

Team RMS, LLC 401(k) Plan Fund List



TRAILING PERIOD RETURNS

FOR THE PERIOD ENDING JANUARY 31, 2019

Fund Name	SYMBOL	Morningstar Category	YTD	1 Year	3 Year	5 Year	10 Year	Gross Expense Ratio
DFA Emerging Markets Core Equity I	DFCEX	Diversified Emerging Mkts	7.48%	-10.87%	13.81%	3.97%	11.36%	0.53%
iShares MSCI EAFE International Index K	BTMKX	Foreign Large Blend	9.18%	-5.30%	9.48%	1.94%	9.44%	0.06%
American Funds EuroPacific Growth R6	RERGX	Foreign Large Growth	10.91%	-7.30%	11.10%	3.68%	10.49%	0.49%
Vanguard Small Cap Index Admiral	VSMAX	Small Blend	17.24%	7.75%	16.19%	8.03%	18.14%	0.05%
Vanguard Explorer Admiral	VEXRX	Small Growth	18.43%	12.45%	20.48%	9.34%	18.19%	0.34%
Vanguard Small Cap Value Index Admiral	VSIAX	Small Value	15.61%	4.46%	14.20%	7.89%	17.57%	0.07%
Vanguard Mid Cap Index Admiral	VIMAX	Mid-Cap Blend	15.24%	4.47%	13.98%	8.50%	17.51%	0.05%
Vanguard Small Mid Growth Index Admiral	VMGMX	Mid-Cap Growth	16.57%	8.38%	15.43%	9.02%	17.35%	0.07%
Vanguard Mid Cap Value Index Admiral	VMVAX	Mid-Cap Value	13.83%	0.78%	12.56%	7.93%	17.55%	0.07%
Vanguard Total Stock Market Index Admiral	VTSAX	Large Blend	12.42%	5.12%	15.56%	10.13%	16.86%	0.04%
Fidelity 500 Index	FXAIX	Large Blend	11.48%	4.67%	15.26%	10.66%	16.66%	0.02%
Vanguard Growth Index Admiral	VIGAX	Large Growth	13.30%	5.53%	16.61%	11.23%	17.40%	0.05%
Vanguard Value Index Admiral	VVIAX	Large Value	10.14%	3.93%	14.35%	9.81%	16.04%	0.05%
Prudential High Yield Z	PHYZX	High Yield Bond	5.99%	4.54%	9.52%	4.86%	10.63%	0.55%
Vanguard Intermediate-Term Bond Index Ad	VBILX	Intermediate-Term Bond	1.48%	3.88%	1.67%	2.64%	4.87%	0.07%
American Funds Bond Fund of America R6	RFBGX	Intermediate-Term Bond	1.16%	3.33%	2.13%	2.44%	4.93%	0.25%
Fidelity US Bond Index	FXNAX	Intermediate-Term Bond	0.91%	3.08%	1.58%	2.27%	3.65%	0.03%
Vanguard Short-Term Bond Index Admiral	VBIRX	Short-Term Bond	0.66%	2.81%	1.19%	1.24%	2.06%	0.07%
Vanguard Short-Term Fed Admiral	VSGDX	Short Government	0.48%	2.45%	0.95%	1.08%	1.61%	0.10%
DFA Inflation Protected Securities I	DIPSX	Inflation-Protected Bond	1.50%	2.36%	1.63%	1.49%	4.01%	0.12%
Vanguard Short-Term Infl Prot Index Admira	VTAPX	Inflation-Protected Bond	0.92%	1.78%	1.31%	0.51%	---	0.06%
Oppenheimer Gold & Special Minerals I	OGMIX	Equity Precious Metals	11.71%	6.19%	10.14%	-0.87%	1.02%	0.75%
BlackRock Health Sciences Opp Port K	SHSKX	Health	8.11%	14.90%	16.39%	12.42%	18.31%	0.77%
Vanguard Federal Money Market	VMFXX	Money Market	0.38%	1.95%	1.07%	0.66%	0.36%	0.11%
Fidelity Advisor Materials I	FMFXX	Natural Resources	12.18%	-12.34%	9.58%	1.58%	14.13%	0.79%
DFA Real Estate Securities Portfolio Instl.	DFREX	Real Estate	12.08%	21.54%	8.97%	9.01%	18.70%	0.19%
Vanguard Target Retirement 2015	VTXVX	Target-Date 2015	4.91%	2.12%	7.14%	4.70%	9.76%	0.13%
Vanguard Target Retirement 2020	VTWNX	Target-Date 2020	6.25%	1.81%	8.52%	5.40%	10.75%	0.13%
Vanguard Target Retirement 2025	VTTVX	Target-Date 2025	7.23%	1.65%	9.52%	5.83%	11.56%	0.13%
Vanguard Target Retirement 2030	VTHRX	Target-Date 2030	8.01%	1.42%	10.39%	6.16%	12.33%	0.14%
Vanguard Target Retirement 2035	VTTX	Target-Date 2035	8.77%	1.22%	11.27%	6.50%	13.01%	0.14%
Vanguard Target Retirement 2040	VFORX	Target-Date 2040	9.56%	0.92%	12.15%	6.78%	13.31%	0.14%
Vanguard Target Retirement 2045	VTIVX	Target-Date 2045	10.14%	0.77%	12.42%	6.92%	13.38%	0.15%
Vanguard Target Retirement 2050	VFIX	Target-Date 2050	10.15%	0.76%	12.42%	6.91%	13.37%	0.15%
Vanguard Target Retirement 2055	VFFVX	Target-Date 2055	10.14%	0.76%	12.41%	6.88%	---	0.15%
Vanguard Target Retirement 2065	VLXVX	Target-Date 2060+	10.15%	0.70%	---	---	---	0.15%
Vanguard Target Retirement 2060	VTTSX	Target-Date 2060+	10.10%	0.71%	12.41%	6.88%	---	0.15%
Vanguard Target Retirement Income	VTINX	Target-Date Retirement	3.92%	2.38%	5.36%	3.83%	7.02%	0.12%
Fidelity Select Technology	FSPTX	Technology	15.13%	-3.03%	24.51%	14.53%	22.37%	0.75%
Franklin Utilities R6	FUFXX	Utilities	9.36%	21.66%	11.48%	10.14%	13.16%	0.52%
American Funds New Perspective R6	RNPGX	World Large Stock	11.79%	1.44%	15.03%	8.48%	14.72%	0.45%
SMF Aggressive Portfolio	N/A	Managed Aggressive	10.14%	3.31%	12.28%	7.59%	14.71%	0.36%
SMF Moderate Portfolio	N/A	Managed Moderate	7.47%	2.45%	9.17%	5.64%	10.51%	0.37%
SMF Conservative Portfolio	N/A	Managed Conservative	3.69%	2.06%	4.83%	3.08%	5.78%	0.36%
Indexes								
Equity 500 Index Fund			11.48%	4.64%	15.24%	10.64%	16.66%	---
Fixed Income Index Fund			0.96%	3.11%	1.66%	2.25%	3.66%	---

*Certain mutual fund companies pay the Broker of Record or the 401(k) Record-Keeper fees based upon assets in their funds. These fees are called 12b-1, Shareholder Subsidy or Sub TA fees. Slavic's policy is to credit back these fees to participants owning the funds at the time payment is received. The gross expense ratio displayed does not reflect the credit which reduces the actual expenses of the fund. In addition some funds may waive a portion of their expense ratio. These waivers are also not reflected on the gross expense ratio.

Investment returns do not include participant level administration and asset fees. These charges, if included, would reduce total return.

Performance data is provided by Morningstar. For more information including a prospectus and investment glossary, please visit www.slavic401k.com. Calendar-year results for 2017 are based on preliminary data and may not reflect dividends and capital gains that have not yet been reported to Morningstar. Also, performance data may reflect a different share class of the identical mutual fund to demonstrate longer term performance.

The cost of investing in a particular fund can easily be estimated by multiplying the gross expense ratio by \$1000. For example, a fund with a gross expense ratio of 0.65% will cost the participant \$6.50 on annual basis for each \$1000 invested in the fund. An index fund with an expense ratio of 0.05% will cost \$0.50 per \$1000 invested.

