

fi360 Due Diligence Breakdown

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Prepared By:

Tim Hayes, AIF®, CRPS®, AWMA®, CFS®, Investment
Adviser Representative, Registered Representative

Standardized Performance Disclosure (Mutual Funds and ETFs only)

Standardized Returns for the period ended 3/31/2017. 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. Extended performance is based on the performance of the investment's oldest share class, adjusted for fees. Fi360 Fiduciary Score data calculated using extended performance are shown with a colored border instead of a background.

ETF's trading on a secondary market may trade at, above, or below their net asset value ('NAV'). The market return ('MKT') is based on the price of the ETF as of the close of trading on the last business day at month-end.

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												
American Funds AMCAP F1 (AMPF)	MF	05/01/1967	03/16/2001	14.91	12.82	7.99	7.20	0.73	0.73	-	-	0.25
American Funds Fundamental Invs A (ANCFX)	MF	08/01/1978	08/01/1978	19.38	13.28	7.58	12.45	0.61	0.61	Waived	-	0.24
American Funds Growth Fund of Amer R5 (RGAFX)	MF	11/30/1973	05/15/2002	20.65	14.03	7.94	8.65	0.39	0.39	-	-	
American Funds Washington Mutual R5 (RWMFX)	MF	07/31/1952	05/15/2002	16.48	12.87	7.12	7.29	0.35	0.35	-	-	
Becker Value Equity Institutional (BVEIX)	MF	11/03/2003	09/02/2011	22.40	12.90	7.40	15.07	0.68	0.70	-	-	
- Contractual expense waiver of 0.02. Expires on 2018-2-28.												
DFA Tax-Managed US Marketwide Value II (DFMVX)	MF	12/16/1998	12/16/1998	21.07	14.55	6.87	7.72	0.22	0.42	-	-	
DFA US Large Cap Value II (DFCVX)	MF	08/02/1994	08/02/1994	23.05	14.77	6.82	10.54	0.15	0.25	-	-	
DFA US Large Company I (DFUSX)	MF	09/23/1999	09/23/1999	17.10	13.22	7.52	5.54	0.08	0.08	-	-	
Diamond Hill Large Cap Y (DHLX)	MF	06/29/2001	12/30/2011	20.66	13.62	7.66	14.90	0.59	0.59	-	-	
Dodge & Cox Stock (DODGX)	MF	01/04/1965	01/04/1965	28.58	15.24	6.26	11.16	0.52	0.52	-	-	
Fidelity Contrafund (FCNTX)	MF	05/17/1967	05/17/1967	15.61	12.48	8.77	12.36	0.68	0.68	-	-	
Fidelity Growth Company K (FGCKX)	MF	01/17/1983	05/09/2008	24.14	14.32	11.23	10.81	0.66	0.66	-	-	
Fidelity Total Market Index Premium (FSTVX)	MF	11/05/1997	10/14/2005	18.09	13.10	7.62	8.68	0.05	0.05	-	-	
Franklin DynaTech Adv (FDYZX)	MF	01/02/1968	05/15/2008	22.49	12.93	10.35	9.67	0.66	0.67	-	-	
- Contractual expense waiver of 0.01. Expires on 2018-2-1.												
Harbor Capital Appreciation Instl (HACAX)	MF	12/29/1987	12/29/1987	15.83	12.30	8.98	11.28	0.65	0.70	-	-	
Homestead Value (HOVLX)	MF	11/19/1990	11/19/1990	16.72	12.95	6.58	10.11	0.59	0.59	-	-	
JHancock Disciplined Value I (JVLIX)	MF	01/02/1997	01/02/1997	18.80	12.22	7.33	8.72	0.81	0.81	-	-	0.00
LSV Value Equity (LSVEX)	MF	03/31/1999	03/31/1999	20.99	14.96	6.13	8.37	0.66	0.66	-	-	

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

Investment Name	Inception			Standardized Investment Return				Prospectus Expense Ratio		Load		
	Type	Product	Share Class	1-Year	5-Year	10-Year	Since Inception	Net	Gross	Max Front	Max Deferred	12b-1 Fee
Large-Cap Equity												
Mairs & Power Growth Inv (MPGFX)	MF	11/07/1958	11/07/1958	13.39	12.83	8.49	11.36	0.65	0.65	-	-	
SEI Large Cap Index A (SIIT) (LCIAX)	MF	04/01/2002	04/01/2002	17.38	13.23	7.55	7.30	0.03	0.25	-	-	
- Non-contractual expense waiver of 0.22. This may expire at anytime.												
T. Rowe Price Blue Chip Growth (TRBCX)	MF	06/30/1993	06/30/1993	17.97	13.84	9.47	10.34	0.71	0.71	-	-	0.00
T. Rowe Price Equity Income (PRFDX)	MF	10/31/1985	10/31/1985	19.94	11.07	5.88	10.84	0.66	0.66	-	-	0.00
T. Rowe Price Instl Large Cap Growth (TRLGX)	MF	10/31/2001	10/31/2001	21.70	14.13	10.06	9.31	0.56	0.56	-	-	
TIAA-CREF Equity Index Instl (TIEIX)	MF	07/01/1999	07/01/1999	18.04	13.14	7.53	5.50	0.05	0.05	-	-	
TIAA-CREF Growth & Income Instl (TIGRX)	MF	07/01/1999	07/01/1999	17.70	12.80	8.86	5.77	0.42	0.42	-	-	
Vanguard 500 Index Admiral (VFIAX)	MF	08/31/1976	11/13/2000	17.13	13.26	7.50	5.52	0.05	0.05	-	-	
Vanguard Capital Opportunity Inv (VHCOX)	MF	08/14/1995	08/14/1995	23.87	17.27	10.01	12.26	0.45	0.45	-	-	
Vanguard Equity-Income Adm (VEIRX)	MF	03/21/1988	08/13/2001	15.94	12.97	7.85	7.82	0.17	0.17	-	-	
Vanguard Morgan Growth Admiral (VMRAX)	MF	12/31/1968	05/14/2001	15.13	12.23	7.83	6.50	0.28	0.28	-	-	
Vanguard PRIMECAP Adm (VPMAX)	MF	11/01/1984	11/12/2001	22.25	16.40	10.27	9.99	0.33	0.33	-	-	
Vanguard Total Stock Mkt Idx Adm (VTSAX)	MF	04/27/1992	11/13/2000	18.07	13.14	7.69	6.13	0.05	0.05	-	-	
Vanguard Windsor II Admiral (VWNAX)	MF	06/24/1985	05/14/2001	18.71	11.75	6.10	6.68	0.25	0.25	-	-	
Wells Fargo Growth Inst (SGRNX)	MF	02/24/2000	02/24/2000	17.71	9.33	10.64	3.85	0.75	0.82	-	-	0.00
- Contractual expense waiver of 0.07. Expires on 2017-11-30.												
Mid-Cap Equity												
Artisan Mid Cap Investor (ARTMX)	MF	06/27/1997	06/27/1997	13.28	9.43	9.21	13.08	1.19	1.19	-	-	
Artisan Mid Cap Value Investor (ARTQX)	MF	03/28/2001	03/28/2001	18.54	9.75	7.56	10.70	1.16	1.16	-	-	
Buffalo Discovery (BUFTX)	MF	04/16/2001	04/16/2001	16.07	12.76	10.40	8.81	1.02	1.02	-	-	
ClearBridge Mid Cap I (SMBYX)	MF	09/01/1998	12/03/1998	15.63	12.34	8.12	9.47	0.85	0.89	-	-	
- Contractual expense waiver of 0.04. Expires on 2018-12-31.												
Columbia Acorn Z (ACRNZ)	MF	06/10/1970	06/10/1970	21.08	9.34	6.73	14.29	0.82	0.82	-	-	0.00
Fidelity Extended Market Index Premium (FSEVX)	MF	11/05/1997	10/14/2005	22.44	12.51	8.09	9.45	0.07	0.07	-	-	
Fidelity Low-Priced Stock (FLPSX)	MF	12/27/1989	12/27/1989	12.36	11.15	7.61	13.70	0.88	0.88	-	-	
Hotchkis & Wiley Mid-Cap Value I (HWMIX)	MF	01/02/1997	01/02/1997	20.50	12.76	7.11	12.44	1.02	1.02	-	-	
iShares Core S&P Mid-Cap-NAV (IJH)	ETF	05/22/2000	05/22/2000	20.80	13.22	8.85	9.44	0.07	0.07	-	-	
iShares Core S&P Mid-Cap-MKT (IJH)				20.73	13.22	8.83	9.44					
iShares S&P Mid-Cap 400 Value-NAV (IJJ)	ETF	07/24/2000	07/24/2000	21.81	13.66	7.96	10.73	0.25	0.25	-	-	
iShares S&P Mid-Cap 400 Value-MKT (IJJ)				21.76	13.67	7.96	10.73					
JHancock Disciplined Value Mid Cap A (JVMAX)	MF	06/02/1997	06/02/1997	19.96	14.88	10.29	10.19	1.13	1.13	Waived	-	0.25

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

Investment Name	Inception			Standardized Investment Return				Prospectus Expense Ratio		Load		
	Type	Product	Share Class	1-Year	5-Year	10-Year	Since Inception	Net	Gross	Max Front	Max Deferred	12b-1 Fee
Mid-Cap Equity												
MassMutual Select Mid Cap Gr Eq II R5 (MGRFX)	MF	05/31/2000	05/31/2000	15.39	13.49	9.97	9.14	0.83	0.83	-	-	
Nicholas Equity Income I (NSEIX)	MF	11/23/1993	11/23/1993	15.57	11.94	8.91	8.28	0.72	0.72	-	-	
Nuveen Mid Cap Index I (FIMEX)	MF	11/04/1999	11/04/1999	20.45	12.87	8.64	9.54	0.39	0.53	-	-	0.00
- Contractual expense waiver of 0.14. Expires on 2018-2-28.												
SPDR S&P MidCap 400 ETF-NAV (MDY)	ETF	05/04/1995	05/04/1995	20.55	12.98	8.64	11.85	0.25	0.25	-	-	
SPDR S&P MidCap 400 ETF-MKT (MDY)				20.55	12.97	8.61	11.81					
T. Rowe Price Instl Mid-Cap Equity Gr (PMEGX)	MF	07/31/1996	07/31/1996	16.23	14.43	10.96	12.06	0.61	0.61	-	-	
T. Rowe Price Mid-Cap Growth R (RRMGX)	MF	06/30/1992	09/30/2002	14.87	13.23	10.03	12.79	1.28	1.28	-	-	0.50
T. Rowe Price Mid-Cap Value (TRMCX)	MF	06/28/1996	06/28/1996	20.56	14.12	8.42	11.79	0.80	0.80	-	-	0.00
T. Rowe Price Mid-Cap Value R (RRMVX)	MF	06/28/1996	09/30/2002	19.96	13.54	7.89	11.86	1.30	1.30	-	-	0.50
Tributary Growth Opps Inst (FOGRX)	MF	04/01/1998	04/01/1998	17.89	10.40	8.04	7.85	1.16	1.27	-	-	
- Contractual expense waiver of 0.11. Expires on 2017-7-31.												
Vanguard Extended Market Index Investor (VEXMX)	MF	12/21/1987	12/21/1987	22.32	12.45	7.83	10.80	0.22	0.22	-	-	
Vanguard Mid Cap Index Admiral (VIMAX)	MF	05/21/1998	11/12/2001	16.74	12.88	7.82	9.95	0.08	0.08	-	-	
Vanguard Selected Value Inv (VASVX)	MF	02/15/1996	02/15/1996	21.59	13.33	7.67	9.15	0.35	0.35	-	-	
Small-Cap Equity												
American Beacon Stephens Sm Cp Gr Y (SPWYX)	MF	12/01/2005	02/27/2012	21.20	8.74	7.27	8.85	1.15	1.15	-	-	0.00
Brown Capital Mgmt Small Co Instl (BCSSX)	MF	07/23/1992	12/15/2011	25.01	15.51	12.42	17.52	1.07	1.07	-	-	
Buffalo Small Cap (BUFSX)	MF	04/14/1998	04/14/1998	24.51	9.62	6.42	11.24	1.01	1.01	-	-	
DFA US Small Cap I (DFSTX)	MF	03/19/1992	03/19/1992	22.49	13.49	8.33	10.70	0.37	0.37	-	-	
Eagle Small Cap Growth I (HSIIX)	MF	05/07/1993	06/27/2006	25.95	11.27	8.84	10.12	0.81	0.81	-	-	0.00
Glenmede Small Cap Equity Instl (GTSCX)	MF	03/01/1991	01/02/1998	20.92	13.31	8.81	8.42	0.71	0.71	-	-	
Harbor Small Cap Growth Instl (HASGX)	MF	11/01/2000	11/01/2000	23.65	12.75	8.47	8.42	0.86	0.86	-	-	
Homestead Small Company Stock (HSCSX)	MF	03/04/1998	03/04/1998	17.80	12.17	9.82	9.41	0.87	0.87	-	-	
Neuberger Berman Genesis Adv (NBGAX)	MF	09/27/1988	04/02/1997	19.34	11.00	8.29	11.35	1.38	1.38	-	-	0.25
Nicholas Limited Edition I (NCLX)	MF	05/18/1987	05/18/1987	19.50	10.42	9.08	9.84	0.86	0.86	-	-	
Perkins Small Cap Value I (JSCOX)	MF	02/14/1985	07/06/2009	23.97	12.03	8.94	14.15	0.99	0.99	-	-	
RBC Small Cap Core A (TEEAX)	MF	08/05/1991	04/19/2004	24.28	11.34	7.48	8.31	1.15	1.47	Waived	-	0.25
- Contractual expense waiver of 0.32. Expires on 2018-1-31.												
Royce Premier R (RPRRX)	MF	12/31/1991	05/21/2007	26.75	7.98	7.30	6.49	1.78	1.78	-	-	0.50
Schwab Small Cap Index (SWSSX)	MF	05/19/1997	05/19/1997	26.19	12.38	7.91	8.86	0.05	0.05	-	-	
T. Rowe Price Small-Cap Stock (OTCFX)	MF	06/01/1956	06/01/1956	22.91	12.70	9.21	13.00	0.90	0.90	-	-	0.00

