclusively outside the U.S., while others regularly invest in both U.S. and non-U.S. bonds.

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 Government 1-5 Yr TR USD

The index measures the performance of US Treasuries and US Agency bonds with maturities of 1 (inclusive) to 5 (exclusive) years.

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 Treasury US TIPS TR USD

The index measures the performance of rules-based, market value-weighted inflation-protected securities issued by the U.S. Treasury. It is a subset of the Global Inflation-Linked Index (Series-L).

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).

ICE BofAML US High Yield TR USD

The index measures the performance of short-term US dollar denominated below investment grade corporate debt publicly issued in the US domestic market. Qualifying securities must have at least 18 months to final maturity at the time of issuance, at least one year remaining term to final maturity as of the rebalancing date, a fixed coupon schedule and a minimum amount outstanding of \$100 million. It is capitalization-weighted.

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.

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 Value NR USD

The index measures the performance of the value 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 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.

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.

Index Definitions (Cont.)

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 Growth TR USD

The index measures the performance of small-cap growth segment of the US equity universe. It includes those Russell 2000 companies with higher price-to-value 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 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 Mid Cap Growth TR USD

The index measures the performance of the mid-cap growth segment of the US equity universe. It includes Russell midcap 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 Mid Cap Value TR USD

The index measures the performance of the mid-cap value segment of the US equity universe. It includes Russell midcap index companies with lower price-to-book ratios and lower forecasted growth values. It is market-capitalization weighted.

S&P 500 TR USD

The index measures the performance of 500 widely held stocks in US equity market. Standard and Poors chooses member companies for the index based on market size, liquidity and industry group representation. Included are the stocks of industrial, financial, utility, and transportation companies. Since mid 1989, this composition has been more flexible and the number of issues in each sector has varied. It is market capitalization-weighted.

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)

All Funds (fi360 Fiduciary Score«: 0-100)

All funds that have at least a 3 year track history and therefore receive an fi360 Fiduciary Score. (Description provided by fi360)

Alpha

A measure of the difference between a fund's actual returns and its expected performance, given its level of risk as measured by beta. A positive alpha figure indicates the fund has performed better than its beta would predict. In contrast, a negative alpha indicates the fund underperformed, given the expectations established by the fund's beta. All MPT statistics (alpha, beta, and R-squared) are based on a least-squared regression of the fund's return over Treasury bills (called excess return) and the excess returns of the fund's benchmark index. (Description provided by Morningstar)

Composition - % Cash

The percent of portfolio assets in cash. Cash encompasses both actual cash and cash equivalents (fixed-income securities with a maturity of one year or less) held by the portfolio plus receivables minus payables. (Description provided by Morningstar)

Composition - % Non-US Bond

The percent of portfolio assets in foreign bonds. Non-US bonds include everything from government notes to high-yield corporate bonds issued by foreign governments and/or corporations. (Description provided by Morningstar)

Composition - % Non-US Stock

The percent of portfolio assets in non-US stocks. (Description provided by Morningstar)

Composition - % Other

The percent of portfolio assets in other assets. Other may denote all those not-so-neatly-categorized securities, such as warrants and options. (Description provided by Morningstar)

Composition - % US Bond

The percent of portfolio assets in domestic bonds. Bonds include everything from U.S. government notes to high-yield U.S. corporate bonds to U.S. municipal bonds. (Description provided by Morningstar)

Composition - % US Stock

The percentage of portfolio assets invested in U.S. common stocks. (Description provided by Morningstar)

Composition Criterion

This screen is one of the fi360 Fiduciary Score« criterion. The screened product can have no more than 20% of the portfolio invested in 'unrelated asset class securities. For example, a Large-Cap Growth product should not hold more than 20% in cash, fixed income and/or international securities. This screen is not applied to all asset classes. (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)

ETF (Exchange-Traded Fund)

ETFs are not mutual funds in the traditional sense; rather, they are hybrid instruments combining aspects of common stocks and mutual funds and offering many the benefits of both. ETFs are products that trade like stocks on the American Stock Exchange. They mimic stock indexes and are passively managed just like an index fund. Since ETFs trade throughout the day like a stock, investors have the ability to choose the timing, know the price of the transaction, and are subject to commission charges for each buy and sell trade executed. (Description provided by fi360)

Glossary (Cont.)