The index funds used for benchmarking are the Vanguard 500 Index Fund and the Vanguard Total Bond Market index fund unadjusted for fees.

American Funds Bond Fund of Amer
RFBGX

Overall Rating
★★★★

MorningStar Category
Income

Net Assets
8449504421 mil

NAV Expense Ratio
12.66

Investment Approach

Equity Style



Value Blend Growth

Fixed-Income Style



Short Int Long

Composition	%
Cash	7.65
Stocks	0.01
Bonds	92.33
Other	0.01

Risk and Return Profile

	3Yr	5Yr
Morningstar	279 funds	254 funds
Rating	3	4
Risk	Average	Average
Return	Average	Average

Top 5 Managers Start Date

1. David Lee	11/21/2015
2. Fergus MacDonal	10/01/2015
3. Pramod Atluri	01/01/2016
4. John Smet	01/01/1989
5. David Betanzos	2016-07-01

Top 5 Holdings

1. United States T	4. United States Tre
2. Federal Nation	5. United States Tre
3. United States T	

Sector Weightings

1.	0
2.	0
3.	0

Trailing-Period Performance	YTD	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Total Return as of 01/31/2019	1.16%	2.84%	3.33%	2.13%	2.44%	4.93%

American Funds Europacific Growth
RERGX

Overall Rating
★★★

MorningStar Category
Foreign Stock

Net Assets
66961720461 mil

NAV Expense Ratio
49.9

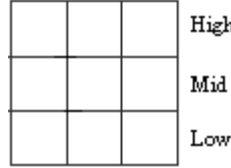
Investment Approach

Equity Style



Value Blend Growth

Fixed-Income Style



Short Int Long

Composition	%
Cash	5.57
Stocks	92.55
Bonds	1.81
Other	0.06

Risk and Return Profile

	3Yr	5Yr
Morningstar	119 funds	104 funds
Rating	4	3
Risk	Average	Average
Return	Average	Average

Top 5 Managers Start Date

1. Jonathan Knowles	06/01/2006
2. Sung Lee	06/01/2002
3. Nicholas Grace	06/01/2002
4. Jesper Lyckeus	06/01/2004
5. Christopher Tho	2008-06-01

Top 5 Holdings

1. AIA Group Ltd	4. Airbus SE
2. HDFC Bank Lt	5. Samsung Electro
3. Reliance Indust	

Sector Weightings

1. Information Econo	7.49
2. Service Economy	11.78
3. Manufacturing Econ	18.08

Trailing-Period Performance	YTD	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Total Return as of 01/31/2019	10.91%	5.24%	-7.30%	11.10%	3.68%	10.49%

American Funds New Perspective R6
RNPGX

Overall Rating
★★★★

MorningStar Category
World Stock

Net Assets
17414372379 mil

NAV Expense Ratio
42.1

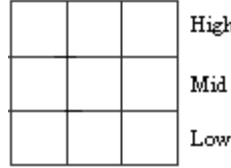
Investment Approach

Equity Style



Value Blend Growth

Fixed-Income Style



Short Int Long

Composition	%
Cash	3.87
Stocks	94.75
Bonds	1.38
Other	0

Risk and Return Profile

	3Yr	5Yr
Morningstar	235 funds	202 funds
Rating	4	4
Risk	Average	Average
Return	Above Average	Above Average

Top 5 Managers Start Date

1. Jonathan Knowles	12/01/2004
2. Brady Enright	12/01/2005
3. Noriko Chen	04/30/2012
4. Andraz Razen	07/02/2015
5. Robert Lovelace	2000-12-01

Top 5 Holdings

1. Amazon.com I	4. Facebook Inc A
2. Taiwan Semico	5. Broadcom Inc
3. Microsoft Corp	

Sector Weightings

1. Information Econo	5.97
2. Service Economy	16.43
3. Manufacturing Econ	14.5

Trailing-Period Performance	YTD	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Total Return as of 01/31/2019	11.79%	5.40%	1.44%	15.03%	8.48%	14.72%

BlackRock Health Sciences Opps K
SHSKX

Overall Rating
★★★★

MorningStar Category
Specialty - Health

Net Assets
145886756 mil

NAV Expense Ratio
60.95

Investment Approach

Equity Style



Value Blend Growth

Fixed-Income Style



Short Int Long

Composition	%
Cash	4.96
Stocks	94.18
Bonds	0
Other	0.87

Risk and Return Profile

	3Yr	5Yr
Morningstar	63 funds	56 funds
Rating	4	5
Risk	Below Average	Below Average
Return	Above Average	Above Average

Top 5 Managers Start Date

1. Erin Xie	07/31/2003
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. UnitedHealth	4. Boston Scientific
2. Abbott Laborat	5. Merck & Co Inc
3. Pfizer Inc	

Sector Weightings

1. Information Econo	0
2. Service Economy	0.57
3. Manufacturing Econ	0

Trailing-Period Performance	YTD	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Total Return as of 01/31/2019	8.11%	-0.73%	14.90%	16.39%	12.42%	18.31%

DFA Emerging Markets Core Equity I

DFCEX

Overall Rating

★★★★

MorningStar Category

Diversified Emerging Markets

Net Assets

28084336316 mil

NAV

20.69

Expense Ratio

Investment Approach**Equity Style**

			Large
			Medium
			Small

Value Blend Growth

Fixed-Income Style

			High
			Mid
			Low

Short Int Long

Composition

	%
Cash	1.16
Stocks	98.72
Bonds	0
Other	0.12

Risk and Return Profile

Morningstar	3Yr	5Yr
	259 funds	207 funds
Rating	3	4
Risk	Above Average	Above Average
Return	Above Average	Above Average

Top 5 Holdings

1. Samsung Electr	4. Taiwan Semicond
2. Tencent Holdin	5. Alibaba Group H
3. Taiwan Semico	

Top 5 Managers**Start Date**

1. Jed Fogdall	02/28/2010
2. Joseph Chi	02/28/2010
3. Allen Pu	07/21/2015
4. Bhanu Singh	07/21/2015
5. Mary Phillips	2017-02-28

Sector Weightings

1. Information Econo	11.06
2. Service Economy	11.35
3. Manufacturing Econ	18.33

Trailing-Period Performance

YTD

3 Mo

1Yr

3 Yr

5 Yr

10 Yr

Total Return as of 01/31/2019

7.48%

4.92%

-10.87%

13.81%

3.97%

11.36%

DFA Inflation-Protected Securities I

DIPSX

Overall Rating

★★★★

MorningStar Category

Growth and Income

Net Assets

4535729774 mil

NAV

11.51

Expense Ratio

Investment Approach**Equity Style**

			Large
			Medium
			Small

Value Blend Growth

Fixed-Income Style

			High
			Mid
			Low

Short Int Long

Composition

	%
Cash	0.33
Stocks	0
Bonds	99.67
Other	0

Risk and Return Profile

Morningstar	3Yr	5Yr
	58 funds	56 funds
Rating	3	4
Risk	Above Average	Above Average
Return	Above Average	Above Average

Top 5 Holdings

1. United States T	4. United States Tre
2. United States T	5. United States Tre
3. United States T	

Top 5 Managers**Start Date**

1. David Plecha	09/18/2006
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Sector Weightings

1.	0
2.	0
3.	0

Trailing-Period Performance

YTD

3 Mo

1Yr

3 Yr

5 Yr

10 Yr

Total Return as of 01/31/2019

1.50%

2.10%

2.36%

1.63%

1.49%

4.01%

DFA Real Estate Securities I

DFREX

Overall Rating

★★★★

MorningStar Category

Specialty - Real Estate

Net Assets

9095737169 mil

NAV

36.64

Expense Ratio

Investment Approach**Equity Style**

			Large
			Medium
			Small

Value Blend Growth

Fixed-Income Style

			High
			Mid
			Low

Short Int Long

Composition

	%
Cash	0.22
Stocks	99.79
Bonds	0
Other	0

Risk and Return Profile

Morningstar	3Yr	5Yr
	78 funds	70 funds
Rating	4	4
Risk	Average	Average
Return	Above Average	Above Average

