

Performance Net of Fees Report Card as of 12/31/16

Investment performances are not guaranteed. Past performance may not be a good predictor of future performance. All investment returns are annualized returns, not total returns and net of mutual fund fees and advisor fees. Investment values will fluctuate & may be worth more or less than the original amount invested at any point in time. All data is from the Investment Providers or Morningstar as of December 31, 2016 & should only be used as a hypothetical representation of these comparisons. These portfolios may assume equal weightings, & have not been audited by a third party & should not be relied upon to make an investment decision from, but used to get a general understanding of how the investments have performed. These returns should only be used to hypothetically compare results.

Investment Provider	Investment Name	1 year Return/Yield	3 year Return/Yield	5 year Return/Yield	10 year Return/Yield																																																																																																																																																																																																																																																				
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MCA Actively Managed Models Midwest Capital Advisors ¹ Fee-Only Registered Investment Advisor MCA Index Models	Very Conservative Allocation (5% Equity allocation equates to ~3% US and ~2% non-US, 95% Fixed/Cash) ^{2,10} <i>U.S. Treasury Bond Yield</i>	3.39%	2.48%	3.23%	4.83%																																																																																																																																																																																																																																																				
	Conservative Allocation (23% Equity allocation equates to ~16% US and ~7% non-US, 77% Fixed/Cash) ^{2,10} <i>Market Index (20% Equity, 80% Fixed)</i>	4.58%	3.23%	5.05%	5.42%																																																																																																																																																																																																																																																				
	Moderately Conservative Allocation (41% Equity allocation equates to ~27% US and ~14% non-US, 59% Fixed/Cash) ^{2,10} <i>Market Index (40% Equity, 60% Fixed)</i>	5.65%	3.84%	6.80%	5.85%																																																																																																																																																																																																																																																				
	Moderately Aggressive Allocation (59% Equity allocation equates to ~40% US and ~19% non-US, 41% Fixed/Cash) ^{2,10} <i>Market Index (60% Equity, 40% Fixed)</i>	6.83%	4.34%	8.30%	6.12%																																																																																																																																																																																																																																																				
	Aggressive Allocation (77% Equity allocation equates to ~51% US and ~26% non-US, 23% Fixed/Cash) ^{2,10} <i>Market Index (80% Equity, 20% Fixed)</i>	7.93%	4.92%	9.97%	6.34%																																																																																																																																																																																																																																																				