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	
Small-Cap Equity												
Vanguard Small Cap Growth Index Inv (VISGX)	MF	05/21/1998	05/21/1998	19.57	11.06	8.20	8.34	0.20	0.20	-	-	
Vanguard Small Cap Index Adm (VSMAX)	MF	10/03/1960	11/13/2000	21.51	12.89	8.20	9.10	0.08	0.08	-	-	
Vanguard Small Cap Value Index Inv (VISVX)	MF	05/21/1998	05/21/1998	22.77	14.02	7.62	8.79	0.20	0.20	-	-	
Vanguard Small-Cap ETF-NAV (VB)	ETF	10/03/1960	01/26/2004	21.51	12.89	8.21	9.16	0.08	0.08	-	-	
Vanguard Small-Cap ETF-MKT (VB)				21.52	12.89	8.22	9.16					
Vanguard Tax-Managed Small Cap I (VTSIX)	MF	03/25/1999	04/21/1999	23.96	14.15	8.90	10.65	0.07	0.07	-	-	
Developed International Equity												
American Funds Capital World Gr&Inc A (CWGIX)	MF	03/26/1993	03/26/1993	14.09	9.25	4.89	10.49	0.79	0.79	Waived	-	0.24
American Funds Europacific Growth A (AEPGX)	MF	04/16/1984	04/16/1984	12.72	6.27	3.24	10.68	0.83	0.83	Waived	-	0.24
American Funds New Perspective A (ANWPX)	MF	03/13/1973	03/13/1973	14.38	10.31	6.55	12.12	0.77	0.77	Waived	-	0.24
American Funds SMALLCAP World A (SMCWX)	MF	04/30/1990	04/30/1990	18.06	10.06	5.68	9.54	1.10	1.10	Waived	-	0.24
Brandes International Equity I (BIIEIX)	MF	12/27/1996	12/27/1996	12.38	6.34	0.80	8.05	1.00	0.98	-	-	
- Contractual expense waiver of -0.02. Expires on 2018-1-31.												
Brandes International Small Cap Equity A (BISAX)	MF	08/20/1996	01/31/2012	10.34	10.76	6.27	11.57	1.32	1.31	Waived	-	0.25
- Contractual expense waiver of -0.01. Expires on 2018-1-31.												
DFA International Small Cap Value I (DISVX)	MF	12/29/1994	12/29/1994	17.30	9.78	3.37	7.71	0.68	0.68	-	-	
DFA International Value I (DFIVX)	MF	02/15/1994	02/15/1994	19.69	5.23	0.37	6.20	0.43	0.63	-	-	
Dodge & Cox International Stock (DODFX)	MF	05/01/2001	05/01/2001	22.97	7.32	2.52	7.62	0.64	0.64	-	-	
Fidelity International Index Instl (FSPNX)	MF	11/05/1997	09/08/2011	12.17	5.94	1.18	7.07	0.06	0.06	-	-	
Franklin Intl Small Cap Growth R6 (FCAPX)	MF	10/15/2002	05/01/2013	6.45	9.96	6.30	6.36	0.99	0.99	-	-	
GMO International Small Companies III (GMISX)	MF	10/14/1991	10/14/1991	7.35	7.97	2.88	8.89	0.76	0.94	Waived	-	
- Contractual expense waiver of 0.18. Expires on 2017-6-30.												
Harding Loevner International Eq Instl (HLMIX)	MF	05/11/1994	05/11/1994	15.01	6.59	4.34	6.06	0.83	0.83	-	-	
- Contractual expense ratio cap of 1.00. Expires on 2017-2-28.												
Invesco International Small Company A (IEGAX)	MF	08/31/2000	08/31/2000	16.51	4.32	2.84	9.20	1.53	1.54	Waived	-	0.25
iShares MSCI EAFE Small-Cap-NAV (SCZ)	ETF	12/10/2007	12/10/2007	11.20	9.11	N/Av	3.32	0.40	0.40	-	-	
iShares MSCI EAFE Small-Cap-MKT (SCZ)				11.82	9.07	N/Av	3.24					
MFS Global Equity A (MWEFX)	MF	12/29/1986	09/07/1993	13.16	10.09	6.25	8.66	1.22	1.22	Waived	-	0.25
Oakmark International Investor (OAKIX)	MF	09/30/1992	09/30/1992	21.68	8.98	4.59	9.97	1.00	1.05	-	-	
Oppenheimer Global Opportunities A (OPGIX)	MF	10/22/1990	10/22/1990	37.19	13.60	9.16	11.97	1.19	1.19	Waived	-	0.25
Oppenheimer International Growth Y (OIGYX)	MF	03/25/1996	09/07/2005	4.38	6.48	3.90	6.62	0.89	0.89	-	-	
Scout International (UMBWX)	MF	09/14/1993	09/14/1993	12.61	4.60	2.99	7.90	1.05	1.05	-	-	

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Investment Name	Inception			Standardized Investment Return				Prospectus Expense Ratio		Load		
	Type	Product	Share Class	1-Year	5-Year	10-Year	Since Inception	Net	Gross	Max Front	Max Deferred	12b-1 Fee
Developed International Equity												
T. Rowe Price International Discovery (PRIDX)	MF	12/30/1988	12/30/1988	13.48	10.28	5.47	10.17	1.20	1.20	-	-	
Templeton Ins Foreign Smaller Co Ser Adv (TFSCX)	MF	10/21/2002	10/21/2002	10.46	6.84	5.11	11.31	0.98	0.98	-	-	
Thornburg International Value I (TGVIX)	MF	05/28/1998	03/30/2001	9.03	4.87	2.98	7.03	0.90	0.90	-	-	0.00
Vanguard FTSE All-Wld ex-US Idx Admiral (VFWAX)	MF	03/02/2007	09/27/2011	13.89	4.73	1.71	6.75	0.11	0.11	-	-	
Vanguard International Explorer Inv (VINEX)	MF	11/04/1996	11/04/1996	10.56	8.75	2.95	9.32	0.41	0.41	-	-	
Vanguard International Growth Adm (VWILX)	MF	09/30/1981	08/13/2001	17.10	6.96	3.50	6.61	0.33	0.33	-	-	
Vanguard International Value Inv (VTRIX)	MF	05/16/1983	05/16/1983	13.46	5.20	1.21	8.75	0.43	0.43	-	-	
Vanguard Total Intl Stock Index Admiral (VTIAX)	MF	04/29/1996	11/29/2010	13.74	4.83	1.36	4.20	0.11	0.11	-	-	
WisdomTree International SmallCp Div ETF-NAV (DLS)	ETF	06/16/2006	06/16/2006	14.23	9.44	3.27	5.94	0.58	0.58	-	-	
WisdomTree International SmallCp Div ETF-MKT (DLS)				14.91	9.44	3.26	5.95					
Emerging Market Equity												
American Funds New World A (NEWFX)	MF	06/17/1999	06/17/1999	14.68	4.05	3.79	7.64	1.07	1.07	Waived	-	0.23
DFA Emerging Markets II (DFETX)	MF	08/14/1997	08/14/1997	17.84	1.49	3.53	6.98	0.34	0.44	-	-	
DFA Emerging Markets Value I (DFEVM)	MF	04/01/1998	04/01/1998	25.67	1.08	2.89	10.34	0.56	0.66	-	-	
Harding Loevner Instl Emerg Mkts I (HLMEX)	MF	10/17/2005	10/17/2005	18.67	3.46	3.72	6.97	1.29	1.29	-	-	
- Contractual expense ratio cap of 1.30. Expires on 2017-2-28.												
Lazard Emerging Markets Equity Instl (LZEMX)	MF	07/15/1994	07/15/1994	22.40	1.05	3.62	6.94	1.10	1.10	-	-	
Macquarie Pooled Emerging Markets (DPEMX)	MF	04/14/1997	04/14/1997	13.55	-0.18	3.17	7.44	1.19	1.19	-	-	
Oppenheimer Developing Markets A (ODMAX)	MF	11/18/1996	11/18/1996	15.18	2.05	5.09	11.81	1.32	1.32	Waived	-	0.25
Parametric Tax-Managed Emerg Mkt Instl (EITEX)	MF	06/30/1998	06/30/1998	14.29	1.33	3.12	10.62	0.95	0.95	-	-	
Long-Term Fixed Income												
Fidelity Long-Term Treasury Bd Idx Prem (FLBAX)	MF	12/20/2005	12/20/2005	-5.16	3.97	6.59	6.20	0.09	0.09	-	-	
GuideStone Funds Extended-Dur Bd Inv (GEDZX)	MF	08/27/2001	08/27/2001	3.06	5.17	7.50	7.58	0.84	0.85	-	-	
Vanguard Extended Duration Trs ETF-NAV (EDV)	ETF	11/28/2007	12/06/2007	-7.46	5.68	N/Av	7.70	0.07	0.07	-	-	
Vanguard Extended Duration Trs ETF-MKT (EDV)				-7.75	5.70	N/Av	8.17					
Vanguard Long-Term Bond Index Instl (VBLLX)	MF	03/01/1994	02/02/2006	0.93	4.90	6.99	6.69	0.06	0.06	-	-	
Vanguard Long-Term Investment-Grade Adm (VWVETX)	MF	07/09/1973	02/12/2001	2.43	5.83	7.15	7.18	0.12	0.12	-	-	
Vanguard Long-Term Treasury Admiral (VUSUX)	MF	05/19/1986	02/12/2001	-4.95	4.00	6.61	6.55	0.10	0.10	-	-	
Intermediate Fixed Income												
BlackRock Inflation Protected Bond Instl (BPRIX)	MF	06/28/2004	06/28/2004	1.84	0.61	4.18	4.48	0.35	0.60	-	-	
- Contractual expense waiver of 0.18. Expires on 2018-1-31.												
BlackRock National Municipal K (BNMLX)	MF	11/02/1979	07/15/2011	0.69	3.73	4.48	4.93	0.39	0.51	-	-	