Top 5 Holdings

1. American Tow	4. Prologis Inc
2. Simon Property	5. Public Storage
3. Crown Castle I	

Top 5 Managers**Start Date**

1. Jed Fogdall	02/28/2012
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Sector Weightings

1. Information Econo	0
2. Service Economy	0
3. Manufacturing Econ	0

Trailing-Period Performance

YTD

3 Mo

1Yr

3 Yr

5 Yr

10 Yr

Total Return as of 01/31/2019

12.08%

3.64%

21.54%

8.97%

9.01%

18.70%

Fidelity® 500 Index

FXAIX

Overall Rating

★★★★

MorningStar Category

Growth and Income

Net Assets

179240202143 mil

NAV

97.1

Expense Ratio

Investment Approach**Equity Style**

			Large
			Medium
			Small

Value Blend Growth

Fixed-Income Style

			High
			Mid
			Low

Short Int Long

Composition

	%
Cash	0.33
Stocks	99.65
Bonds	0.02
Other	0

Risk and Return Profile

Morningstar	3Yr	5Yr
	446 funds	404 funds
Rating	4	5
Risk	Average	Average
Return	Above Average	Above Average

Top 5 Holdings

1. Microsoft Corp	4. Facebook Inc A
2. Apple Inc	5. Berkshire Hatha
3. Amazon.com I	

Top 5 Managers**Start Date**

1. Patrick Waddell	02/29/2004
2. Louis Bottari	01/31/2009
3. Peter Matthew	08/31/2012
4. Robert Regan	12/31/2016
5. Deane Gyllenhaal	2014-09-30

Sector Weightings

1. Information Econo	2.48
2. Service Economy	12.04
3. Manufacturing Econ	15.88

Trailing-Period Performance

YTD

3 Mo

1Yr

3 Yr

5 Yr

10 Yr

Total Return as of 01/31/2019

11.48%

1.42%

4.67%

15.26%

10.66%

16.66%

Fidelity Advisor® Materials I

FMFEX

Overall Rating

★★★★

MorningStar Category

Specialty - Natural Resources

Net Assets

254630284 mil

NAV

69.7

Expense Ratio

Investment Approach

Equity Style

Value	Blend	Growth	Large
			Medium
			Small

Fixed-Income Style

Short	Int	Long	High
			Mid
			Low

Composition

	%
Cash	0.12
Stocks	99.88
Bonds	0
Other	0

Risk and Return Profile

Morningstar	3Yr	5Yr
	51 funds	50 funds
Rating	3	3
Risk	Average	Average
Return	Above Average	Above Average

Top 5 Managers Start Date

1. Richard Malnight	11/17/2017
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. DowDuPont I	4. Olin Corp
2. Linde PLC	5. Air Products & C
3. The Chemours	

Sector Weightings

1. Information Econo	92.78
2. Service Economy	6.46
3. Manufacturing Econ	0

Trailing-Period Performance

	YTD	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Total Return as of 01/31/2019	12.18%	3.60%	-12.34%	9.58%	1.58%	14.13%

Fidelity® Select Technology

FSPTX

Overall Rating

★★★★

MorningStar Category

Specialty - Technology

Net Assets

5123729319 mil

NAV

15.45

Expense Ratio

Investment Approach

Equity Style

Value	Blend	Growth	Large
			Medium
			Small

Fixed-Income Style

Short	Int	Long	High
			Mid
			Low

Composition

	%
Cash	0.1
Stocks	99.9
Bonds	0
Other	0

Risk and Return Profile

Morningstar	3Yr	5Yr
	83 funds	75 funds
Rating	3	3
Risk	Average	Average
Return	Above Average	Above Average

Top 5 Managers Start Date

1. Nidhi Gupta	07/15/2018
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. Apple Inc	4. Mastercard Inc A
2. Microsoft Corp	5. Adobe Inc
3. Visa Inc Class	

Sector Weightings

1. Information Econo	0
2. Service Economy	3.95
3. Manufacturing Econ	11.29

Trailing-Period Performance

	YTD	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Total Return as of 01/31/2019	15.13%	5.04%	-3.03%	24.51%	14.53%	22.37%

Fidelity® US Bond Index

FXNAX

Overall Rating

★★★

MorningStar Category

Multisector Bond

Net Assets

37099546965 mil

NAV

11.33

Expense Ratio

Investment Approach

Equity Style

Value	Blend	Growth	Large
			Medium
			Small

Fixed-Income Style

Short	Int	Long	High
			Mid
			Low

Composition

	%
Cash	0.95
Stocks	0
Bonds	99.05
Other	0

Risk and Return Profile

Morningstar	3Yr	5Yr
	279 funds	254 funds
Rating	2	3
Risk	Above Average	Above Average
Return	Below Average	Below Average

Top 5 Managers Start Date

1. Brandon Bettenco	05/19/2014
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. Ginnie Mae 3.5	4. Fannie Mae 3% 3
2. Fannie Mae 3.5	5. Freddie Mac 3.5
3. Fannie Mae 4%	

Sector Weightings

1.	0
2.	0
3.	0

Trailing-Period Performance

	YTD	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Total Return as of 01/31/2019	0.91%	2.79%	3.08%	1.58%	2.27%	3.65%

Franklin Utilities R6

FUFEX

Overall Rating

★★★

MorningStar Category

Specialty - Utility

Net Assets

231394865 mil

NAV

19.98

Expense Ratio

Investment Approach

Equity Style

Value	Blend	Growth	Large
			Medium
			Small

Fixed-Income Style

Short	Int	Long	High
			Mid
			Low

Composition

	%
Cash	0.66
Stocks	99.22
Bonds	0.11
Other	0

Risk and Return Profile

Morningstar	3Yr	5Yr
	25 funds	23 funds
Rating	3	3
Risk	Average	Average
Return	Average	Average

Top 5 Managers Start Date

1. Blair Schmicker	12/31/2009
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. NextEra Energ	4. American Electri
2. Exelon Corp	5. Duke Energy Cor
3. Dominion Enc	

Sector Weightings

1. Information Econo	0
2. Service Economy	0
3. Manufacturing Econ	0

Trailing-Period Performance

	YTD	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Total Return as of 01/31/2019	9.36%	4.59%	21.66%	11.48%	10.14%	13.16%

iShares MSCI EAFE Intl Idx K
BTMKX

Overall Rating
★★★

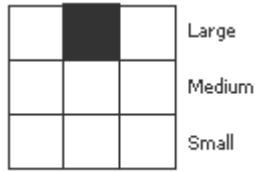
MorningStar Category
Foreign Stock

Net Assets
6793566961 mil

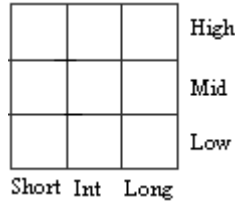
NAV 12.84
Expense Ratio

Investment Approach

Equity Style



Fixed-Income Style



Composition

	%
Cash	0.33
Stocks	97.3
Bonds	0
Other	2.36

Value Blend Growth

Short Int Long

Risk and Return Profile

Morningstar	3Yr	5Yr
Rating	220 funds	176 funds
Risk	4	3
Return	Average	Average

Top 5 Managers **Start Date**

1. Greg Savage	04/27/2012
2. Jennifer Hsui	04/08/2016
3. Alan Mason	02/04/2014
4. Creighton Jue	04/08/2016
5. Rachel Aguirre	2016-04-08

Top 5 Holdings

1. Nestle SA	4. Roche Holding A
2. Novartis AG	5. Royal Dutch Shel
3. HSBC Holding	

Sector Weightings

1. Information Econo	6.72
2. Service Economy	11.03
3. Manufacturing Econ	19.1

Trailing-Period Performance	YTD	3 Mo	1Yr	3 Yr	5 Yr	10 Yr
Total Return as of 01/31/2019	9.18%	3.65%	-5.30%	9.48%	1.94%	9.44%

Oppenheimer Gold & Special Minerals
OGMIX

Overall Rating
★★★★

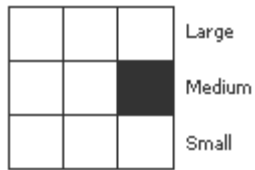
MorningStar Category
Specialty - Precious Metals