	Very Aggressive Allocation (95% Equity allocation equates to ~63% US and ~32% non-US, 5% Fixed/Cash) ^{2,10} <i>S & P 500 Index Returns</i>	8.99%	5.58%	11.55%	6.50%																																																																																																																																																																																																																																																				
	Very Conservative Allocation (5% Equity allocation equates to ~3% US and ~2% non-US, 95% Fixed/Cash) ^{2,10} <i>U.S. Treasury Bond Yield</i>	3.71%	3.06%	3.46%	n/a																																																																																																																																																																																																																																																				
	Conservative Allocation (23% Equity allocation equates to ~16% US and ~7% non-US, 77% Fixed/Cash) ^{2,10} <i>Market Index (20% Equity, 80% Fixed)</i>	4.68%	3.37%	5.08%	n/a																																																																																																																																																																																																																																																				
	Moderately Conservative Allocation (41% Equity allocation equates to ~27% US and ~14% non-US, 59% Fixed/Cash) ^{2,10} <i>Market Index (40% Equity, 60% Fixed)</i>	5.86%	3.78%	6.66%	n/a																																																																																																																																																																																																																																																				
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MEA Financial Services ³ (See below for additional footnotes from Prudential)	<table border="1"> <thead> <tr> <th rowspan="2"></th> <th colspan="4">Conservative</th> <th colspan="4">Moderate</th> <th colspan="4">Aggressive</th> <th rowspan="2">Gross Exp. Ratio</th> <th rowspan="2">Current Quarter</th> <th rowspan="2">Since Incept.</th> <th rowspan="2">Incept. Date</th> <th rowspan="2"></th> <th rowspan="2"></th> <th rowspan="2"></th> <th rowspan="2"></th> </tr> <tr> <th>C01</th> <th>C02</th> <th>C03</th> <th>C04</th> <th>M01</th> <th>M02</th> <th>M03</th> <th>M04</th> <th>R01</th> <th>R02</th> <th>R03</th> <th>R04</th> </tr> </thead> <tbody> <tr> <td>Guaranteed Income Fund <i>U.S. Treasury Bond Yield</i></td> <td>41%</td> <td>36%</td> <td>22%</td> <td>11%</td> <td>32%</td> <td>22%</td> <td>14%</td> <td>5%</td> <td>18%</td> <td>14%</td> <td>7%</td> <td>0%</td> <td>0.25%</td> <td>0.40%</td> <td>2.20%</td> <td>Apr-10</td> <td>1.65%</td> <td>1.75%</td> <td>1.94%</td> <td>n/a</td> </tr> <tr> <td>Prudential Total Return Bond A <i>Intermediate-Term Bond Category</i></td> <td>22%</td> <td>18%</td> <td>17%</td> <td>13%</td> <td>17%</td> <td>17%</td> <td>14%</td> <td>7%</td> <td>17%</td> <td>14%</td> <td>8%</td> <td>0%</td> <td>0.80%</td> <td>-3.01%</td> <td>6.07%</td> <td>Jan-95</td> <td>4.53%</td> <td>3.64%</td> <td>3.81%</td> <td>5.64%</td> </tr> <tr> <td>Franklin Rising Dividends R <i>Large Blend Category</i></td> <td>5%</td> <td>7%</td> <td>10%</td> <td>13%</td> <td>8%</td> <td>10%</td> <td>12%</td> <td>16%</td> <td>11%</td> <td>12%</td> <td>15%</td> <td>19%</td> <td>1.17%</td> <td>1.39%</td> <td>7.25%</td> <td>Jan-02</td> <td>14.11%</td> <td>6.32%</td> <td>11.26%</td> <td>5.92%</td> </tr> <tr> <td>Prudential Jennison Growth Fund A <i>Large Growth