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	
Intermediate Fixed Income												
- Contractual expense waiver of 0.11. Expires on 2017-10-31.												
BlackRock Strategic Income Opps Instl (BSIIX)	MF	02/05/2008	02/05/2008	5.69	3.56	N/Av	4.38	0.64	0.80	-	-	
DFA Inflation-Protected Securities I (DIPXS)	MF	09/18/2006	09/18/2006	1.17	0.94	4.44	4.41	0.12	0.12	-	-	
Dodge & Cox Income (DODIX)	MF	01/03/1989	01/03/1989	4.39	3.41	5.02	6.87	0.43	0.43	-	-	
Fidelity Inflation-Protected Bond (FINPX)	MF	06/26/2002	06/26/2002	1.05	0.55	3.54	4.31	0.45	0.45	-	-	
Fidelity Strategic Income (FSICX)	MF	05/01/1998	05/01/1998	8.08	4.11	5.83	6.54	0.70	0.70	-	-	
Fidelity Total Bond (FTBFX)	MF	10/15/2002	10/15/2002	3.90	3.27	4.88	5.03	0.45	0.45	-	-	
Loomis Sayles Core Plus Bond A (NEFRX)	MF	11/07/1973	11/07/1973	5.02	3.65	5.95	7.07	0.73	0.73	Waived	-	0.25
Loomis Sayles Investment Grade Bond Adm (LIGAX)	MF	12/31/1996	02/01/2010	4.62	2.88	5.39	4.57	1.07	1.07	-	-	0.25
Loomis Sayles Strategic Income Y (NEZYX)	MF	05/01/1995	12/01/1999	10.23	5.42	6.43	8.46	0.71	0.71	-	-	0.00
Lord Abbett Bond-Debenture A (LBNDX)	MF	04/01/1971	04/01/1971	13.48	6.47	6.51	8.56	0.82	0.82	Waived	-	0.20
Metropolitan West Total Return Bd I (MWTIX)	MF	03/31/1997	03/31/2000	0.93	3.69	5.80	6.23	0.44	0.44	-	-	
PIMCO Diversified Inc A (PDVAX)	MF	07/31/2003	07/31/2003	11.09	4.93	6.14	6.88	1.15	1.16	Waived	-	0.25
PIMCO Total Return Admin (PTRAX)	MF	05/11/1987	09/08/1994	2.18	2.70	5.35	6.32	0.71	0.72	-	-	0.25
Putnam Diversified Income A (PDINX)	MF	10/03/1988	10/03/1988	12.77	3.87	3.69	6.19	1.00	1.00	Waived	-	0.25
Putnam MA Tax Exempt Income Y (PMAYX)	MF	10/23/1989	01/02/2008	0.03	2.75	4.23	4.27	0.55	0.55	-	-	
Schwab Treasury Infl Protected Secs Idx (SWRSX)	MF	03/31/2006	03/31/2006	1.26	0.76	3.75	3.83	0.05	0.05	-	-	
Scout Core Bond I (SCCIX)	MF	02/23/2001	02/23/2001	-0.09	1.99	5.17	5.16	0.40	0.72	-	-	
- Contractual expense waiver of 0.32. Expires on 2017-10-30.												
T. Rowe Price New Income (PRCIX)	MF	08/31/1973	08/31/1973	0.96	2.38	4.45	7.02	0.54	0.55	-	-	0.00
TIAA-CREF Inflation Link Bd Premier (TIKPX)	MF	10/01/2002	09/30/2009	0.97	0.41	3.67	3.05	0.42	0.42	-	-	0.15
Vanguard High-Yield Tax-Exempt Adm (VWALX)	MF	12/27/1978	11/12/2001	0.74	4.27	4.60	4.78	0.09	0.09	-	-	
Vanguard Inflation-Protected Secs Adm (VAIPX)	MF	06/29/2000	06/10/2005	1.46	0.95	4.11	3.81	0.10	0.10	-	-	
Vanguard Inter-Term Bond Index Inv (VBIIX)	MF	03/01/1994	03/01/1994	0.00	2.89	5.24	5.99	0.16	0.16	-	-	
Vanguard Inter-Term Treasury Adm (VFIUX)	MF	10/28/1991	02/12/2001	-1.32	1.68	4.44	4.82	0.10	0.10	-	-	
Vanguard MA Tax-Exempt Inv (VMATX)	MF	12/09/1998	12/09/1998	-0.65	3.29	4.08	4.41	0.15	0.15	-	-	
Vanguard Total Bond Market Index Adm (VBTIX)	MF	12/11/1986	11/12/2001	0.43	2.27	4.23	4.23	0.06	0.06	-	-	
Western Asset Inflation Idxd Plus Bd A (WAFAX)	MF	03/01/2001	04/30/2012	0.37	-0.04	3.29	-0.45	0.65	0.65	Waived	-	0.25
Western Asset Intermediate Bond I (WATIX)	MF	07/01/1994	07/01/1994	1.97	2.78	4.50	5.72	0.52	0.52	-	-	
Short-Term Fixed Income												
DFA Short-Term Extended Quality I (DFEQX)	MF	03/04/2009	03/04/2009	1.12	1.67	N/Av	3.14	0.22	0.22	-	-	
Frost Total Return Bond Investor (FATRX)	MF	04/25/2008	06/30/2008	5.35	4.15	N/Av	6.10	0.77	0.77	-	-	0.25

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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	
Short-Term Fixed Income												
PIMCO Low Duration A (PTLAX)	MF	05/11/1987	01/13/1997	1.58	1.30	3.05	3.93	0.80	0.85	Waived	-	0.25
Vanguard Short-Term Bond Index Adm (VBIRX)	MF	03/01/1994	11/12/2001	0.38	1.18	2.89	3.00	0.09	0.09	-	-	
International Fixed Income												
AB Global Bond Advisor (ANAYX)	MF	03/27/1992	11/05/2007	3.51	3.60	5.29	4.86	0.58	0.58	-	-	
American Funds Capital World Bond R1 (RCWAX)	MF	08/04/1987	06/28/2002	-1.35	-0.06	2.43	4.38	1.67	1.67	-	-	1.00
Fidelity New Markets Income (FNMIX)	MF	05/04/1993	05/04/1993	14.70	5.86	7.51	10.84	0.86	0.86	-	-	
GMO Emerging Country Debt IV (GMDFX)	MF	04/19/1994	01/09/1998	15.43	7.99	8.66	11.64	0.49	0.49	Waived	-	
GuideStone Funds Global Bond Investor (GGBFX)	MF	12/29/2006	12/29/2006	10.05	3.59	5.24	5.29	0.85	0.87	-	-	
Henderson Strategic Income I (HFAIX)	MF	09/30/2003	04/29/2011	6.83	5.82	3.68	4.97	0.81	0.81	-	-	
Loomis Sayles Global Bond Instl (LSGBX)	MF	05/10/1991	05/10/1991	0.81	0.61	3.64	6.58	0.75	0.83	-	-	0.00
- Contractual expense waiver of 0.08. Expires on 2018-1-31.												
Oppenheimer International Bond I (OIBIX)	MF	06/15/1995	01/27/2012	6.34	2.34	4.44	2.29	0.59	0.60	-	-	
Payden Global Fixed Income (PYGFX)	MF	09/01/1992	09/01/1992	2.33	3.74	4.18	5.40	0.71	0.86	-	-	
- Contractual expense waiver of 0.15. Expires on 2018-2-28.												
PIMCO Global Bond (Unhedged) Instl (PIGLX)	MF	11/23/1993	11/23/1993	1.79	1.35	4.90	5.98	0.55	0.57	-	-	
Prudential Global Total Return Z (PZTRX)	MF	07/07/1986	03/17/1997	1.18	2.84	5.55	5.07	0.63	0.80	-	-	
- Contractual expense waiver of 0.17. Expires on 2018-2-28.												
Putnam Global Income Y (PGGYX)	MF	06/01/1987	10/04/2005	3.45	2.24	5.23	5.16	0.96	0.96	-	-	
T. Rowe Price Emerging Markets Bond (PREMX)	MF	12/30/1994	12/30/1994	13.54	5.19	6.37	10.60	0.93	0.93	-	-	0.00
T. Rowe Price Global Multi-Sector Bd (PRSNX)	MF	12/15/2008	12/15/2008	5.78	3.96	N/Av	7.09	0.77	0.83	-	-	0.00
T. Rowe Price International Bond Adv (PAIBX)	MF	09/10/1986	03/31/2000	-3.14	-1.23	2.04	3.71	1.15	1.15	-	-	0.25
Templeton Global Bond Adv (TGBAX)	MF	09/18/1986	01/02/1997	11.46	3.88	7.10	7.33	0.68	0.71	-	-	
- Contractual expense waiver of 0.03. Expires on 2018-1-1.												
High Yield Fixed Income												
American Funds American High-Inc A (AHITX)	MF	02/19/1988	02/19/1988	16.19	5.07	5.41	7.96	0.71	0.71	Waived	-	0.24
BlackRock High Yield Bond Inv A (BHYAX)	MF	11/19/1998	11/19/1998	14.76	6.62	6.82	7.15	0.93	0.94	Waived	-	0.25
Federated High Yield Trust Institutional (FHTIX)	MF	08/23/1984	06/11/2013	15.00	8.04	7.88	6.54	0.73	0.87	-	-	
- Non-contractual expense waiver of 0.14. Expires on 2017-5-1.												
Fidelity High Income (SPHIX)	MF	08/29/1990	08/29/1990	16.47	5.92	6.71	8.78	0.73	0.73	-	-	
Franklin High Income A (FHAIX)	MF	12/31/1969	12/31/1969	21.39	5.33	6.15	7.72	0.78	0.79	Waived	-	0.15
- Contractual expense waiver of 0.01. Expires on 2017-10-1.												
Loomis Sayles High Income A (NEFHX)	MF	02/22/1984	02/22/1984	16.11	6.17	6.04	6.31	1.10	1.14	Waived	-	0.25
- Contractual expense waiver of 0.04. Expires on 2018-1-31.												

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

Investment Name	Inception			Standardized Investment Return				Prospectus Expense Ratio		Load		
	Type	Product	Share Class	1-Year	5-Year	10-Year	Since Inception	Net	Gross	Max Front	Max Deferred	12b-1 Fee
High Yield Fixed Income												
Metropolitan West High Yield Bond I (MWHIX)	MF	09/30/2002	03/31/2003	9.62	5.00	6.55	7.86	0.61	0.62	-	-	
- Contractual expense waiver of 0.01. Expires on 2017-7-31.												
T. Rowe Price High Yield (PRHYX)	MF	12/31/1984	12/31/1984	14.25	6.60	6.83	8.33	0.75	0.75	-	-	0.00
Vanguard High-Yield Corporate Adm (VWEAX)	MF	12/27/1978	11/12/2001	11.22	6.18	6.42	6.85	0.13	0.13	-	-	
Commodities												
MFS Commodity Strategy R6 (MCSRX)	MF	06/02/2010	09/04/2012	7.97	-8.90	N/Av	-10.59	0.83	0.83	-	-	
Allocation												
American Funds Capital Income Bldr A (CAIBX)	MF	07/30/1987	07/30/1987	7.72	7.17	4.23	9.26	0.60	0.60	Waived	-	0.24
American Funds Income Fund of Amer A (AMECX)	MF	11/30/1973	11/30/1973	11.29	9.00	5.60	11.06	0.56	0.56	Waived	-	0.24
Bruce (BRUFX)	MF	03/20/1968	03/20/1968	5.94	9.24	6.91	9.65	0.70	0.70	-	-	0.00
Buffalo Flexible Income (BUFBX)	MF	08/12/1994	08/12/1994	11.02	6.78	6.05	7.18	1.01	1.01	-	-	
Dodge & Cox Balanced (DODBX)	MF	06/26/1931	06/26/1931	20.55	11.87	6.23	9.86	0.53	0.53	-	-	
Fidelity Balanced (FBALX)	MF	11/06/1986	11/06/1986	12.79	9.30	6.23	9.23	0.55	0.55	-	-	
Fidelity Puritan (FPURX)	MF	04/16/1947	04/16/1947	11.62	9.14	6.33	10.94	0.56	0.56	-	-	
First Eagle Global I (SGIIX)	MF	04/28/1970	07/31/1998	13.02	7.58	6.84	10.96	0.84	0.84	-	-	
Franklin Income A (FKINX)	MF	08/31/1948	08/31/1948	18.02	7.29	5.24	10.25	0.61	0.61	Waived	-	0.15
Greenspring (GRSPX)	MF	07/01/1983	07/01/1983	16.92	6.24	5.40	9.24	0.96	0.96	-	-	
James Balanced: Golden Rainbow R (GLRBX)	MF	07/01/1991	07/01/1991	4.29	5.58	5.86	7.94	0.97	0.97	-	-	0.25
Loomis Sayles Global Equity and Income Y (LSWWX)	MF	05/01/1996	05/01/1996	10.48	7.04	7.26	9.34	0.92	0.92	-	-	0.00
Mairs & Power Balanced Inv (MAPOX)	MF	11/10/1961	11/10/1961	10.27	8.91	7.07	N/Av	0.73	0.73	-	-	
MFS Conservative Allocation A (MACFX)	MF	06/28/2002	06/28/2002	6.44	5.01	5.16	5.62	0.94	0.94	Waived	-	0.25
Oppenheimer Global Allocation I (QGRIX)	MF	11/01/1991	02/28/2012	9.96	6.45	3.02	6.24	0.80	0.86	-	-	
- Contractual expense waiver of 0.06. Expires on 2018-2-28.												
T. Rowe Price Capital Appreciation (PRWCX)	MF	06/30/1986	06/30/1986	11.73	11.59	8.33	11.34	0.70	0.70	-	-	0.00
Templeton Global Balanced Adv (TZINX)	MF	07/01/2005	07/01/2005	14.62	6.58	5.35	6.84	0.86	0.87	-	-	
- Contractual expense waiver of 0.01. This may expire at anytime.												
Vanguard Tax-Managed Balanced Adm (VTMFX)	MF	09/06/1994	09/06/1994	8.15	7.92	6.21	7.50	0.11	0.11	-	-	
Vanguard Wellesley Income Admiral (VWIAX)	MF	07/01/1970	05/14/2001	6.50	7.06	6.77	6.96	0.15	0.15	-	-	
Vanguard Wellington Admiral (VWENX)	MF	07/01/1929	05/14/2001	12.76	9.67	7.23	7.52	0.16	0.16	-	-	
Villere Balanced Inv (VILLX)	MF	09/30/1999	09/30/1999	9.99	6.48	6.56	7.79	0.98	0.98	-	-	