Expense Ratio - Audited Net

The percentage of fund assets paid 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. This expense ratio is pulled directly from the fund's annual report. Sales charges are not included in the expense ratio. For fund of funds, the underlying fund expense ratios are not included in the expense ratio. (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)

fi360 Fiduciary Score«: 0

No fiduciary due diligence shortfalls exist. (Description provided by fi360)

fi360 Fiduciary Score«: 1 - 25

The investment may be an appropriate choice for use in a fiduciary account. (Description provided by fi360)

fi360 Fiduciary Score«: 26-50

The investment has noteworthy shortfalls. It may not be an appropriate choice if being considered in a search. However, if already in use, the investment may not need to be replaced. (Description provided by fi360)

fi360 Fiduciary Score«: 51-75

The investment has considerable shortfalls. It may not be an appropriate choice if being considered in a search. However, if already in use, the investment may not need to be replaced. (Description provided by fi360)

fi360 Fiduciary Score«: 76-100

The investment has significant shortfalls and may not be appropriate for use in a fiduciary account. Strongly consider replacing the investment if already in use. (Description provided by fi360)

Glossary (Cont.)

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)

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)

Inception Date

The date on which the fund began its operations. Funds with long track records offer more history by which investors can assess overall fund performance. However, another important factor to consider is the fund manager and his or her tenure with the fund. Often times a change in fund performance can indicate a change in management. (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)

Management Fee

Fee charged for the management of pooled investments such as collective investment funds, insurance/annuity products, mutual funds and individually managed accounts. (Description provided by fi360)

Manager Tenure

The number of years that the current manager has been managing the investment. In the case of a team, the longest manager tenure is used. (Description provided by Morningstar)

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)

Net Assets - Funds/ETFs

The month-end net assets of the mutual fund, recorded in millions of dollars. Net-asset figures are useful in gauging a fund's size, agility, and popularity. They help determine whether a small company fund, for example, can remain in its investment-objective category if its asset base reaches an ungainly size. The assets are totaled across all share classes of the fund. (Description provided by Morningstar)

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)

Peer Group (Morningstar Category)

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). See specific category name for further details (i.e. "Peer Group - Large Value"). (Description provided by Morningstar)

Glossary (Cont.)

Portfolio Date

The date the portfolio was reported. (Although Morningstar tries to ensure that the portfolio is timely, we do not always receive current portfolio information from fund companies. Portfolios older than six months should not be disregarded; although it may not represent data from the exact current holdings of the fund, it may still provide a good picture of the overall nature of the fund's management style.) (Description provided by Morningstar)

Redemption Fee

The redemption fee is an amount charged when money is withdrawn from the fund. This fee does not go back into the pockets of the fund company, but rather into the fund itself and thus does not represent a net cost to shareholders. Also, unlike contingent deferred sales charges, redemption fees typically operate only in short, specific time clauses, commonly 30, 180, or 365 days. However, some redemption fees exist for up to five years. Charges are not imposed after the stated time has passed. These fees are typically imposed to discourage market timers, whose quick movements into and out of funds can be disruptive. The charge is normally imposed on the ending share value, appreciated or depreciated from the original value. (Description provided by Morningstar)

Redemption Fee Breakpoint

The amount of a redemption fee is generally relative to the amount of time that the investment was held, so that longer-held investments incur smaller rates of charge. The breakpoints are the charges for a particular time period, which is expressed in months. For example, 2% after 3 months, 1% after 6 months, 0% after 9 months. (Description provided by Morningstar)

R-Squared

Reflects the percentage of a fund's movements that can be explained by movements in its benchmark index. An R-squared of 100 indicates that all movements of a fund can be explained by movements in the index. Thus, index funds that invest only in S&P 500 stocks will have an R-squared very close to 100. Conversely, a low R-squared indicates that very few of the fund's movements can be explained by movements in its benchmark index. An R-squared measure of 35, for example, means that only 35% of the fund's movements can be explained by movements in the benchmark index. R-squared can be used to ascertain the significance of a particular beta. Generally, a higher R-squared will indicate a more reliable beta figure. If the R-squared is lower, then the beta is less relevant to the fund's performance. (Description provided by Morningstar)