Net Assets
112067127 mil

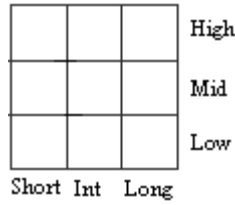
NAV 16.12
Expense Ratio

Investment Approach

Equity Style



Fixed-Income Style



Composition

	%
Cash	1.11
Stocks	98.88
Bonds	0
Other	0

Value Blend Growth

Short Int Long

Risk and Return Profile

Morningstar	3Yr	5Yr
Rating	30 funds	28 funds
Risk	5	4
Return	Above Average	Above Average

Top 5 Managers **Start Date**

1. Shanquan Li	07/01/1997
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. Northern Star	4. Newmont Minin
2. Evolution Mini	5. Ivanhoe Mines Lt
3. Kirkland Lake	

Sector Weightings

1. Information Econo	98.62
2. Service Economy	0
3. Manufacturing Econ	0

Trailing-Period Performance	YTD	3 Mo	1Yr	3 Yr	5 Yr	10 Yr
Total Return as of 01/31/2019	11.71%	21.66%	6.19%	10.14%	-0.87%	1.02%

PGIM High Yield Z
PHYZX

Overall Rating
★★★★

MorningStar Category
Corporate Bond - High Yield

Net Assets
4121779497 mil

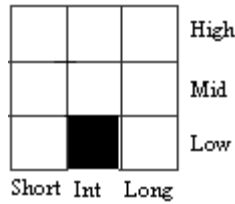
NAV 5.38
Expense Ratio

Investment Approach

Equity Style



Fixed-Income Style



Composition

	%
Cash	4.25
Stocks	0.25
Bonds	95.2
Other	0.31

Value Blend Growth

Short Int Long

Risk and Return Profile

Morningstar	3Yr	5Yr
Rating	190 funds	165 funds
Risk	4	5
Return	Average	Average

Top 5 Managers **Start Date**

1. Brian Clapp	06/01/2013
2. Robert Spano	10/16/2007
3. Ryan Kelly	02/29/2012
4. Daniel Thorogood	03/05/2014
5. Robert Cignarella	2014-03-05

Top 5 Holdings

1. 2 Year US Trea	4. DISH DBS Corp
2. US 10 Year No	5. Wind Tre S.p.A.
3. US 5 Year Not	

Sector Weightings

1. Information Econo	0
2. Service Economy	0
3. Manufacturing Econ	0

Trailing-Period Performance	YTD	3 Mo	1Yr	3 Yr	5 Yr	10 Yr
Total Return as of 01/31/2019	5.99%	3.92%	4.54%	9.52%	4.86%	10.63%

Vanguard Explorer Adm
VEVRX

Overall Rating
★★★★

MorningStar Category
Growth

Net Assets
12278024092 mil

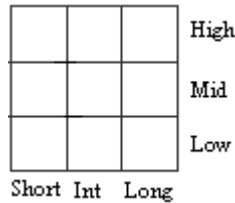
NAV 92.1
Expense Ratio

Investment Approach

Equity Style



Fixed-Income Style



Composition

	%
Cash	4.1
Stocks	95.76
Bonds	0.14
Other	0

Value Blend Growth

Short Int Long

Risk and Return Profile

Morningstar	3Yr	5Yr
Rating	201 funds	188 funds
Risk	4	4
Return	Below Average	Below Average

Top 5 Managers **Start Date**

1. Chad Meade	06/16/2014
2. Brian Schaub	06/16/2014
3. Aram Green	03/20/2017
4. Jeffrey Russell	03/20/2017
5. Binbin Guo	2016-02-25

Top 5 Holdings

1. Icon PLC	4. Fortinet Inc
2. Insulet Corp	5. Vanguard Small-
3. Burlington Stor	

Sector Weightings

1. Information Econo	3.85
2. Service Economy	16.58
3. Manufacturing Econ	6.62

Trailing-Period Performance	YTD	3 Mo	1Yr	3 Yr	5 Yr	10 Yr
Total Return as of 01/31/2019	18.43%	5.31%	12.45%	20.48%	9.34%	18.19%

Vanguard Federal Money Market Inve Overall Rating **N/A** MorningStar Category **Money Mkt - Government** Net Assets **118641092682 mil** NAV **1** Expense Ratio **0.11**
VMFXX

Investment Approach

Equity Style			Fixed-Income Style			Composition		%
<input type="checkbox"/>	<input type="checkbox"/>	Large	<input type="checkbox"/>	<input type="checkbox"/>	High	Cash	66.04	
<input type="checkbox"/>	<input type="checkbox"/>	Medium	<input type="checkbox"/>	<input type="checkbox"/>	Mid	Stocks	0	
<input type="checkbox"/>	<input type="checkbox"/>	Small	<input type="checkbox"/>	<input type="checkbox"/>	Low	Bonds	33.88	
<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>		Other	0.09	

Value Blend Growth Short Int Long

Risk and Return Profile

	3Yr	5Yr
Morningstar	0 funds	0 funds
Rating	0	0
Risk	N/A	N/A
Return	N/A	N/A

Top 5 Managers Start Date

1. John Lanius	12/28/2007
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. United States T	4. United States Tre
2. United States T	5. United States Tre
3. United States T	

Sector Weightings

1.	0
2.	0
3.	0

Trailing-Period Performance	YTD	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
-----------------------------	-----	------	------	------	------	-------

Total Return as of 01/31/2019 0.38% 0.57% 1.95% 1.07% 0.66% 0.36%

Vanguard Growth Index Admiral Overall Rating **★★★★** MorningStar Category **Growth** Net Assets **29276545187 mil** NAV **78.28** Expense Ratio
VIGAX

Investment Approach

Equity Style			Fixed-Income Style			Composition		%
<input type="checkbox"/>	<input type="checkbox"/>	Large	<input type="checkbox"/>	<input type="checkbox"/>	High	Cash	0.49	
<input type="checkbox"/>	<input type="checkbox"/>	Medium	<input type="checkbox"/>	<input type="checkbox"/>	Mid	Stocks	99.51	
<input type="checkbox"/>	<input type="checkbox"/>	Small	<input type="checkbox"/>	<input type="checkbox"/>	Low	Bonds	0.01	
<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>		Other	0	

Value Blend Growth Short Int Long

Risk and Return Profile

	3Yr	5Yr
Morningstar	399 funds	376 funds
Rating	3	3
Risk	Average	Average
Return	Average	Average

Top 5 Managers Start Date

1. Walter Neiman	04/27/2016
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. Amazon.com I	4. Facebook Inc A
2. Apple Inc	5. Alphabet Inc A
3. Microsoft Corp	

Sector Weightings

1. Information Econo	2.23
2. Service Economy	19.02
3. Manufacturing Econ	8.53

Trailing-Period Performance	YTD	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
-----------------------------	-----	------	------	------	------	-------

Total Return as of 01/31/2019 13.30% 3.55% 5.53% 16.61% 11.23% 17.40%

Vanguard Inter-Term Bond Index Ad Overall Rating **★★★** MorningStar Category **Income** Net Assets **13122673404 mil** NAV **11.13** Expense Ratio
VBILX

Investment Approach

Equity Style			Fixed-Income Style			Composition		%
<input type="checkbox"/>	<input type="checkbox"/>	Large	<input type="checkbox"/>	<input type="checkbox"/>	High	Cash	0.37	
<input type="checkbox"/>	<input type="checkbox"/>	Medium	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Mid	Stocks	0	
<input type="checkbox"/>	<input type="checkbox"/>	Small	<input type="checkbox"/>	<input type="checkbox"/>	Low	Bonds	99.63	
<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>		Other	0	

Value Blend Growth Short Int Long

Risk and Return Profile

	3Yr	5Yr
Morningstar	279 funds	254 funds
Rating	2	4
Risk	High	High
Return	Average	Average

Top 5 Managers Start Date

1. Joshua Barrickma	04/25/2008
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. United States T	4. United States Tre
2. United States T	5. United States Tre
3. United States T	

Sector Weightings

1.	0
2.	0
3.	0

Trailing-Period Performance	YTD	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
-----------------------------	-----	------	------	------	------	-------