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Fi360 Fiduciary Score® Breakdown (Funds/ETFs/GRPAs Only)

fi360 Fiduciary Score Criteria

- 1 Inception Date: The investment must have at least a 3 year track history.
- 2 Manager Tenure: The investment manager must have at least a 2 year track history. (Most senior manager's tenure)
- 3 Assets: The investment must have at least 75 million under management. (Total across all share classes for funds/etfs)
- 4 Composition: The investment's allocation to its primary asset class should be greater than or equal to 80%. (Not applied to all peer groups)
- 5 Style: The investment's current style box should match the peer group. (Not applied to all peer groups)
- 6 Prospectus Net Exp Ratio: The investment must place in the top 75% of its peer group.
- 7 Alpha: The investment must place in the top 50% of its peer group.
- 8 Sharpe: The investment must place in the top 50% of its peer group.
- 9 1 Year Return: The investment must place in the top 50% of its peer group.
- 10 3 Year Return: The investment must place in the top 50% of its peer group.
- 11 5 Year Return: The investment must place in the top 50% of its peer group.

Calculation Methodology

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

Legend

- ✓ Investment meets the criterion
- ✗ Investment does not meet the criterion
- N/Av Investment data is not available
- N/S Investment doesn't have the history to be scored
- N/App Investment is not screened on the criterion

Investment Name	Peer Group	fi360 Fiduciary Score					fi360 Fiduciary Score Criteria										
		Score	1 Yr	3 Yr	5 Yr	10 Yr	1	2	3	4	5	6	7	8	9	10	11
Large-Cap Equity																	
Becker Value Equity Institutional (BVEIX)	Large Value	0	14	13	12	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	# of Peers	1,210	1,139	952	851												
DFA Tax-Managed US Marketwide Value II (DFMVX)	Large Value	0	9	8	9	17	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	# of Peers	1,210	1,139	952	851	530											
DFA US Large Cap Value II (DFCVX)	Large Value	0	4	7	11	17	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	# of Peers	1,210	1,139	952	851	530											
DFA US Large Company I (DFUSX)	Large Blend	0	0	0	1	4	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	# of Peers	1,369	1,291	1,128	1,017	643											
Diamond Hill Large Cap Y (DHLYX)	Large Value	0	11	19	21	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	# of Peers	1,210	1,139	952	851												
Fidelity Contrafund (FCNTX)	Large Growth	0	5	9	8	18	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	# of Peers	1,463	1,399	1,162	994	650											
Fidelity Growth Company K (FGCKX)	Large Growth	0	6	7	5	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	# of Peers	1,463	1,399	1,162	994												

Fi360 Fiduciary Score® Breakdown (Cont.) (Funds/ETFs/GRPAs only)

Investment Name	Peer Group	Score	fi360 Fiduciary Score Average				fi360 Fiduciary Score Criteria										
			1 Yr	3 Yr	5 Yr	10 Yr	1	2	3	4	5	6	7	8	9	10	11
Large-Cap Equity																	
Fidelity Total Market Index Premium (FSTVX)	Large Blend	0	0	0	0	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
	# of Peers	1,369	1,291	1,128	1,017												
Franklin DynaTech Adv (FDYZX)	Large Growth	0	19	23	16	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
	# of Peers	1,463	1,399	1,162	994												
Harbor Capital Appreciation Instl (HACAX)	Large Growth	0	22	13	14	12	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
	# of Peers	1,463	1,399	1,162	994	650											
LSV Value Equity (LSVEX)	Large Value	0	11	6	13	26	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
	# of Peers	1,210	1,139	952	851	530											
SEI Large Cap Index A (SIIT) (LCIAX)	Large Blend	0	0	0	-	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
	# of Peers	1,369	1,291	1,128													
T. Rowe Price Blue Chip Growth (TRBCX)	Large Growth	0	7	3	3	3	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
	# of Peers	1,463	1,399	1,162	994	650											
TIAA-CREF Equity Index Instl (TIEIX)	Large Blend	0	0	0	0	2	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
	# of Peers	1,369	1,291	1,128	1,017	643											
TIAA-CREF Growth & Income Instl (TIGRX)	Large Growth	0	4	9	11	13	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
	# of Peers	1,463	1,399	1,162	994	650											
Vanguard Capital Opportunity Inv (VHCOX)	Large Growth	0	7	7	17	17	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
	# of Peers	1,463	1,399	1,162	994	650											
Vanguard Morgan Growth Admiral (VMRAX)	Large Growth	0	5	10	13	14	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
	# of Peers	1,463	1,399	1,162	994	650											
Vanguard PRIMECAP Adm (VPMAX)	Large Growth	0	0	5	8	10	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
	# of Peers	1,463	1,399	1,162	994	650											
Vanguard Total Stock Mkt Idx Adm (VTSAX)	Large Blend	0	0	0	0	2	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
	# of Peers	1,369	1,291	1,128	1,017	643											
Homestead Value (HOVLX)	Large Value	13	18	9	13	10	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	
	# of Peers	1,210	1,139	952	851	530											
Vanguard Equity-Income Adm (VEIRX)	Large Value	13	4	7	7	5	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	
	# of Peers	1,210	1,139	952	851	530											
Vanguard Windsor II Admiral (VWNAX)	Large Value	13	22	10	7	9	✓	✓	✓	✓	✓	✗	✓	✓	✓	✓	
	# of Peers	1,210	1,139	952	851	530											
American Funds Fundamental Invs A (ANCFX)	Large Blend	26	14	30	43	35	✓	✓	✓	✓	✗	✓	✓	✓	✓	✓	
	# of Peers	1,369	1,291	1,128	1,017	643											
Vanguard 500 Index Admiral (VFIAX)	Large Blend	26	29	10	7	6	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	
	# of Peers	1,369	1,291	1,128	1,017	643											

Fi360 Fiduciary Score® Breakdown (Cont.) (Funds/ETFs/GRPAs only)

Investment Name	Peer Group	Score	fi360 Fiduciary Score Average				fi360 Fiduciary Score Criteria										
			1 Yr	3 Yr	5 Yr	10 Yr	1	2	3	4	5	6	7	8	9	10	11
Large-Cap Equity																	
Dodge & Cox Stock (DODGX)	Large Value	30	22	28	35	48	✓	✓	✓	✓	✗	✓	✓	✓	✓	✓	
	# of Peers	1,210	1,139	952	851	530											
American Funds Growth Fund of Amer R5 (RGAFX)	Large Growth	33	17	36	43	43	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓	
	# of Peers	1,463	1,399	1,162	994	650											
T. Rowe Price Instl Large Cap Growth (TRLGX)	Large Growth	33	19	10	8	9	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	
	# of Peers	1,463	1,399	1,162	994	650											
American Funds Washington Mutual R5 (RWMFX)	Large Value	35	33	35	31	23	✓	✓	✓	✓	✗	✓	✓	✓	✗	✓	
	# of Peers	1,210	1,139	952	851	530											
JHancock Disciplined Value I (JVLIX)	Large Value	35	40	19	12	17	✓	✓	✓	✓	✓	✓	✗	✗	✓	✗	
	# of Peers	1,210	1,139	952	851	530											
Mairs & Power Growth Inv (MPGFX)	Large Blend	42	19	26	16	14	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	
	# of Peers	1,369	1,291	1,128	1,017	643											
American Funds AMCAP F1 (AMPFX)	Large Growth	51	39	32	22	23	✓	✓	✓	✗	✓	✓	✗	✓	✓	✗	
	# of Peers	1,463	1,399	1,162	994	650											
T. Rowe Price Equity Income (PRFDX)	Large Value	58	67	61	39	21	✓	✗	✓	✓	✓	✓	✗	✗	✓	✗	
	# of Peers	1,210	1,139	952	851	530											
Wells Fargo Growth Inst (SGRNX)	Large Growth	69	75	67	43	23	✓	✓	✓	✓	✓	✓	✗	✗	✓	✗	
	# of Peers	1,463	1,399	1,162	994	650											

Fi360 Fiduciary Score® Breakdown (Cont.) (Funds/ETFs/GRPAs only)

Investment Name	Peer Group	fi360 Fiduciary Score					fi360 Fiduciary Score Criteria										
		Score	Average				1	2	3	4	5	6	7	8	9	10	11
			1 Yr	3 Yr	5 Yr	10 Yr											
Mid-Cap Equity																	
Buffalo Discovery (BUFTX)	Mid-Cap Growth	0	3	1	3	8	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	# of Peers	636	590	531	468	299											
iShares Core S&P Mid-Cap (IJH)	Mid-Cap Blend	0	0	3	3	7	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	# of Peers	419	384	318	285	162											
iShares S&P Mid-Cap 400 Value (IJJ)	Mid-Cap Value	0	0	14	10	12	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	# of Peers	376	356	298	258	155											
JHancock Disciplined Value Mid Cap A (JVMAX)	Mid-Cap Blend	0	19	24	20	23	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	# of Peers	419	384	318	285	162											
Nuveen Mid Cap Index I (FIMEX)	Mid-Cap Blend	0	0	8	6	4	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	# of Peers	419	384	318	285	162											
SPDR S&P MidCap 400 ETF (MDY)	Mid-Cap Blend	0	0	6	5	3	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	# of Peers	419	384	318	285	162											
T. Rowe Price Instl Mid-Cap Equity Gr (PMEGX)	Mid-Cap Growth	0	0	0	0	0	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	# of Peers	636	590	531	468	299											
T. Rowe Price Mid-Cap Value (TRMCX)	Mid-Cap Value	0	0	18	19	15	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	# of Peers	376	356	298	258	155											
T. Rowe Price Mid-Cap Value R (RRMVX)	Mid-Cap Value	0	0	25	31	23	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	# of Peers	376	356	298	258	155											
MassMutual Select Mid Cap Gr Eq II R5 (MGRFX)	Mid-Cap Growth	13	4	2	1	1	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓
	# of Peers	636	590	531	468	299											
T. Rowe Price Mid-Cap Growth R (RRMGX)	Mid-Cap Growth	13	4	2	2	2	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓
	# of Peers	636	590	531	468	299											
Tributary Growth Opps Inst (FOGRX)	Mid-Cap Growth	13	35	36	28	32	✓	✓	✓	✓	✓	✗	✓	✓	✓	✓	✓
	# of Peers	636	590	531	468	299											
Vanguard Mid Cap Index Admiral (VIMAX)	Mid-Cap Blend	17	12	8	8	10	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓
	# of Peers	419	384	318	285	162											
Vanguard Selected Value Inv (VASVX)	Mid-Cap Value	19	35	23	19	19	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓
	# of Peers	376	356	298	258	155											
ClearBridge Mid Cap I (SMBYX)	Mid-Cap Blend	37	35	21	20	21	✓	✓	✓	✓	✓	✗	✗	✗	✗	✓	✓
	# of Peers	419	384	318	285	162											
Fidelity Extended Market Index Premium (FSEVX)	Mid-Cap Blend	41	50	36	28	-	✓	✓	✓	✓	✗	✓	✗	✗	✓	✓	✓
	# of Peers	419	384	318	285	-											
Vanguard Extended Market Index Investor (VEXMX)	Mid-Cap Blend	49	52	40	32	29	✓	✓	✓	✓	✗	✓	✗	✗	✓	✗	✓
	# of Peers	419	384	318	285	162											

