

## BENCHMARK DEFINITIONS

Aggressive Growth benchmark 42% S&P 500 TR, 9.5% Bloomberg U.S. Aggregate Bond Index TR, 22.5% MSCI EAFE TR, 9% Russell 2000 TR, 9% Russell Mid Cap TR, 7.5% MSCI EM TR, and .5% Bloomberg 1-3 month T-bill TR.

Growth benchmark 37.3% S&P 500 TR, 19% Bloomberg U.S. Aggregate Bond Index TR, 20% MSCI EAFE TR, 8% Russell 2000 TR, 8% Russell Mid Cap TR, 6.7% MSCI EM TR, and 1% Bloomberg 1-3 month T-bill TR.

Growth F benchmark 32.7% S&P 500 TR, 28.5% Bloomberg U.S. Aggregate Bond Index TR, 17.5% MSCI EAFE TR, 7% Russell 2000 TR, 7% Russell Mid Cap TR, 5.8% MSCI EM TR, and 1.5% Bloomberg 1-3 month T-bill TR.

Growth with Income benchmark 28% S&P 500 TR, 38% Bloomberg U.S. Aggregate Bond Index TR, 15% MSCI EAFE TR, 6% Russell 2000 TR, 6% Russell Mid Cap TR, 5% MSCI EM TR, and 2% Bloomberg 1-3 month T-bill TR.

Growth with Income F benchmark 23.3% S&P 500 TR, 47.5% Bloomberg U.S. Aggregate Bond Index TR, 12.5% MSCI EAFE TR, 5% Russell 2000 TR, 5% Russell Mid Cap TR, 4.2% MSCI EM TR, and 2.5% Bloomberg 1-3 month T-bill TR.

Income with Moderate Growth benchmark 18.7% S&P 500 TR, 57% Bloomberg U.S. Aggregate Bond Index TR, 10% MSCI EAFE TR, 4% Russell 2000 TR, 4% Russell Mid Cap TR, 3.3% MSCI EM TR, and 3% Bloomberg 1-3 month T-bill TR.

Income with Capital Preservation benchmark 14% S&P 500 TR, 66.5% Bloomberg U.S. Aggregate Bond Index TR, 7.5% MSCI EAFE TR, 3% Russell 2000 TR, 3% Russell Mid Cap TR, 2.5% MSCI EM TR, and 3.5% Bloomberg 1-3 month T-bill TR.

## INDEX DEFINITIONS

The S&P 500 TR Index is a capitalization-weighted index of 500 stocks designed to measure the performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries.

The Russell 2000 TR Index is an unmanaged index generally representative of the 2,000 smallest companies in the Russell Index, which represents approximately 10% of the total market capitalization of the Russell 3000 Index.

The Russell Mid Cap TR Index includes approximately 800 of the smallest securities based on a combination of their market cap and current index membership of the Russell 1000 Index.

The MSCI Emerging Markets TR Index is designed to represent the performance of large and mid-cap securities across 24 emerging market countries, covering approximately 85% of the free float-adjusted market capitalization in each country.

The MSCI EAFE (Europe, Australasia, Far East) TR Index is designed to represent the performance of large and mid-cap securities across 21 developed market countries outside of North America, covering approximately 85% of the free float-adjusted market capitalization in each country.

The Bloomberg U.S. Aggregate Bond TR Index represents securities that are SEC-registered, taxable, and dollar denominated. The index covers the US investment-grade fixed rate bond market, with index components for government and corporate securities, mortgage pass-through securities, and asset-backed securities.

The Bloomberg 1-3 month T-bill TR Index is designed to measure the performance of public obligations of the U.S. Treasury that have a remaining maturity of greater than or equal to 1 month and less than 3 months. The Index is market capitalization weighted, with securities held in the Federal Reserve System Open Market Account deducted from the total amount outstanding.

It is not possible to invest directly into any index.