Total Return as of 01/31/2019 1.48% 3.33% 3.88% 1.67% 2.64% 4.87%

Vanguard Mid Cap Index Admiral Overall Rating **★★★★★** MorningStar Category **Growth** Net Assets **40107974014 mil** NAV **197.1** Expense Ratio
VIMAX

Investment Approach

Equity Style			Fixed-Income Style			Composition		%
<input type="checkbox"/>	<input type="checkbox"/>	Large	<input type="checkbox"/>	<input type="checkbox"/>	High	Cash	0.78	
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Medium	<input type="checkbox"/>	<input type="checkbox"/>	Mid	Stocks	99.2	
<input type="checkbox"/>	<input type="checkbox"/>	Small	<input type="checkbox"/>	<input type="checkbox"/>	Low	Bonds	0.02	
<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>		Other	0	

Value Blend Growth Short Int Long

Risk and Return Profile

	3Yr	5Yr
Morningstar	155 funds	135 funds
Rating	4	4
Risk	Average	Average
Return	Above Average	Above Average

Top 5 Managers Start Date

1. Michael Johnson	04/27/2016
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. Edwards Lifesc	4. Red Hat Inc
2. Fiserv Inc	5. Roper Technolog
3. Autodesk Inc	

Sector Weightings

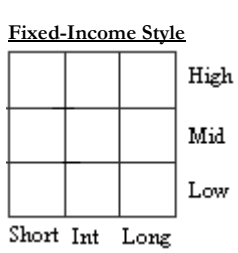
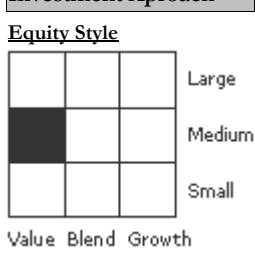
1. Information Econo	4.29
2. Service Economy	14.88
3. Manufacturing Econ	12.86

Trailing-Period Performance	YTD	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
-----------------------------	-----	------	------	------	------	-------

Total Return as of 01/31/2019 15.24% 3.86% 4.47% 13.98% 8.50% 17.51%

Vanguard Mid-Cap Value Index Admir Overall Rating **★★★★** MorningStar Category **Growth** Net Assets **8860452085 mil** NAV **56.15** Expense Ratio

VMVAX



Composition

	%
Cash	0.43
Stocks	99.57
Bonds	0.01
Other	0

Risk and Return Profile

Morningstar	3Yr	5Yr
Rating	120 funds	106 funds
Risk	Average	Average
Return	Above Average	Above Average

Top 5 Managers

Start Date
1. Michael Johnson 04/27/2016
2. N/A
3. N/A
4. N/A
5. N/A

Top 5 Holdings

1. WEC Energy	4. Willis Towers Wa
2. Eversource En	5. M&T Bank Corp
3. DTE Energy C	

Sector Weightings

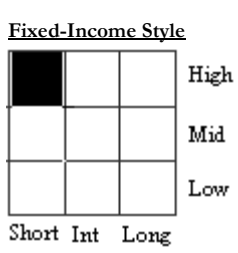
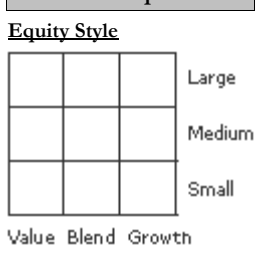
1. Information Econo	6.01
2. Service Economy	20.39
3. Manufacturing Econ	19.67

Trailing-Period Performance

YTD	3 Mo	1Yr	3 Yr	5 Yr	10 Yr	
Total Return as of 01/31/2019	13.83%	1.69%	0.78%	12.56%	7.93%	17.55%

Vanguard Short-Term Bond Index Ad Overall Rating **★★** MorningStar Category **Income** Net Assets **13883032604 mil** NAV **10.34** Expense Ratio

VBIRX



Composition

	%
Cash	0.39
Stocks	0
Bonds	99.62
Other	0

Risk and Return Profile

Morningstar	3Yr	5Yr
Rating	141 funds	124 funds
Risk	Above Average	Above Average
Return	Below Average	Below Average

Top 5 Managers

Start Date
1. Joshua Barrickma 02/22/2013
2. N/A
3. N/A
4. N/A
5. N/A

Top 5 Holdings

1. United States T	4. United States Tre
2. United States T	5. United States Tre
3. United States T	

Sector Weightings

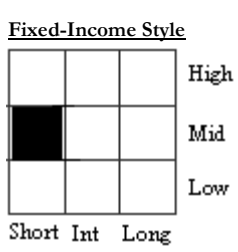
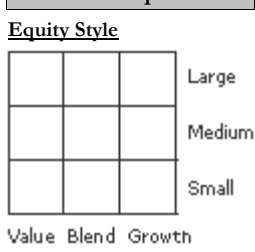
1.	0
2.	0
3.	0

Trailing-Period Performance

YTD	3 Mo	1Yr	3 Yr	5 Yr	10 Yr	
Total Return as of 01/31/2019	0.66%	1.74%	2.81%	1.19%	1.24%	2.06%

Vanguard Short-Term Federal Adm Overall Rating **★★★★** MorningStar Category **Government Bond - General** Net Assets **4014267530 mil** NAV **10.56** Expense Ratio

VSGDX



Composition

	%
Cash	3.29
Stocks	0
Bonds	96.71
Other	0

Risk and Return Profile

Morningstar	3Yr	5Yr
Rating	46 funds	46 funds
Risk	Average	Average
Return	Above Average	Above Average

Top 5 Managers

Start Date
1. Brian Quigley 01/02/2015
2. N/A
3. N/A
4. N/A
5. N/A

Top 5 Holdings

1. United States T	4. Federal Home Lo
2. United States T	5. Federal National
3. Resolution Fun	

Sector Weightings

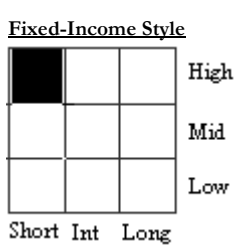
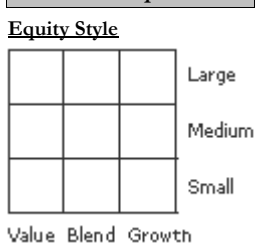
1.	0
2.	0
3.	0

Trailing-Period Performance

YTD	3 Mo	1Yr	3 Yr	5 Yr	10 Yr	
Total Return as of 01/31/2019	0.48%	1.35%	2.45%	0.95%	1.08%	1.61%

Vanguard Shrt-Term Infl-Prot Sec Idx Overall Rating **★★** MorningStar Category **Government Bond - Treasury** Net Assets **6775199919 mil** NAV **24.23** Expense Ratio

VTAPX



Composition

	%
Cash	10.26
Stocks	0
Bonds	89.74
Other	0

Risk and Return Profile

Morningstar	3Yr	5Yr
Rating	58 funds	56 funds
Risk	Low	Low
Return	Below Average	Below Average

Top 5 Managers

Start Date
1. Joshua Barrickma 10/12/2012
2. N/A
3. N/A
4. N/A
5. N/A

Top 5 Holdings

1. United States T	4. United States Tre
2. United States T	5. United States Tre
3. United States T	

Sector Weightings

1.	0
2.	0
3.	0

Trailing-Period Performance

YTD	3 Mo	1Yr	3 Yr	5 Yr	10 Yr	
Total Return as of 01/31/2019	0.92%	1.08%	1.78%	1.31%	0.51%	0.00%

Vanguard Small Cap Index Adm**VSMAX****Overall Rating**
★★★★★**MorningStar Category**
Small Company**Net Assets**
36757750171 mil**NAV** 74.13 **Expense Ratio****Investment Approach****Equity Style**

		Large
		Medium
		Small

Value Blend Growth

Fixed-Income Style

		High
		Mid
		Low

Short Int Long

Composition

	%
Cash	2.51
Stocks	97.49
Bonds	0
Other	0

Risk and Return Profile

Morningstar	3Yr	5Yr
	247 funds	221 funds
Rating	4	4
Risk	Average	Average
Return	High	High