Fi360 Fiduciary Score® Breakdown (Cont.) (Funds/ETFs/GRPAs only)

Investment Name	Peer Group	fi360 Fiduciary Score					fi360 Fiduciary Score Criteria										
		Score	Average				1	2	3	4	5	6	7	8	9	10	11
Mid-Cap Equity																	
Nicholas Equity Income I (NSEIX)	Mid-Cap Value	58	55	46	39	33	✓	✓	✓	✓	✗	✓	✓	✓	✗	✓	✗
	# of Peers	376	356	298	258	155											
Columbia Acorn Z (ACRNZ)	Mid-Cap Growth	61	69	72	51	31	✓	✗	✓	✓	✓	✓	✗	✗	✓	✗	✗
	# of Peers	636	590	531	468	299											
Artisan Mid Cap Investor (ARTMX)	Mid-Cap Growth	70	44	30	20	11	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗
	# of Peers	636	590	531	468	299											
Hotchkis & Wiley Mid-Cap Value I (HWMIX)	Mid-Cap Value	71	71	37	23	35	✓	✓	✓	✗	✓	✓	✗	✗	✓	✗	✓
	# of Peers	376	356	298	258	155											
Artisan Mid Cap Value Investor (ARTQX)	Mid-Cap Value	74	70	73	50	28	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗
	# of Peers	376	356	298	258	155											
Fidelity Low-Priced Stock (FLPSX)	Mid-Cap Value	74	77	56	51	44	✓	✓	✓	✗	✓	✓	✓	✓	✗	✗	✗
	# of Peers	376	356	298	258	155											

Fi360 Fiduciary Score® Breakdown (Cont.) (Funds/ETFs/GRPAs only)

Investment Name	Peer Group	fi360 Fiduciary Score					fi360 Fiduciary Score Criteria										
		Score	Average				1	2	3	4	5	6	7	8	9	10	11
			1 Yr	3 Yr	5 Yr	10 Yr											
Small-Cap Equity																	
Brown Capital Mgmt Small Co Instl (BCSSX)	Small Growth	0	5	4	4	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	# of Peers	675	615	546	493												
DFA US Small Cap I (DFSTX)	Small Blend	0	2	3	2	8	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	# of Peers	728	660	541	484	266											
Eagle Small Cap Growth I (HSIIX)	Small Growth	0	17	27	25	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	# of Peers	675	615	546	493												
Harbor Small Cap Growth Instl (HASGX)	Small Growth	0	19	11	21	17	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	# of Peers	675	615	546	493	309											
RBC Small Cap Core A (TEEAX)	Small Growth	0	12	33	33	34	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	# of Peers	675	615	546	493	309											
Schwab Small Cap Index (SWSSX)	Small Blend	15	26	23	14	9	✓	✓	✓	✓	✓	✗	✓	✓	✓	✓	✓
	# of Peers	728	660	541	484	266											
Perkins Small Cap Value I (JSCOX)	Small Value	19	37	53	55	-	✓	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
	# of Peers	409	379	318	263												
Neuberger Berman Genesis Adv (NBGAX)	Small Growth	22	20	52	48	40	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓
	# of Peers	675	615	546	493	309											
Vanguard Tax-Managed Small Cap I (VTSIX)	Small Blend	26	30	12	10	9	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓
	# of Peers	728	660	541	484	266											
T. Rowe Price Small-Cap Stock (OTCFX)	Small Growth	31	18	13	11	20	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓
	# of Peers	675	615	546	493	309											
Vanguard Small Cap Value Index Inv (VISVX)	Small Value	34	25	9	7	13	✓	✗	✓	✓	✓	✓	✓	✓	✗	✓	✓
	# of Peers	409	379	318	263	156											
Glenmede Small Cap Equity Instl (GTSCX)	Small Blend	37	28	13	10	13	✓	✓	✓	✓	✓	✗	✗	✗	✗	✓	✓
	# of Peers	728	660	541	484	266											
Vanguard Small Cap Index Adm (VSMAX)	Small Blend	37	30	12	8	5	✓	✗	✓	✓	✓	✓	✓	✓	✗	✓	✓
	# of Peers	728	660	541	484	266											
Vanguard Small-Cap ETF (VB)	Small Blend	37	30	12	8	5	✓	✗	✓	✓	✓	✓	✓	✓	✗	✓	✓
	# of Peers	728	660	541	484	266											
Nicholas Limited Edition I (NCLEX)	Small Growth	40	22	35	31	22	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✗
	# of Peers	675	615	546	493	309											
Vanguard Small Cap Growth Index Inv (VISGX)	Small Growth	40	15	14	10	6	✓	✓	✓	✓	✓	✗	✓	✗	✗	✓	✓
	# of Peers	675	615	546	493	309											
Homestead Small Company Stock (HSCSX)	Small Blend	43	27	13	9	16	✓	✓	✓	✓	✓	✗	✗	✗	✗	✓	✓
	# of Peers	728	660	541	484	266											

Fi360 Fiduciary Score® Breakdown (Cont.) (Funds/ETFs/GRPAs only)

Investment Name	Peer Group	fi360 Fiduciary Score					fi360 Fiduciary Score Criteria										
		Score	Average				1	2	3	4	5	6	7	8	9	10	11
Small-Cap Equity																	
Buffalo Small Cap (BUFSX)	Small Growth	63	78	72	58	42	✓	✓	✓	✓	✓	✓	✗	✗	✓	✗	✗
	# of Peers	675	615	546	493	309											
American Beacon Stephens Sm Cp Gr Y (SPWYX)	Small Growth	71	67	58	37	-	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗
	# of Peers	675	615	546	493	-											
Royce Premier R (RPRRX)	Small Growth	77	80	91	86	-	✓	✓	✓	✓	✓	✗	✗	✗	✓	✗	✗
	# of Peers	675	615	546	493	-											

Fi360 Fiduciary Score® Breakdown (Cont.) (Funds/ETFs/GRPAs only)

Investment Name	Peer Group		fi360 Fiduciary Score					fi360 Fiduciary Score Criteria										
			Score	Average				1	2	3	4	5	6	7	8	9	10	11
Developed International Equity																		
American Funds Capital World Gr&Inc A (CWGIX)	World Stock	# of Peers	0	3	17	25	20	✓	✓	✓	N/App	N/App	✓	✓	✓	✓	✓	
American Funds Europacific Growth A (AEPGX)	Foreign Large Growth	# of Peers	0	12	19	23	16	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
American Funds New Perspective A (ANWPX)	World Stock	# of Peers	0	8	4	3	2	✓	✓	✓	N/App	N/App	✓	✓	✓	✓	✓	
American Funds SMALLCAP World A (SMCWX)	World Stock	# of Peers	0	8	12	10	9	✓	✓	✓	N/App	N/App	✓	✓	✓	✓	✓	
Brandes International Equity I (BIIEIX)	Foreign Large Value	# of Peers	0	0	6	24	29	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
DFA International Small Cap Value I (DISVX)	Foreign Small/Mid Value	# of Peers	0	1	4	13	18	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
DFA International Value I (DFIVX)	Foreign Large Value	# of Peers	0	30	39	40	24	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Dodge & Cox International Stock (DODFX)	Foreign Large Blend	# of Peers	0	37	25	18	20	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Fidelity International Index Instl (FSPNX)	Foreign Large Blend	# of Peers	0	2	3	6	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Harding Loevner International Eq Instl (HLMIX)	Foreign Large Growth	# of Peers	0	2	24	19	13	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
iShares MSCI EAFE Small-Cap (SCZ)	Foreign Small/Mid Blend	# of Peers	0	0	3	9	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Oakmark International Investor (OAKIX)	Foreign Large Blend	# of Peers	0	42	27	17	28	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Oppenheimer Global Opportunities A (OPGIX)	World Stock	# of Peers	0	0	25	28	26	✓	✓	✓	N/App	N/App	✓	✓	✓	✓	✓	
T. Rowe Price International Discovery (PRIDX)	Foreign Small/Mid Growth	# of Peers	0	0	2	10	9	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Vanguard International Growth Adm (VWILX)	Foreign Large Growth	# of Peers	0	6	19	20	17	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
WisdomTree International SmallCp Div ETF (DLS)	Foreign Small/Mid Value	# of Peers	0	0	8	8	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Brandes International Small Cap Equity A (BISAX)	Foreign Small/Mid Value	# of Peers	18	2	2	14	-	✓	✓	✓	✓	✓	✓	✓	✓	X	✓	

Fi360 Fiduciary Score® Breakdown (Cont.) (Funds/ETFs/GRPAs only)

Investment Name	Peer Group	fi360 Fiduciary Score					fi360 Fiduciary Score Criteria										
		Score	Average				1	2	3	4	5	6	7	8	9	10	11
			1 Yr	3 Yr	5 Yr	10 Yr											
Developed International Equity																	
Scout International (UMBWX)	Foreign Large Blend	18	41	63	52	36	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗
	# of Peers	661	631	521	463	236											
Vanguard Total Intl Stock Index Admiral (VTIAX)	Foreign Large Blend	18	23	44	41	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗
	# of Peers	661	631	521	463	-											
MFS Global Equity A (MWEFX)	World Stock	19	3	4	3	6	✓	✓	✓	N/App	N/App	✓	✓	✓	✗	✓	✓
	# of Peers	937	853	654	562	282											
Vanguard International Explorer Inv (VINEX)	Foreign Small/Mid Blend	20	34	32	46	43	✓	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
	# of Peers	88	80	70	58	25											
Vanguard International Value Inv (VTRIX)	Foreign Large Value	27	20	35	33	21	✓	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
	# of Peers	307	284	233	192	91											
Vanguard FTSE All-Wld ex-US Idx Admiral (VFWAX)	Foreign Large Blend	34	48	55	46	-	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✗
	# of Peers	661	631	521	463	-											
Oppenheimer International Growth Y (OIGYX)	Foreign Large Growth	43	18	12	7	-	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✓
	# of Peers	358	347	296	254	-											
Thornburg International Value I (TGVIX)	Foreign Large Growth	48	66	66	62	44	✓	✓	✓	✓	✗	✓	✓	✓	✓	✓	✗
	# of Peers	358	347	296	254	140											
Templeton Ins Foreign Smaller Co Ser Adv (TFSCX)	Foreign Small/Mid Value	50	57	47	35	19	✓	✓	✓	✓	✗	✓	✓	✓	✗	✓	✗
	# of Peers	61	55	40	32	14											
Franklin Intl Small Cap Growth R6 (FCAPX)	Foreign Small/Mid Blend	57	49	21	-	-	✓	✓	✓	✓	✗	✓	✗	✗	✗	✗	✓
	# of Peers	88	80	70	-	-											
GMO International Small Companies III (GMISX)	Foreign Small/Mid Value	80	59	30	22	21	✓	✗	✓	✓	✗	✓	✗	✗	✗	✗	✓
	# of Peers	61	55	40	32	14											
Invesco International Small Company A (IEGAX)	Foreign Small/Mid Blend	82	75	73	52	33	✓	✓	✓	✓	✓	✗	✗	✗	✓	✗	✗
	# of Peers	88	80	70	58	25											

Fi360 Fiduciary Score® Breakdown (Cont.) (Funds/ETFs/GRPAs only)