Secondary Indexes

In addition to being compared with a primary benchmark index (the S&P 500 index for stock funds, the Barclays Aggregate Bond index for bond funds), each fund in our database is compared with a secondary index, based on its Morningstar Category. (Description provided by Morningstar)

Share Classes

Shares of the same fund that offer different shareholder rights and obligations, such as different fee and load charges. Common share classes are A (front-end load), B (deferred fees), C (no sales charge and a relatively high annual 12b-1 fee, such as 1.00%). Multi-class funds hold the same investment portfolio for all classes, and differ only in their surrounding fee structure. (Description provided by Morningstar)

Sharpe Ratio

A risk-adjusted measure developed by Nobel Laureate William Sharpe. It is calculated by using standard deviation and excess return to determine reward per unit of risk. The higher the Sharpe Ratio, the better the fund's historical risk-adjusted performance. The Sharpe ratio is calculated for the past 36-month period by dividing a fund's annualized excess returns by the standard deviation of a fund's annualized excess returns. Since this ratio uses standard deviation as its risk measure, it is most appropriately applied when analyzing a fund that is an investor's sole holding. The Sharpe Ratio can be used to compare two funds directly on how much risk a fund had to bear to earn excess return over the risk-free rate. (Description provided by Morningstar)

Special Criteria - Socially Conscious

Any fund that selectively invests based on certain non-economic principles. Such funds may make investments based on such issues as environmental responsibility, human rights, or religious views. A socially conscious fund may take a pro-active stance by selectively investing in, for example, environmentally-friendly companies, or firms with good employee relations. This group also includes funds that avoid investing in companies involved in promoting alcohol, tobacco, or gambling, or in the defense industry. (Description provided by Morningstar)

Glossary (Cont.)

Standard Deviation

A statistical measurement of dispersion about an average, which, for a mutual fund, depicts how widely the returns varied over a certain period of time. Investors use the standard deviation of historical performance to try to predict the range of returns that are most likely for a given fund. When a fund has a high standard deviation, the predicted range of performance is wide, implying greater volatility. Standard deviation is most appropriate for measuring risk if it is for a fund that is an investor's only holding. The figure can not be combined for more than one fund because the standard deviation for a portfolio of multiple funds is a function of not only the individual standard deviations, but also of the degree of correlation among the funds' returns. If a fund's returns follow a normal distribution, then approximately 68 percent of the time they will fall within one standard deviation of the mean return for the fund, and 95 percent of the time within two standard deviations. Morningstar computes standard deviation using the trailing monthly total returns for the appropriate time period. All of the monthly standard deviations are then annualized. (Description provided by Morningstar)

Style Box - Equity

The Morningstar Style Box™ reveals a fund's investment strategy. Morningstar classifies funds as being large-cap, mid-cap, or small-cap based on the market capitalization of long stocks owned; and as value, blend, or growth based on the value-growth orientation of the stock holdings. The nine possible combinations of these characteristics correspond to the nine squares of the Morningstar Style Box-size is displayed along the vertical axis and style is displayed along the horizontal axis. (Description provided by Morningstar)