Top 5 Holdings

1. W.P. Carey Inc
2. Burlington Stor
3. NRG Energy I
4. Exact Sciences C
5. Atmos Energy C

Top 5 Managers **Start Date**

1. William Coleman 04/27/2016
2. N/A
3. N/A
4. N/A
5. N/A

Sector Weightings

- | | |
|-----------------------|-------|
| 1. Information Econo | 5.12 |
| 2. Service Economy | 12.31 |
| 3. Manufacturing Econ | 13.65 |

Trailing-Period Performance**YTD****3 Mo****1 Yr****3 Yr****5 Yr****10 Yr**

Total Return as of 01/31/2019

17.24%

4.22%

7.75%

16.19%

8.03%

18.14%

Vanguard Small Cap Value Index Adm**VSIAX****Overall Rating**
★★★★★**MorningStar Category**
Small Company**Net Assets**
11775502020 mil**NAV** 56.66 **Expense Ratio****Investment Approach****Equity Style**

		Large
		Medium
		Small

Value Blend Growth

Fixed-Income Style

		High
		Mid
		Low

Short Int Long

Composition

	%
Cash	1.3
Stocks	98.69
Bonds	0.01
Other	0

Risk and Return Profile

Morningstar	3Yr	5Yr
	135 funds	122 funds
Rating	4	5
Risk	Average	Average
Return	Above Average	Above Average

Top 5 Holdings

1. W.P. Carey Inc
2. Atmos Energy
3. IDEX Corp
4. PerkinElmer Inc
5. UGI Corp

Top 5 Managers **Start Date**

1. William Coleman 04/27/2016
2. N/A
3. N/A
4. N/A
5. N/A

Sector Weightings

- | | |
|-----------------------|-------|
| 1. Information Econo | 6.83 |
| 2. Service Economy | 12.76 |
| 3. Manufacturing Econ | 20.86 |

Trailing-Period Performance**YTD****3 Mo****1 Yr****3 Yr****5 Yr****10 Yr**

Total Return as of 01/31/2019

15.61%

2.38%

4.46%

14.20%

7.89%

17.57%

Vanguard Mid-Cap Growth Index Adm**VMGMX****Overall Rating**
★★★**MorningStar Category**
Growth**Net Assets**
6503969635 mil**NAV** 60.01 **Expense Ratio****Investment Approach****Equity Style**

		Large
		Medium
		Small

Value Blend Growth

Fixed-Income Style

		High
		Mid
		Low

Short Int Long

Composition

	%
Cash	0.49
Stocks	99.49
Bonds	0.01
Other	0

Risk and Return Profile

Morningstar	3Yr	5Yr
	189 funds	171 funds
Rating	3	3
Risk	Average	Average
Return	Average	Average

Top 5 Holdings

1. Edwards Lifesc
2. Fiserv Inc
3. Autodesk Inc
4. Red Hat Inc
5. Roper Technolog

Top 5 Managers **Start Date**

1. Michael Johnson 04/27/2016
2. N/A
3. N/A
4. N/A
5. N/A

Sector Weightings

- | | |
|-----------------------|------|
| 1. Information Econo | 2.71 |
| 2. Service Economy | 9.79 |
| 3. Manufacturing Econ | 6.75 |

Trailing-Period Performance**YTD****3 Mo****1 Yr****3 Yr****5 Yr****10 Yr**

Total Return as of 01/31/2019

16.57%

5.96%

8.38%

15.43%

9.02%

17.35%

Vanguard Target Retirement 2015 Inv**VTXVX****Overall Rating**
★★★★★**MorningStar Category**
Growth and Income**Net Assets**
15527463860 mil**NAV** 14.54 **Expense Ratio****Investment Approach****Equity Style**

		Large
		Medium
		Small

Value Blend Growth

Fixed-Income Style

		High
		Mid
		Low

Short Int Long

Composition

	%
Cash	2.29
Stocks	39.13
Bonds	58.49
Other	0.09

Risk and Return Profile

Morningstar	3Yr	5Yr
	34 funds	26 funds
Rating	3	4
Risk	Below Average	Below Average
Return	Average	Average

Top 5 Holdings

1. Vanguard Total
2. Vanguard Total
3. Vanguard Total
4. Vanguard Total I
5. Vanguard Shrt-T

Top 5 Managers **Start Date**

1. William Coleman 02/22/2013
2. N/A
3. N/A
4. N/A
5. N/A

Sector Weightings

- | | |
|-----------------------|------|
| 1. Information Econo | 1.99 |
| 2. Service Economy | 4.63 |
| 3. Manufacturing Econ | 6.99 |

Trailing-Period Performance**YTD****3 Mo****1 Yr****3 Yr****5 Yr****10 Yr**

Total Return as of 01/31/2019

4.91%

2.59%

2.12%

7.14%

4.70%

9.76%

Vanguard Target Retirement 2020 Inv
VTWNX

Overall Rating
★★★★

MorningStar Category
Growth and Income

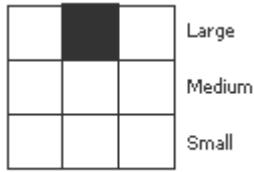
Net Assets
31694055860 mil

NAV
30.42

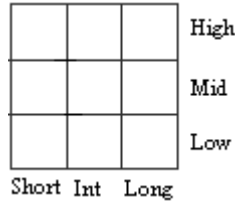
Expense Ratio

Investment Approach

Equity Style



Fixed-Income Style



Composition	%
Cash	1.66
Stocks	52.23
Bonds	46.01
Other	0.11

Risk and Return Profile

Morningstar	3Yr	5Yr
	50 funds	41 funds
Rating	4	5
Risk	Average	Average
Return	Above Average	Above Average

Top 5 Managers Start Date

1. William Coleman	02/22/2013
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. Vanguard Total	4. Vanguard Total I
2. Vanguard Total	5. Vanguard Shrt-T
3. Vanguard Total	

Sector Weightings

1. Information Econo	2.65
2. Service Economy	6.18
3. Manufacturing Econ	9.24

Trailing-Period Performance	YTD	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Total Return as of 01/31/2019	6.25%	2.73%	1.81%	8.52%	5.40%	10.75%

Vanguard Target Retirement 2025 Inv
VTTVX

Overall Rating
★★★★

MorningStar Category
Growth and Income

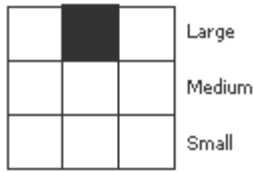
Net Assets
41056995963 mil

NAV
18.24

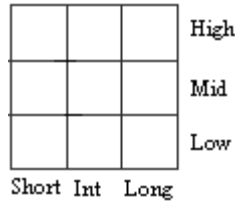
Expense Ratio

Investment Approach

Equity Style



Fixed-Income Style



Composition	%
Cash	1.09
Stocks	61.46
Bonds	37.34
Other	0.13

Risk and Return Profile

Morningstar	3Yr	5Yr
	49 funds	40 funds
Rating	4	5
Risk	Average	Average
Return	Above Average	Above Average

Top 5 Managers Start Date

1. William Coleman	02/22/2013
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. Vanguard Total	4. Vanguard Total I
2. Vanguard Total	5.
3. Vanguard Total	

Sector Weightings

1. Information Econo	3.12
2. Service Economy	7.27
3. Manufacturing Econ	10.98

Trailing-Period Performance	YTD	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Total Return as of 01/31/2019	7.23%	2.88%	1.65%	9.52%	5.83%	11.56%

Vanguard Target Retirement 2030 Inv
VTHRX

Overall Rating
★★★★

MorningStar Category
Growth and Income

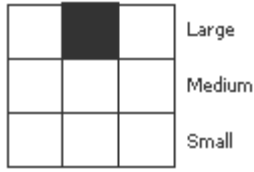
Net Assets
35687510335 mil

NAV
33.29

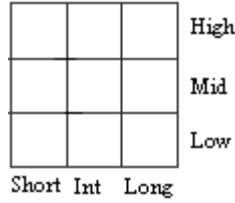
Expense Ratio

Investment Approach

Equity Style



Fixed-Income Style



Composition	%
Cash	1.18
Stocks	68.77
Bonds	29.9
Other	0.13

Risk and Return Profile

Morningstar	3Yr	5Yr
	48 funds	39 funds
Rating	3	4
Risk	Average	Average
Return	Above Average	Above Average