Investment Name	Peer Group	fi360 Fiduciary Score					fi360 Fiduciary Score Criteria										
		Score	Average				1	2	3	4	5	6	7	8	9	10	11
Emerging Market Equity																	
Harding Loevner Instl Emerg Mkts I (HLMEX)	Diversified Emerging Mkts		0	0	2	2	-	✓	✓	✓	✓	N/App	✓	✓	✓	✓	✓
		# of Peers	706	576	397	285											
DFA Emerging Markets II (DFETX)	Diversified Emerging Mkts		17	9	11	10	10	✓	✓	✗	✓	N/App	✓	✓	✓	✓	✓
		# of Peers	706	576	397	285	133										
DFA Emerging Markets Value I (DFEVX)	Diversified Emerging Mkts		21	40	57	53	30	✓	✓	✓	✓	N/App	✓	✓	✓	✓	✗
		# of Peers	706	576	397	285	133										
Oppenheimer Developing Markets A (ODMAX)	Diversified Emerging Mkts		36	31	17	10	13	✓	✓	✓	✓	N/App	✓	✗	✗	✗	✗
		# of Peers	706	576	397	285	133										
American Funds New World A (NEWFX)	Diversified Emerging Mkts		40	37	31	30	45	✓	✓	✓	✗	N/App	✓	✗	✓	✗	✓
		# of Peers	706	576	397	285	133										
Lazard Emerging Markets Equity Instl (LZEMX)	Diversified Emerging Mkts		43	19	27	17	12	✓	✓	✓	✓	N/App	✓	✗	✗	✓	✗
		# of Peers	706	576	397	285	133										
Parametric Tax-Managed Emerg Mkt Instl (EITEX)	Diversified Emerging Mkts		43	29	17	11	11	✓	✓	✓	✓	N/App	✓	✗	✗	✗	✗
		# of Peers	706	576	397	285	133										
Macquarie Pooled Emerging Markets (DPEMX)	Diversified Emerging Mkts		56	50	38	26	23	✓	✓	✓	✓	N/App	✓	✗	✗	✗	✗
		# of Peers	706	576	397	285	133										
Long-Term Fixed Income																	
Vanguard Long-Term Treasury Admiral (VUSUX)	Long Government		17	16	20	20	17	✓	✓	✓	✓	✓	✓	✓	✗	✗	✓
		# of Peers	31	31	30	25	13										
Fidelity Long-Term Treasury Bd Idx Prem (FLBAX)	Long Government		20	23	15	18	-	✓	✓	✓	✓	✓	✓	✗	✗	✗	✓
		# of Peers	31	31	30	25	-										
Vanguard Extended Duration Trs ETF (EDV)	Long Government		30	25	26	33	-	✓	✓	✓	✓	✓	✓	✗	✓	✗	✓
		# of Peers	31	31	30	25	-										
Vanguard Long-Term Bond Index Instl (VBLLX)	Long-Term Bond		31	26	15	26	-	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗
		# of Peers	30	20	16	13	-										
Vanguard Long-Term Investment-Grade Adm (VWETX)	Corporate Bond		39	14	20	19	21	✓	✓	✓	✓	✗	✓	✗	✗	✗	✓
		# of Peers	215	184	145	110	73										
GuideStone Funds Extended-Dur Bd Inv (GEDZX)	Long-Term Bond		41	61	54	46	32	✓	✓	✓	✓	✓	✗	✗	✗	✓	✗
		# of Peers	30	20	16	13	4										

Fi360 Fiduciary Score® Breakdown (Cont.) (Funds/ETFs/GRPAs only)

Investment Name	Peer Group	fi360 Fiduciary Score					fi360 Fiduciary Score Criteria										
		Score	1 Yr	3 Yr	5 Yr	10 Yr	1	2	3	4	5	6	7	8	9	10	11
Intermediate Fixed Income																	
BlackRock National Municipal K (BNMLX)	Muni National Interm	0	14	22	20	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	# of Peers	280	265	230	198												
Fidelity Strategic Income (FSICX)	Multisector Bond	0	19	39	38	24	✓	✓	✓	N/App	N/App	✓	✓	✓	✓	✓	✓
	# of Peers	270	235	177	143	75											
Lord Abbett Bond-Debenture A (LBNDX)	Multisector Bond	0	6	18	14	22	✓	✓	✓	N/App	N/App	✓	✓	✓	✓	✓	✓
	# of Peers	270	235	177	143	75											
Putnam MA Tax Exempt Income Y (PMAYX)	Muni Massachusetts	0	0	4	3	-	✓	✓	✓	N/App	N/App	✓	✓	✓	✓	✓	✓
	# of Peers	53	51	48	44												
BlackRock Inflation Protected Bond Instl (BPRIX)	Inflation-Protected Bond	8	11	7	5	4	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	✓
	# of Peers	233	218	171	128	60											
DFA Inflation-Protected Securities I (DIPXS)	Inflation-Protected Bond	8	12	11	8	-	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓
	# of Peers	233	218	171	128												
Schwab Treasury Infl Protected Secs Idx (SWRSX)	Inflation-Protected Bond	8	2	2	5	-	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓
	# of Peers	233	218	171	128												
Vanguard Inflation-Protected Secs Adm (VAIPX)	Inflation-Protected Bond	8	3	2	6	6	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓
	# of Peers	233	218	171	128	60											
Metropolitan West Total Return Bd I (MWTIX)	Intermediate-Term Bond	12	11	7	7	4	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓
	# of Peers	947	906	781	685	439											
Fidelity Inflation-Protected Bond (FINPX)	Inflation-Protected Bond	16	19	14	15	27	✓	✓	✓	✓	✓	✓	✗	✓	✗	✓	✓
	# of Peers	233	218	171	128	60											
TIAA-CREF Inflation Link Bd Premier (TIKPX)	Inflation-Protected Bond	16	29	15	13	-	✓	✓	✓	✓	✓	✓	✗	✓	✗	✓	✓
	# of Peers	233	218	171	128												
BlackRock Strategic Income Opps Instl (BSIIX)	Nontraditional Bond	17	20	7	5	-	✓	✓	✓	N/App	N/App	✓	✓	✓	✗	✓	✓
	# of Peers	266	213	164	106												
Fidelity Total Bond (FTBFX)	Intermediate-Term Bond	17	9	8	7	14	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓	✓
	# of Peers	947	906	781	685	439											
PIMCO Diversified Inc A (PDVAX)	Multisector Bond	28	30	35	30	27	✓	✗	✓	N/App	N/App	✓	✓	✓	✓	✓	✓
	# of Peers	270	235	177	143	75											
Vanguard Interm-Term Treasury Adm (VFIUX)	Intermediate Government	29	29	36	29	23	✓	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
	# of Peers	282	265	248	220	159											
Vanguard MA Tax-Exempt Inv (VMATX)	Muni Massachusetts	30	12	4	10	16	✓	✓	✓	N/App	N/App	✓	✗	✓	✗	✓	✓
	# of Peers	53	51	48	44	34											
Putnam Diversified Income A (PDINX)	Nontraditional Bond	32	47	28	40	53	✓	✓	✓	N/App	N/App	✓	✓	✗	✓	✗	✓
	# of Peers	266	213	164	106	35											

Fi360 Fiduciary Score® Breakdown (Cont.) (Funds/ETFs/GRPAs only)

Investment Name	Peer Group	fi360 Fiduciary Score					fi360 Fiduciary Score Criteria										
		Score	Average				1	2	3	4	5	6	7	8	9	10	11
			1 Yr	3 Yr	5 Yr	10 Yr											
Intermediate Fixed Income																	
Vanguard Interm-Term Bond Index Inv (VBIIX)	Intermediate-Term Bond	32	43	42	43	35	✓	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
	# of Peers	947	906	781	685	439											
Vanguard High-Yield Tax-Exempt Adm (VWALX)	Muni National Interm	33	6	3	7	33	✓	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
	# of Peers	280	265	230	198	135											
PIMCO Total Return Admin (PTRAX)	Intermediate-Term Bond	38	70	71	60	39	✓	✓	✓	✓	✗	✓	✗	✗	✓	✓	✓
	# of Peers	947	906	781	685	439											
Vanguard Total Bond Market Index Adm (VBTLX)	Intermediate-Term Bond	42	28	37	41	25	✓	✓	✓	✓	✓	✓	✗	✗	✗	✓	✗
	# of Peers	947	906	781	685	439											
Loomis Sayles Strategic Income Y (NEZYX)	Multisector Bond	44	41	24	23	26	✓	✓	✓	N/App	N/App	✓	✗	✗	✓	✗	✓
	# of Peers	270	235	177	143	75											
Dodge & Cox Income (DODIX)	Intermediate-Term Bond	47	26	16	11	9	✓	✓	✓	✗	✗	✓	✓	✓	✓	✓	✓
	# of Peers	947	906	781	685	439											
T. Rowe Price New Income (PRCIX)	Intermediate-Term Bond	47	32	44	38	22	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗
	# of Peers	947	906	781	685	439											
Western Asset Intermediate Bond I (WATIX)	Intermediate-Term Bond	47	45	42	33	33	✓	✓	✓	✗	✗	✓	✓	✓	✓	✓	✓
	# of Peers	947	906	781	685	439											
Loomis Sayles Core Plus Bond A (NEFRX)	Intermediate-Term Bond	55	59	48	42	33	✓	✓	✓	✗	✓	✓	✗	✗	✓	✗	✓
	# of Peers	947	906	781	685	439											
Scout Core Bond I (SCCIX)	Intermediate-Term Bond	72	53	56	40	32	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗
	# of Peers	947	906	781	685	439											
Western Asset Inflation Idxd Plus Bd A (WAFAX)	Inflation-Protected Bond	86	74	42	37	-	✓	✓	✓	✓	✗	✓	✗	✗	✗	✗	✗
	# of Peers	233	218	171	128	-											
Loomis Sayles Investment Grade Bond Adm (LIGAX)	Intermediate-Term Bond	93	87	68	55	-	✓	✓	✓	✗	✗	✗	✗	✗	✓	✗	✓
	# of Peers	947	906	781	685	-											
Short-Term Fixed Income																	
DFA Short-Term Extended Quality I (DFEQX)	Short-Term Bond	26	18	16	17	-	✓	✓	✓	N/App	✓	✓	✓	✓	✗	✓	✓
	# of Peers	480	448	380	332	-											
Frost Total Return Bond Investor (FATRX)	Short-Term Bond	35	34	31	23	-	✓	✓	✓	N/App	✗	✓	✓	✓	✓	✓	✓
	# of Peers	480	448	380	332	-											
Vanguard Short-Term Bond Index Adm (VBIRX)	Short-Term Bond	54	34	38	46	28	✓	✓	✓	N/App	✓	✓	✗	✗	✗	✓	✗
	# of Peers	480	448	380	332	197											
PIMCO Low Duration A (PTLAX)	Short-Term Bond	70	75	73	63	40	✓	✓	✓	N/App	✗	✓	✗	✗	✓	✗	✗
	# of Peers	480	448	380	332	197											

Fi360 Fiduciary Score® Breakdown (Cont.) (Funds/ETFs/GRPAs only)