Style Box - Fixed Income

The Morningstar Style Box™ reveals a fund's investment strategy. Morningstar classifies bond funds in its style box based on their interest rate sensitivity as limited, moderate and extensive measured by the average effective duration of the fund's holdings; and their credit quality as high, medium, or low based on letter (or alphanumeric) credit ratings of the long bonds owned by third party credit rating agencies. The nine possible combinations of these characteristics correspond to the nine squares of the Morningstar Style Box -- quality is displayed along the vertical axis and sensitivity to interest rate along the horizontal axis. Morningstar seeks credit rating information from fund companies on a periodic basis (e.g., quarterly). In compiling credit rating information Morningstar accepts credit ratings reported by fund companies that have been issued by all Nationally Recognized Statistical Rating Organizations (NRSROs). For a list of all NRSROs, please visit <http://www.sec.gov/divisions/marketreg/ratingagency.htm>. Additionally, Morningstar accepts foreign credit ratings from widely recognized or registered rating agencies. If two rating organizations/agencies have rated a security, fund companies are to report the lower rating; if three or more organizations/agencies have rated a security, fund companies are to report the median rating, and in cases where there are more than two organization/agency ratings and a median rating does not exist, fund companies are to use the lower of the two middle ratings. PLEASE NOTE: Morningstar, Inc. is not itself an NRSRO nor does it issue a credit rating on the fund. An NRSRO or rating agency ratings can change from time-to-time. For credit quality, Morningstar combines the credit rating information provided by the fund companies with an average default rate calculation to come up with a weighted-average credit quality. The weighted-average credit quality is currently a letter that roughly corresponds to the scale used by a leading NRSRO. Bond funds are assigned a style box placement of "low", "medium", or "high" based on their average credit quality. Funds with a low credit quality are those whose weighted-average credit quality is determined to be less than "BBB-"; medium are those less than "AA-", but greater or equal to "BBB-"; and high are those with a weighted-average credit quality of "AA-" or higher. When classifying a bond portfolio, Morningstar first maps the NRSRO credit ratings of the underlying holdings to their respective default rates (as determined by Morningstar's analysis of actual historical default rates). Morningstar then averages these default rates to determine the average default rate for the entire bond fund. Finally, Morningstar maps this average default rate to its corresponding credit rating along a convex curve. For interest-rate sensitivity, Morningstar obtains from fund companies the average effective duration. Generally, Morningstar classifies a fixed-income fund's interest-rate sensitivity based on the effective duration of the Morningstar Core Bond Index (MCBI), which is currently three years. The classification of Limited will be assigned to those funds whose average effective duration is between 25% to 75% of MCBI's average effective duration; funds whose average effective duration is between 75% to 125% of the MCBI will be classified as Moderate; and those that are at 125% or greater of the average effective duration of the MCBI will be classified as Extensive. For municipal bond funds, Morningstar also obtains from fund companies the average effective duration. In these cases static breakpoints are utilized. These breakpoints are as follows: (i) Limited: 4.5 years or less; (ii) Moderate: more than 4.5 years but less than 7 years; and (iii) Extensive: more than 7 years. In addition, for non-US taxable and non-US domiciled fixed income funds static duration breakpoints are used: (i) Limited: less than or equal to 3.5 years; (ii) Moderate: greater than 3.5 and less than equal to 6 years; (iii) Extensive: greater than 6 years. (Description provided by Morningstar)

Style Drift Criterion

This screen is one of the fi360 Fiduciary Score« criterion. A comparison is made of the fund's category (3-year style average) and the current style (for the quarter). The fiduciary due diligence screen is a match between the category and style. (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)

Glossary (Cont.)

Total Return - Calendar Years

Expressed as a percentage, these total returns are calculated on a calendar-year basis. The annual return for a fund will be the same as its trailing 12-month total return only at year-end. (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)

Turnover Ratio

This is a measure of the fund's trading activity which is computed by taking the lesser of purchases or sales (excluding all securities with maturities of less than one year) and dividing by average monthly net assets. A turnover ratio of 100% or more does not necessarily suggest that all securities in the portfolio have been traded. In practical terms, the resulting percentage loosely represents the percentage of the portfolio's holdings that have changed over the past year. (Description provided by Morningstar)

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 Century Investments	800-345-2021
American Funds	800-421-4225
BlackRock	800-537-4942
Calamos	800-582-6959
Carillon Family of Funds	800-421-4184
Columbia	800-345-6611
Cullen Funds Trust	877-485-8586
Dreyfus	800-373-9387
Fidelity Investments	800-835-5092
First Eagle	800-334-2143
JAG Capital Management	855-552-4596
Matrix Advisors Funds Trust	866-209-1965
Metropolitan West Funds	800-241-4671
Nuveen	800-257-8787
Oak Ridge Funds	855-551-5521
OppenheimerFunds	800-225-5677
Permanent Portfolio	800-341-8900
Royce	800-221-4268
TCW	800-386-3829
Vanguard	800-662-7447
Victory	800-539-3863
Wells Fargo Funds	888-877-9275

Index Family Disclosure

BofA Merrill Lynch

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