Top 5 Managers Start Date

1. William Coleman	02/22/2013
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. Vanguard Total	4. Vanguard Total I
2. Vanguard Total	5.
3. Vanguard Total	

Sector Weightings

1. Information Econo	3.49
2. Service Economy	8.14
3. Manufacturing Econ	12.29

Trailing-Period Performance	YTD	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Total Return as of 01/31/2019	8.01%	2.85%	1.42%	10.39%	6.16%	12.33%

Vanguard Target Retirement 2035 Inv
VTTHX

Overall Rating
★★★★

MorningStar Category
Growth and Income

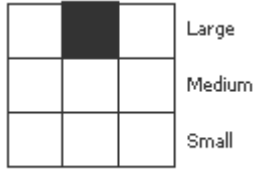
Net Assets
34063468111 mil

NAV
20.47

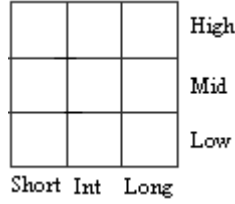
Expense Ratio

Investment Approach

Equity Style



Fixed-Income Style



Composition	%
Cash	1.25
Stocks	76.18
Bonds	22.41
Other	0.14

Risk and Return Profile

Morningstar	3Yr	5Yr
	48 funds	39 funds
Rating	3	4
Risk	Average	Average
Return	Above Average	Above Average

Top 5 Managers Start Date

1. William Coleman	02/22/2013
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. Vanguard Total	4. Vanguard Total I
2. Vanguard Total	5.
3. Vanguard Total	

Sector Weightings

1. Information Econo	3.87
2. Service Economy	9.01
3. Manufacturing Econ	13.61

Trailing-Period Performance	YTD	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Total Return as of 01/31/2019	8.77%	2.85%	1.22%	11.27%	6.50%	13.01%

Vanguard Target Retirement 2040 Inv
VFORX

Overall Rating
★★★★

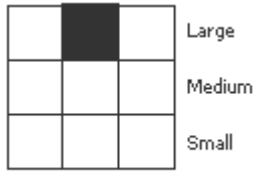
MorningStar Category
Growth and Income

Net Assets
26302675242 mil

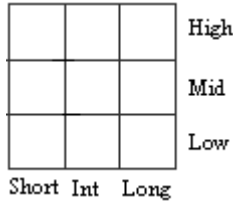
NAV 35.4 **Expense Ratio**

Investment Approach

Equity Style



Fixed-Income Style



Composition

	%
Cash	1.36
Stocks	83.4
Bonds	15.09
Other	0.15

Risk and Return Profile

Morningstar	3Yr	5Yr
48 funds	39 funds	
Rating	4	4
Risk	Average	Average
Return	Above Average	Above Average

Top 5 Managers **Start Date**

1. William Coleman	02/22/2013
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. Vanguard Total	4. Vanguard Total I
2. Vanguard Total	5.
3. Vanguard Total	

Sector Weightings

1. Information Econo	4.23
2. Service Economy	9.87
3. Manufacturing Econ	14.9

Trailing-Period Performance	YTD	3 Mo	1Yr	3 Yr	5 Yr	10 Yr
Total Return as of 01/31/2019	9.56%	2.86%	0.92%	12.15%	6.78%	13.31%

Vanguard Target Retirement 2045 Inv
VTIVX

Overall Rating
★★★★

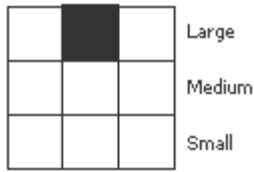
MorningStar Category
Growth and Income

Net Assets
24172150107 mil

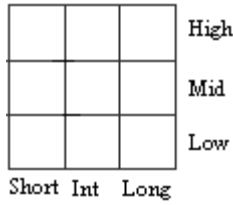
NAV 22.26 **Expense Ratio**

Investment Approach

Equity Style



Fixed-Income Style



Composition

	%
Cash	1.4
Stocks	88.66
Bonds	9.77
Other	0.16

Risk and Return Profile

Morningstar	3Yr	5Yr
48 funds	39 funds	
Rating	4	4
Risk	Average	Average
Return	Above Average	Above Average

Top 5 Managers **Start Date**

1. William Coleman	02/22/2013
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. Vanguard Total	4. Vanguard Total I
2. Vanguard Total	5.
3. Vanguard Total	

Sector Weightings

1. Information Econo	4.5
2. Service Economy	10.49
3. Manufacturing Econ	15.84

Trailing-Period Performance	YTD	3 Mo	1Yr	3 Yr	5 Yr	10 Yr
Total Return as of 01/31/2019	10.14%	2.91%	0.77%	12.42%	6.92%	13.38%

Vanguard Target Retirement 2050 Inv
VFIEX

Overall Rating
★★★★

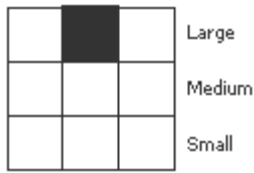
MorningStar Category
Growth and Income

Net Assets
17098718922 mil

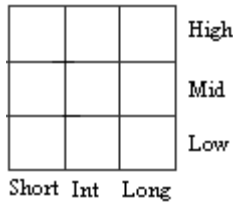
NAV 35.82 **Expense Ratio**

Investment Approach

Equity Style



Fixed-Income Style



Composition

	%
Cash	1.41
Stocks	88.48
Bonds	9.95
Other	0.16

Risk and Return Profile

Morningstar	3Yr	5Yr
48 funds	39 funds	
Rating	3	4
Risk	Average	Average
Return	Above Average	Above Average

Top 5 Managers **Start Date**

1. William Coleman	02/22/2013
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. Vanguard Total	4. Vanguard Total I
2. Vanguard Total	5.
3. Vanguard Total	

Sector Weightings

1. Information Econo	4.49
2. Service Economy	10.47
3. Manufacturing Econ	15.8

Trailing-Period Performance	YTD	3 Mo	1Yr	3 Yr	5 Yr	10 Yr
Total Return as of 01/31/2019	10.15%	2.87%	0.76%	12.42%	6.91%	13.37%

Vanguard Target Retirement 2055 Inv
VFFVX

Overall Rating
★★★★

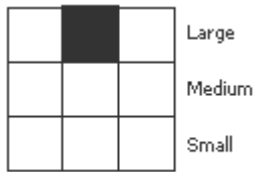
MorningStar Category
Growth and Income

Net Assets
8524258966 mil

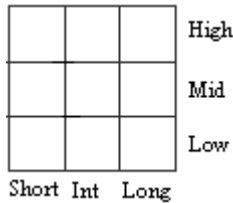
NAV 38.88 **Expense Ratio**

Investment Approach

Equity Style



Fixed-Income Style



Composition

	%
Cash	1.42
Stocks	88.5
Bonds	9.93
Other	0.16

Risk and Return Profile

Morningstar	3Yr	5Yr
47 funds	33 funds	
Rating	3	4
Risk	Below Average	Below Average
Return	Above Average	Above Average

Top 5 Managers **Start Date**

1. William Coleman	02/22/2013
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. Vanguard Total	4. Vanguard Total I
2. Vanguard Total	5.
3. Vanguard Total	

Sector Weightings

1. Information Econo	4.49
2. Service Economy	10.47
3. Manufacturing Econ	15.81

Trailing-Period Performance	YTD	3 Mo	1Yr	3 Yr	5 Yr	10 Yr
Total Return as of 01/31/2019	10.14%	2.90%	0.76%	12.41%	6.88%	0.00%

Vanguard Target Retirement 2060 Inv
VTTSX

Overall Rating
★★★

MorningStar Category
Growth and Income

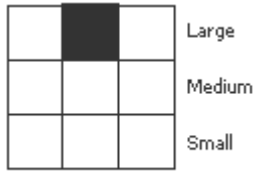
Net Assets
3510059310 mil

NAV
34.33

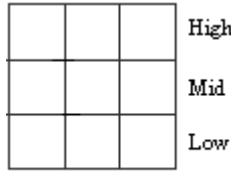
Expense Ratio

Investment Approach

Equity Style



Fixed-Income Style



Composition %

Cash	1.49
Stocks	88.48
Bonds	9.86
Other	0.16

Risk and Return Profile

Morningstar	3Yr	5Yr
	29 funds	4 funds
Rating	3	0
Risk	Low	Low
Return	Low	Low

Top 5 Managers Start Date

1. William Coleman	02/22/2013
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. Vanguard Total	4. Vanguard Total I
2. Vanguard Total	5.
3. Vanguard Total	