Investment Name	Peer Group	fi360 Fiduciary Score					fi360 Fiduciary Score Criteria										
		Score	Average				1	2	3	4	5	6	7	8	9	10	11
International Fixed Income																	
AB Global Bond Advisor (ANAYX)	World Bond		0	1	3	3	-	✓	✓	✓	N/App	N/App	✓	✓	✓	✓	✓
		# of Peers	331	311	238	195											
Fidelity New Markets Income (FNMIX)	Emerging Markets Bond		0	0	0	0	4	✓	✓	✓	N/App	N/App	✓	✓	✓	✓	✓
		# of Peers	251	190	118	76	34										
GuideStone Funds Global Bond Investor (GGBFX)	World Bond		0	7	7	8	-	✓	✓	✓	N/App	N/App	✓	✓	✓	✓	✓
		# of Peers	331	311	238	195											
Henderson Strategic Income I (HFAIX)	World Bond		0	5	7	33	-	✓	✓	✓	N/App	N/App	✓	✓	✓	✓	✓
		# of Peers	331	311	238	195											
Oppenheimer International Bond I (OIBIX)	World Bond		0	13	30	32	-	✓	✓	✓	N/App	N/App	✓	✓	✓	✓	✓
		# of Peers	331	311	238	195											
Payden Global Fixed Income (PYGFX)	World Bond		0	7	17	31	42	✓	✓	✓	N/App	N/App	✓	✓	✓	✓	✓
		# of Peers	331	311	238	195	103										
Putnam Global Income Y (PGGYX)	World Bond		0	11	5	5	-	✓	✓	✓	N/App	N/App	✓	✓	✓	✓	✓
		# of Peers	331	311	238	195											
T. Rowe Price Emerging Markets Bond (PREMX)	Emerging Markets Bond		0	0	0	11	14	✓	✓	✓	N/App	N/App	✓	✓	✓	✓	✓
		# of Peers	251	190	118	76	34										
T. Rowe Price Global Multi-Sector Bd (PRSNX)	World Bond		0	0	0	21	-	✓	✓	✓	N/App	N/App	✓	✓	✓	✓	✓
		# of Peers	331	311	238	195											
Templeton Global Bond Adv (TGBAX)	World Bond		0	36	18	16	11	✓	✓	✓	N/App	N/App	✓	✓	✓	✓	✓
		# of Peers	331	311	238	195	103										
GMO Emerging Country Debt IV (GMDFX)	Emerging Markets Bond		24	15	5	3	18	✓	✗	✓	N/App	N/App	✓	✓	✓	✓	✓
		# of Peers	251	190	118	76	34										
Prudential Global Total Return Z (PZTRX)	World Bond		31	12	7	5	16	✓	✓	✓	N/App	N/App	✓	✗	✓	✗	✓
		# of Peers	331	311	238	195	103										
PIMCO Global Bond (Unhedged) Instl (PIGLX)	World Bond		34	21	36	30	26	✓	✓	✓	N/App	N/App	✓	✗	✓	✓	✓
		# of Peers	331	311	238	195	103										
Loomis Sayles Global Bond Instl (LSGBX)	World Bond		56	50	49	33	28	✓	✓	✓	N/App	N/App	✓	✗	✗	✗	✗
		# of Peers	331	311	238	195	103										
T. Rowe Price International Bond Adv (PAIBX)	World Bond		76	68	78	74	54	✓	✓	✓	N/App	N/App	✓	✗	✗	✗	✗
		# of Peers	331	311	238	195	103										
American Funds Capital World Bond R1 (RCWAX)	World Bond		82	76	73	72	67	✓	✓	✓	N/App	N/App	✗	✗	✗	✗	✗
		# of Peers	331	311	238	195	103										

Fi360 Fiduciary Score® Breakdown (Cont.) (Funds/ETFs/GRPAs only)

Investment Name	Peer Group	fi360 Fiduciary Score					fi360 Fiduciary Score Criteria										
		Score	Average				1	2	3	4	5	6	7	8	9	10	11
			1 Yr	3 Yr	5 Yr	10 Yr											
High Yield Fixed Income																	
BlackRock High Yield Bond Inv A (BHYAX)	High Yield Bond		0	17	9	6	10	✓	✓	✓	N/App	✓	✓	✓	✓	✓	✓
		# of Peers	663	601	479	411	265										
Federated High Yield Trust Institutional (FHTIX)	High Yield Bond		0	0	2	-	-	✓	✓	✓	N/App	✓	✓	✓	✓	✓	✓
		# of Peers	663	601	479												
T. Rowe Price High Yield (PRHYX)	High Yield Bond		0	0	2	4	4	✓	✓	✓	N/App	✓	✓	✓	✓	✓	✓
		# of Peers	663	601	479	411	265										
Loomis Sayles High Income A (NEFHX)	High Yield Bond		15	29	36	45	39	✓	✓	✓	N/App	✓	✓	✓	✗	✓	✓
		# of Peers	663	601	479	411	265										
Vanguard High-Yield Corporate Adm (VWEAX)	High Yield Bond		23	9	14	21	33	✓	✓	✓	N/App	✓	✓	✓	✓	✗	✓
		# of Peers	663	601	479	411	265										
Fidelity High Income (SPHIX)	High Yield Bond		30	43	57	50	41	✓	✓	✓	N/App	✗	✓	✓	✓	✓	✓
		# of Peers	663	601	479	411	265										
American Funds American High-Inc A (AHITX)	High Yield Bond		51	62	62	57	43	✓	✓	✓	N/App	✓	✓	✗	✗	✓	✗
		# of Peers	663	601	479	411	265										
Franklin High Income A (FHAIX)	High Yield Bond		66	75	58	38	25	✓	✓	✓	N/App	✓	✓	✗	✗	✓	✗
		# of Peers	663	601	479	411	265										
Metropolitan West High Yield Bond I (MWHIX)	High Yield Bond		66	67	59	52	32	✓	✓	✓	N/App	✓	✓	✗	✗	✗	✗
		# of Peers	663	601	479	411	265										
Commodities																	
MFS Commodity Strategy R6 (MCSRX)	Commodities Broad Basket		22	8	15	-	-	✓	✓	✓	N/App	N/App	✓	✗	✗	✗	✓
		# of Peers	127	120	81												

Fi360 Fiduciary Score® Breakdown (Cont.) (Funds/ETFs/GRPAs only)

Investment Name	Peer Group	fi360 Fiduciary Score					fi360 Fiduciary Score Criteria										
		Score	1 Yr	3 Yr	5 Yr	10 Yr	1	2	3	4	5	6	7	8	9	10	11
Allocation																	
Dodge & Cox Balanced (DODBX)	Allocation--50% to 70% Equity	0	7	9	15	38	✓	✓	✓	N/App	N/App	✓	✓	✓	✓	✓	✓
	# of Peers	798	767	616	537	314											
Fidelity Balanced (FBALX)	Allocation--50% to 70% Equity	0	0	0	1	7	✓	✓	✓	N/App	N/App	✓	✓	✓	✓	✓	✓
	# of Peers	798	767	616	537	314											
Fidelity Puritan (FPURX)	Allocation--50% to 70% Equity	0	7	3	3	4	✓	✓	✓	N/App	N/App	✓	✓	✓	✓	✓	✓
	# of Peers	798	767	616	537	314											
First Eagle Global I (SGIIX)	World Allocation	0	0	1	1	8	✓	✓	✓	N/App	N/App	✓	✓	✓	✓	✓	✓
	# of Peers	441	408	303	239	124											
Loomis Sayles Global Equity and Income Y (LSWWX)	World Allocation	0	2	5	4	8	✓	✓	✓	N/App	N/App	✓	✓	✓	✓	✓	✓
	# of Peers	441	408	303	239	124											
Mairs & Power Balanced Inv (MAPOX)	Allocation--50% to 70% Equity	0	0	7	5	7	✓	✓	✓	N/App	N/App	✓	✓	✓	✓	✓	✓
	# of Peers	798	767	616	537	314											
Oppenheimer Global Allocation I (QGRIX)	World Allocation	0	4	20	37	-	✓	✓	✓	N/App	N/App	✓	✓	✓	✓	✓	✓
	# of Peers	441	408	303	239	-											
T. Rowe Price Capital Appreciation (PRWCX)	Allocation--50% to 70% Equity	0	0	0	0	3	✓	✓	✓	N/App	N/App	✓	✓	✓	✓	✓	✓
	# of Peers	798	767	616	537	314											
Vanguard Tax-Managed Balanced Adm (VTMFX)	Allocation--30% to 50% Equity	0	3	1	1	10	✓	✓	✓	N/App	N/App	✓	✓	✓	✓	✓	✓
	# of Peers	451	423	346	315	144											
Vanguard Wellington Admiral (VWENX)	Allocation--50% to 70% Equity	0	0	0	0	3	✓	✓	✓	N/App	N/App	✓	✓	✓	✓	✓	✓
	# of Peers	798	767	616	537	314											
American Funds Capital Income Bldr A (CAIBX)	World Allocation	15	4	2	6	19	✓	✓	✓	N/App	N/App	✓	✓	✓	✗	✓	✓
	# of Peers	441	408	303	239	124											
American Funds Income Fund of Amer A (AMECX)	Allocation--70% to 85% Equity	19	5	10	7	15	✓	✓	✓	N/App	N/App	✓	✓	✓	✗	✓	✓
	# of Peers	386	362	273	234	138											
Vanguard Wellesley Income Admiral (VWIX)	Allocation--30% to 50% Equity	25	5	2	1	6	✓	✓	✓	N/App	N/App	✓	✓	✓	✗	✓	✓
	# of Peers	451	423	346	315	144											
Franklin Income A (FKINX)	Allocation--30% to 50% Equity	34	45	36	27	27	✓	✓	✓	N/App	N/App	✓	✗	✗	✓	✓	✓
	# of Peers	451	423	346	315	144											
Templeton Global Balanced Adv (TZINX)	World Allocation	34	52	33	29	-	✓	✓	✓	N/App	N/App	✓	✗	✗	✓	✗	✓
	# of Peers	441	408	303	239	-											
Bruce (BRUFY)	Allocation--50% to 70% Equity	35	20	12	10	17	✓	✓	✓	N/App	N/App	✓	✓	✓	✗	✓	✓
	# of Peers	798	767	616	537	314											
MFS Conservative Allocation A (MACFX)	Allocation--30% to 50% Equity	44	20	13	8	4	✓	✓	✓	N/App	N/App	✓	✓	✓	✗	✓	✗
	# of Peers	451	423	346	315	144											

Fi360 Fiduciary Score® Breakdown (Cont.) (Funds/ETFs/GRPAs only)

Investment Name	Peer Group	fi360 Fiduciary Score					fi360 Fiduciary Score Criteria										
		Score	Average				1	2	3	4	5	6	7	8	9	10	11
Allocation																	
James Balanced: Golden Rainbow R (GLRBX)	Allocation--30% to 50% Equity	54	29	11	9	8	✓	✓	✓	N/App	N/App	✓	✗	✗	✗	✗	✓
	# of Peers	451	423	346	315	144											
Greenspring (GRSPX)	Allocation--50% to 70% Equity	69	75	80	66	42	✓	✓	✓	N/App	N/App	✓	✗	✗	✓	✗	✗
	# of Peers	798	767	616	537	314											
Buffalo Flexible Income (BUFBX)	Allocation--70% to 85% Equity	71	61	50	33	20	✓	✓	✓	N/App	N/App	✓	✗	✗	✗	✗	✗
	# of Peers	386	362	273	234	138											
Villere Balanced Inv (VILLX)	Allocation--50% to 70% Equity	79	77	56	34	41	✓	✓	✓	N/App	N/App	✓	✗	✗	✗	✗	✗
	# of Peers	798	767	616	537	314											

Peer Group Definitions / Risk Disclosures

Allocation--30% to 50% Equity

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

Allocation--50% to 70% Equity

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

Allocation--70% to 85% Equity

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

Commodities Broad Basket

Broad Basket portfolios can invest in a diversified basket of commodity goods including but not limited to grains, minerals, metals, livestock, cotton, oils, sugar, coffee and cocoa. Investment can be made directly in physical assets or commodity linked derivative instruments, such as commodity swap agreements.

Corporate Bond

Corporate Bond portfolios concentrate on bonds issued by corporations. These tend to have more credit risk than government or agency-backed bonds. These portfolios hold more than 65% of their assets in corporate bonds, hold less than 40% of their assets in foreign bonds, less than 35% in high yield bonds, and have an effective duration of more than 75% of the Mornignstar Core Bond Index.

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.

Foreign Small/Mid Blend

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

Foreign Small/Mid Growth

Foreign small-/mid-growth portfolios invest in international stocks that are smaller, growing faster, and higher-priced than other stocks. These portfolios primarily invest in stocks that fall in the bottom 30% of each economically integrated market (such as Europe or Asia ex-Japan). 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.

Peer Group Definitions / Risk Disclosures (Cont.)

Foreign Small/Mid Value

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

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 Government

Intermediate-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 3.5 and six years. Consequently, the group's performance--and its level of volatility--tends to fall between that of the short government and long government bond categories. Morningstar calculates monthly breakpoints using the effective duration of the Morningstar Core Bond Index (MCBI) in determining duration assignment. Intermediate is defined as 75% to 125% of the 3 year average effective duration of the MCBI.

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.

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).