Sector Weightings

1. Information Econo	4.49
2. Service Economy	10.47
3. Manufacturing Econ	15.81

Trailing-Period Performance	YTD	3 Mo	1Yr	3 Yr	5 Yr	10 Yr
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Total Return as of 01/31/2019 10.10% 2.84% 0.71% 12.41% 6.88% 0.00%

Vanguard Target Retirement 2065 Inv
VLXXV

Overall Rating
N/A

MorningStar Category
Growth and Income

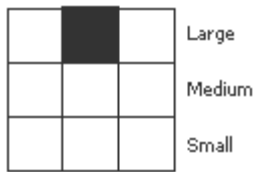
Net Assets
276771868 mil

NAV
21.6

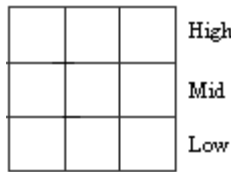
Expense Ratio

Investment Approach

Equity Style



Fixed-Income Style



Composition %

Cash	1.49
Stocks	88.48
Bonds	9.86
Other	0.16

Risk and Return Profile

Morningstar	3Yr	5Yr
	0 funds	0 funds
Rating	0	0
Risk	N/A	N/A
Return	N/A	N/A

Top 5 Managers Start Date

1. William Coleman	07/12/2017
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. Vanguard Total	4. Vanguard Total I
2. Vanguard Total	5.
3. Vanguard Total	

Sector Weightings

1. Information Econo	4.49
2. Service Economy	10.47
3. Manufacturing Econ	15.81

Trailing-Period Performance	YTD	3 Mo	1Yr	3 Yr	5 Yr	10 Yr
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Total Return as of 01/31/2019 10.15% 2.91% 0.70% 0.00% 0.00% 0.00%

Vanguard Target Retirement Income I
VTINX

Overall Rating
★★★

MorningStar Category
Growth and Income

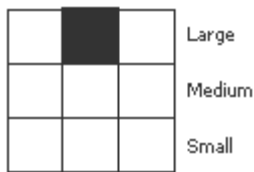
Net Assets
16131369780 mil

NAV
13.25

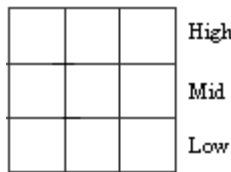
Expense Ratio

Investment Approach

Equity Style



Fixed-Income Style



Composition %

Cash	2.71
Stocks	30.18
Bonds	67.02
Other	0.08

Risk and Return Profile

Morningstar	3Yr	5Yr
	38 funds	30 funds
Rating	3	4
Risk	Below Average	Below Average
Return	Average	Average

Top 5 Managers Start Date

1. William Coleman	02/22/2013
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. Vanguard Total	4. Vanguard Total I
2. Vanguard Total	5. Vanguard Total I
3. Vanguard Shrt-	

Sector Weightings

1. Information Econo	1.54
2. Service Economy	3.57
3. Manufacturing Econ	5.4

Trailing-Period Performance	YTD	3 Mo	1Yr	3 Yr	5 Yr	10 Yr
-----------------------------	-----	------	-----	------	------	-------

Total Return as of 01/31/2019 3.92% 2.56% 2.38% 5.36% 3.83% 7.02%

Vanguard Total Stock Mkt Idx Adm
VTSAX

Overall Rating
★★★★★

MorningStar Category
Growth

Net Assets
209796722097 mil

NAV
69.8

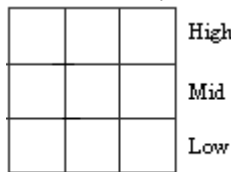
Expense Ratio

Investment Approach

Equity Style



Fixed-Income Style



Composition %

Cash	0.84
Stocks	99.16
Bonds	0
Other	0

Risk and Return Profile

Morningstar	3Yr	5Yr
	446 funds	404 funds
Rating	4	4
Risk	Average	Average
Return	Above Average	Above Average

Top 5 Managers Start Date

1. Walter Neiman	04/27/2016
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. Microsoft Corp	4. Facebook Inc A
2. Amazon.com I	5. Berkshire Hatha
3. Apple Inc	

Sector Weightings

1. Information Econo	2.84
2. Service Economy	12.2
3. Manufacturing Econ	15.53

Trailing-Period Performance	YTD	3 Mo	1Yr	3 Yr	5 Yr	10 Yr
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Total Return as of 01/31/2019 12.42% 1.97% 5.12% 15.56% 10.13% 16.86%

Vanguard Value Index Adm

VVIAX

Overall Rating
★★★★★

MorningStar Category
Growth

Net Assets
18414651096 mil

NAV 42.04
Expense Ratio

Investment Approach

Equity Style

Large			
Medium			
Small			

Value Blend Growth

Fixed-Income Style

High			
Mid			
Low			

Short Int Long

Composition

	%
Cash	0.29
Stocks	99.69
Bonds	0.02
Other	0

Risk and Return Profile

	3Yr	5Yr
Morningstar	362 funds	324 funds
Rating	5	5
Risk	Average	Average
Return	Above Average	Above Average

Top 5 Holdings

- | | |
|-------------------|--------------------|
| 1. Microsoft Corp | 4. JPMorgan Chase |
| 2. Berkshire Hath | 5. Exxon Mobil Cor |
| 3. Johnson & Joh | |

Top 5 Managers **Start Date**

- | | |
|------------------|------------|
| 1. Walter Nejman | 04/27/2016 |
| 2. N/A | |
| 3. N/A | |
| 4. N/A | |
| 5. N/A | |

Sector Weightings

- | | |
|-----------------------|-------|
| 1. Information Econo | 2.78 |
| 2. Service Economy | 5.71 |
| 3. Manufacturing Econ | 22.63 |

Trailing-Period Performance	YTD	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Total Return as of 01/31/2019	10.14%	-0.14%	3.93%	14.35%	9.81%	16.04%

Important Notice

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Account trades are cleared through Mid Atlantic or Fidelity. Slavic pays 4 basis points to trade through these networks, which is included in the Slavic asset fee and not assessed as an additional fee to participants. If your plan utilizes the Fidelity trading platform, Fidelity retains 25% of any shareholder servicing and sub TA fees paid by the funds. That portion is not reimbursed back to plan participants; however, 75% is reimbursed. If your plan utilizes the Mid Atlantic trading platform, Mid Atlantic retains 10% of any shareholder servicing and sub TA fees paid by the funds. That portion is not reimbursed back to plan participants; however, 90% is reimbursed. Most fund options do not pay these types of fees and participants are not affected accordingly.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's web site for an example showing the long-term effect of fees and expenses at <http://www.dol.gov/ebsa/publications/401k>. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

There are no guarantees as to future performance of any mutual fund. Investment in common stocks and other equity securities is particularly subject to the risks of changing economic, stock market, industry, and company conditions and the risks inherent in the fund managers ability to anticipate such changes that can adversely affect the value of a fund's holdings. In the case of debt securities, security values usually change when interest rates change. Generally, when interest rates go up, the value of a debt security goes down and when interest rates go down, the value of the debt security goes up. Past performance is not a guarantee of future results. Investment return and principal value will fluctuate so that when redeemed, an investor's shares may be worth more or less than their original cost. Read the prospectus carefully before investing. Funds that fall under the Morningstar Category of "Specialty" investments are concentrated in certain sectors of the markets and generally have a higher risk than the overall stock market. These investments are only available as a small portion of your overall portfolio. Do not exceed 10% of your total assets in any one of these funds or 30% in any combination. Conservative investors closer to retirement should not invest in Specialty funds without professional guidance.

The key to balancing the risk/reward relationship of your overall portfolio is a well-diversified strategy. The Investor Qualification Worksheet in your Enrollment Guide will help you determine your risk profile. You may also speak with your Registered Investment Advisor. visit www.slavic401k.com or call 1-800-356-3009 to speak with a representative.

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