Long Government

Long-government portfolios have at least 90% of their bond holdings invested 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. They are not risk free, though. Because these portfolios have durations of typically more than six years, they are more sensitive to interest rates, and thus riskier, than portfolios that have shorter durations. Morningstar calculates monthly breakpoints using the effective duration of the Morningstar Core Bond Index (MCBI) in determining duration assignment. Long term is defined as 125% of the 3 year average effective duration of the MCBI.

Long-Term Bond

Long-term bond portfolios invest primarily in corporate and other investment-grade U.S. fixed-income issues and typically have durations of more than six years. Due to their long durations, these portfolios are exposed to greater interest rate risk. Morningstar calculates monthly breakpoints using the effective duration of the Morningstar Core Bond Index (MCBI) in determining duration assignment. Long-term is defined as 125% of the 3 year average effective duration of the MCBI.

Mid-Cap Blend

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

Peer Group Definitions / Risk Disclosures (Cont.)

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).

Multisector Bond

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

Muni Massachusetts

Muni Massachusetts portfolios invest at least 80% of assets in Massachusetts municipal debt and can include long-, intermediate-, and short-duration portfolios. Because the income from these bonds is generally free from federal taxes and Massachusetts state taxes, these portfolios are most appealing to residents of Massachusetts.

Muni National Intern

Muni national intermediate portfolios invest in bonds issued by various state and local governments to fund public projects. The income from these bonds is generally free from federal taxes. To lower risk, these portfolios spread their assets across many states and sectors. These portfolios have durations of 4.5 to seven years (or, if duration is unavailable, average maturities of five to 12 years).

Nontraditional Bond

The Nontraditional Bond category contains funds that pursue strategies divergent in one or more ways from conventional practice in the broader bond-fund universe. Many funds in this group describe themselves as "absolute return" portfolios, which seek to avoid losses and produce returns uncorrelated with the overall bond market; they employ a variety of methods to achieve those aims. Another large subset are self-described "unconstrained" portfolios that have more flexibility to invest tactically across a wide swath of individual sectors, including high-yield and foreign debt, and typically with very large allocations. Funds in the latter group typically have broad freedom to manage interest-rate sensitivity, but attempt to tactically manage those exposures in order to minimize volatility. The category is also home to a subset of portfolios that attempt to minimize volatility by maintaining short or ultra-short duration portfolios, but explicitly court significant credit and foreign bond market risk in order to generate high returns. Funds within this category often will use credit default swaps and other fixed income derivatives to a significant level within their portfolios.

Short-Term Bond

Short-term bond portfolios invest primarily in corporate and other investment-grade U.S. fixed-income issues and typically have durations of one to 3.5 years. These portfolios are attractive to fairly conservative investors, because they are less sensitive to interest rates than portfolios with longer durations. Morningstar calculates monthly breakpoints using the effective duration of the Morningstar Core Bond Index (MCBI) in determining duration assignment. Short-term 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).

Small Value

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

World Allocation

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

Peer Group Definitions / Risk Disclosures (Cont.)

World Bond

World bond portfolios invest 40% or more of their assets in foreign bonds. Some world bond portfolios follow a conservative approach, favoring high-quality bonds from developed markets. Others are more adventurous, and own some lower-quality bonds from developed or emerging markets. Some portfolios invest exclusively outside the U.S., while others regularly invest in both U.S. and non-U.S. bonds.

World Stock

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

Investment Risk

Alternative Investments

Alternative investments may not be suitable for all investors and should be considered as an investment for the risk capital portion of the investor's portfolio. The strategies employed in the management of alternative investments may accelerate the velocity of potential losses.

Bonds

Bonds are subject to market and interest rate risk if sold prior to maturity. Bond values will decline as interest rates rise and bonds are subject to availability and change in price.

Commodities

The investor should note that commodities investing is generally considered speculative because of the significant potential for investment loss. Their markets are likely to be volatile and there may be sharp price fluctuations even during periods when prices overall are rising.

Foreign Securities Funds/Emerging Market Funds

The investor should note that funds that invest in foreign securities involve special additional risks. These risks include, but are not limited to, currency risk, political risk, and risk associated with varying accounting standards. Investing in emerging markets may accentuate these risks.

High-Yield Bond Funds

The investor should note that funds that invest in lower-rated debt securities (commonly referred to as junk bonds) involve additional risks because of the lower credit quality of the securities in the portfolio. The investor should be aware of the possible higher level of volatility, and increased risk of default.

Mid Cap Funds

The investor should note that funds that invest in companies with market capitalizations below \$10 billion involve additional risks. The securities of these companies may be more volatile and less liquid than the securities of larger companies.

Non-Diversified Funds

The investor should note that funds that invest more of their assets in a single issuer involve additional risks, including share price fluctuations, because of the increased concentration of investments.

Real Estate Investment Trusts

Investing in Real Estate Investment Trusts (REITs) involves special risks such as potential illiquidity and may not be suitable for all investors. There is no assurance that the investment objectives of any program will be attained.

Sector Funds

The investor should note that funds that invest exclusively in one sector or industry involve additional risks. The lack of industry diversification subjects the investor to increased industry-specific risks.

Small Cap Funds

The investor should note that funds that invest in stocks of small companies involve additional risks. Smaller companies typically have a higher risk of failure, and are not as well established as larger blue-chip companies. Historically, smaller-company stocks have experienced a greater degree of market volatility than the overall market average.

Tax-Free Municipal Bond Funds

The investor should note that the income from tax-free municipal bond funds may be subject to state and local taxation and the Alternative Minimum Tax.

Value Investments

Value investments can perform differently from the market as a whole. They can remain undervalued by the market for long periods of time.

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 Municipal 10 Yr 8-12 TR USD

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

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 Corp IG TR USD

The index measures the performance of the investment grade, U.S. dollar-denominated, fixed-rate, taxable corporate bond market. It includes USD-denominated securities publicly issued by U.S. and non-U.S. industrial, utility, and financial issuers that meet specified maturity, liquidity, and quality requirements.

BBgBarc US Government Long TR USD

The index measures the performance of the U.S. Treasury and U.S. Agency Indices with maturities of 10 years and greater, including Treasuries and U.S. agency debentures. It is a component of the U.S. Government/Credit Index and the U.S. Aggregate Index.

BBgBarc US Government TR USD

The index measures the performance of the U.S. Treasury and U.S. Agency Indices, including Treasuries and U.S. agency debentures. It is a component of the U.S. Government/Credit Index and the U.S. Aggregate Index.

BBgBarc US Govt/Credit 1-5 Yr TR USD

The index measures the performance of the non-securitized component of the U.S. Aggregate Index including treasuries, government-related issues and corporates with maturities of one to five years. It is a subset of the U.S. Aggregate Index.

BBgBarc US Govt/Credit Long TR USD

The index measures the performance of non-securitized component of the U.S. Aggregate Index with maturities of 10 years and greater, including Treasuries, government-related issues and corporates. It is a subset of the U.S. Aggregate Index.

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).

BBgBarc US Universal TR USD

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

BofAML US HY Master II 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.

BofAML USD LIBOR 3 Mon CM

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

Citi 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).

Morningstar Gbl Allocation TR USD

The index measures the performance of a multi-asset class portfolio of global equities, global bonds and cash. This portfolio is held in a static allocation that is appropriate for investors who seek average exposure to global equity market risk and returns.

Index Definitions (Cont.)

Morningstar Lng-Only Comdty TR USD

The index measures the performance of future contracts on eligible long commodities. Eligibility is defined as a commodity that has future contracts traded on one of the US exchanges and rank in the top 95% by the 12-month average of total dollar value of open interest. The index is reconstituted annually, on the third Friday of December each year. It is a fully collateralized commodity futures index.

Morningstar Mod Agg Tgt Risk TR USD

The Morningstar Target Risk Index family is designed to meet the needs of investors who would like to maintain a target level of equity exposure through a portfolio diversified across equities, bonds and inflation-hedged instruments. The Morningstar Moderately Aggressive Target Risk Index seeks approximately 80% exposure to global equity markets.

Morningstar Mod Con Tgt Risk TR USD

The Morningstar Target Risk Index family is designed to meet the needs of investors who would like to maintain a target level of equity exposure through a portfolio diversified across equities, bonds and inflation-hedged instruments. The Morningstar Moderately Conservative Target Risk Index seeks approximately 40% exposure to global equity markets.

Morningstar Mod Tgt Risk TR USD

The Morningstar Target Risk Index family is designed to meet the needs of investors who would like to maintain a target level of equity exposure through a portfolio diversified across equities, bonds and inflation-hedged instruments. The Morningstar Moderate Target Risk Index seeks approximately 60% exposure to global equity markets.

MSCI ACWI Ex USA Growth NR USD

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

MSCI ACWI Ex USA NR USD

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

MSCI ACWI Ex USA SMID NR USD

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

MSCI ACWI Ex USA 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 ACWI NR USD

The index measures the performance of the large and mid cap segments of all country markets. It is free float-adjusted market-capitalization weighted.

MSCI EM NR USD

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

Russell 1000 Growth TR USD

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

Russell 1000 TR USD

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

Russell 1000 Value TR USD

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

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 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.

Index Definitions (Cont.)

Russell 2000 TR USD

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

Russell 2000 Value TR USD

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

Russell Mid Cap 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 TR USD

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

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.

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)

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 Criterion

This screen is one of the fi360 Fiduciary Score \llcorner 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)

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 $\text{\textcircled{R}}$ 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 $\text{\textcircled{R}}$ 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 \llcorner 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 \llcorner Methodology

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

Front-End Load

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

Glossary (Cont.)

Fund Family

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

Fund Name

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

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)

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)

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)

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)

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)

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)

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)

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)
AllianceBernstein	800-227-4618
American Beacon	800-658-5811
American Funds	800-421-4225
Artisan	800-344-1770
Becker	800-551-3998
BlackRock	800-441-7762 800-537-4942
Brandes	800-331-2979
Brown Capital Management	877-892-4226
Bruce	800-872-7823
Buffalo	800-492-8332
Columbia	800-345-6611
Diamond Hill Funds	888-226-5595
Dimensional Fund Advisors	888-576-1167
Dodge & Cox	800-621-3979
Eagle Funds	800-421-4184
Eaton Vance	800-260-0761
Federated	800-341-7400
Fidelity Investments	800-544-8544 800-835-5092
First Eagle	800-334-2143
Franklin Templeton Investments	800-342-5236
Frost Funds	877-713-7678
Glenmede	800-442-8299
GMO	617-346-7646
Greenspring	800-366-3863
GuideStone Funds	888-473-8637
Harbor	800-422-1050

Investment Company Contact Information (Cont.)

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)
Harding Loevner	877-435-8105
Henderson Global	866-343-6337
Homestead	800-258-3030
Hotchkis & Wiley	866-493-8637
Invesco	800-959-4246
iShares	800-474-2737
James Advantage	800-995-2637
Janus	877-335-2687
John Hancock	800-225-5291 888-972-8696
Lazard	800-986-3455
Legg Mason	877-721-1926
Loomis Sayles Funds	800-633-3330
Lord Abbett	888-522-2388
LSV Fund	888-386-3578
Macquarie Investment Management	800-231-8002
Mairs & Power	800-304-7404
MassMutual	888-309-3539
Metropolitan West Funds	800-241-4671
MFS	800-225-2606
Natixis Funds	800-225-5478
Neuberger Berman	877-628-2583
Nicholas	800-544-6547
Nuveen	800-257-8787
Oakmark	800-625-6275
OppenheimerFunds	800-225-5677
Paydenfunds	800-572-9336
Pimco	888-877-4626

Investment Company Contact Information (Cont.)

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)
Prudential Investments	800-225-1852
Putnam	800-225-1581
RBC Global Asset Management.	800-422-2766
Royce	800-221-4268
Schwab Funds	877-824-5615
Scout	800-996-2862
SEI	800-342-5734
SPDR State Street Global Advisors	866-732-8673
T. Rowe Price	800-638-5660 800-638-8790 800-638-8797
Thornburg	800-847-0200
TIAA-CREF Asset Management	877-518-9161
Tributary Funds	800-662-4203
Vanguard	800-662-7447 866-499-8473 888-809-8102
Villere	866-209-1129
Wells Fargo Funds	888-877-9275
WisdomTree	866-909-9473

Index Family Disclosure

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