Category</i></td> <td>5%</td> <td>7%</td> <td>10%</td> <td>13%</td> <td>8%</td> <td>10%</td> <td>12%</td> <td>16%</td> <td>11%</td> <td>12%</td> <td>15%</td> <td>19%</td> <td>1.03%</td> <td>-2.03%</td> <td>7.45%</td> <td>Nov-95</td> <td>-1.50%</td> <td>6.15%</td> <td>13.62%</td> <td>7.62%</td> </tr> <tr> <td>Prudential Jennison Equity Opp Fund A <i>Large Blend Category</i></td> <td>2%</td> <td>3%</td> <td>5%</td> <td>7%</td> <td>3%</td> <td>5%</td> <td>7%</td> <td>10%</td> <td>6%</td> <td>7%</td> <td>9%</td> <td>12%</td> <td>1.07%</td> <td>8.61%</td> <td>9.87%</td> <td>Nov-96</td> <td>15.18%</td> <td>6.64%</td> <td>13.68%</td> <td>6.92%</td> </tr> <tr> <td>Franklin Small-Mid Cap Growth Fund A <i>Mid-Cap Growth Category</i></td> <td>2%</td> <td>3%</td> <td>5%</td> <td>7%</td> <td>3%</td> <td>5%</td> <td>7%</td> <td>10%</td> <td>6%</td> <td>7%</td> <td>9%</td> <td>12%</td> <td>0.97%</td> <td>-1.96%</td> <td>10.03%</td> <td>Feb-92</td> <td>4.33%</td> <td>3.22%</td> <td>11.04%</td> <td>6.60%</td> </tr> <tr> <td>American Funds Intl Growth & Income Fund <i>Foreign Large Growth Category</i></td> <td>5%</td> <td>7%</td> <td>11%</td> <td>16%</td> <td>9%</td> <td>11%</td> <td>14%</td> <td>19%</td> <td>11%</td> <td>14%</td> <td>18%</td> <td>22%</td> <td>0.93%</td> <td>-3.19%</td> <td>5.76%</td> <td>Oct-08</td> <td>2.15%</td> <td>-3.22%</td> <td>4.94%</td> <td>n/a</td> </tr> <tr> <td>Oppenheimer Developing Markets A <i>Diversified Emerging Markets Category</i></td> <td>1%</td> <td>2%</td> <td>4%</td> <td>6%</td> <td>3%</td> <td>4%</td> <td>5%</td> <td>6%</td> <td>4%</td> <td>5%</td> <td>6%</td> <td>7%</td> <td>1.32%</td> <td>-5.18%</td> <td>11.39%</td> <td>Nov-96</td> <td>6.89%</td> <td>-4.37%</td> <td>2.75%</td> <td>4.18%</td> </tr> <tr> <td>Prudential Real Assets A <i>Moderate Allocation Category</i></td> <td>5%</td> <td>6%</td> <td>8%</td> <td>9%</td> <td>7%</td> <td>8%</td> <td>9%</td> <td>9%</td> <td>8%</td> <td>9%</td> <td>10%</td> <td>9%</td> <td>1.82%</td> <td>-2.33%</td> <td>0.91%</td> <td>Dec-10</td> <td>5.81%</td> <td>0.10%</td> <td>1.10%</td> <td>n/a</td> </tr> <tr> <td>Prudential Global Total Return A <i>World Bond Category</i></td> <td>12%</td> <td>11%</td> <td>8%</td> <td>5%</td> <td>10%</td> <td>8%</td> <td>6%</td> <td>2%</td> <td>8%</td> <td>6%</td> <td>3%</td> <td>0%</td> <td>1.11%</td> <td>-7.82%</td> <td>6.79%</td> <td>Jul-86</td> <td>2.59%</td> <td>1.03%</td> <td>2.62%</td> <td>5.01%</td> </tr> </tbody> </table>		Conservative				Moderate				Aggressive				Gross Exp. Ratio	Current Quarter	Since Incept.	Incept. Date					C01	C02	C03	C04	M01	M02	M03	M04	R01	R02	R03	R04	Guaranteed Income Fund <i>U.S. Treasury Bond Yield</i>	41%	36%	22%	11%	32%	22%	14%	5%	18%	14%	7%	0%	0.25%	0.40%	2.20%	Apr-10	1.65%	1.75%	1.94%	n/a	Prudential Total Return Bond A <i>Intermediate-Term Bond Category</i>	22%	18%	17%	13%	17%	17%	14%	7%	17%	14%	8%	0%	0.80%	-3.01%	6.07%	Jan-95	4.53%	3.64%	3.81%	5.64%	Franklin Rising Dividends R <i>Large Blend Category</i>	5%	7%	10%	13%	8%	10%	12%	16%	11%	12%	15%	19%	1.17%	1.39%	7.25%	Jan-02	14.11%	6.32%	11.26%	5.92%	Prudential Jennison Growth Fund A <i>Large Growth Category</i>	5%	7%	10%	13%	8%	10%	12%	16%	11%	12%	15%	19%	1.03%	-2.03%	7.45%	Nov-95	-1.50%	6.15%	13.62%	7.62%	Prudential Jennison Equity Opp Fund A <i>Large Blend Category</i>	2%	3%	5%	7%	3%	5%	7%	10%	6%	7%	9%	12%	1.07%	8.61%	9.87%	Nov-96	15.18%	6.64%	13.68%	6.92%	Franklin Small-Mid Cap Growth Fund A <i>Mid-Cap Growth Category</i>	2%	3%	5%	7%	3%	5%	7%	10%	6%	7%	9%	12%	0.97%	-1.96%	10.03%	Feb-92	4.33%	3.22%	11.04%	6.60%	American Funds Intl Growth & Income Fund <i>Foreign Large Growth Category</i>	5%	7%	11%	16%	9%	11%	14%	19%	11%	14%	18%	22%	0.93%	-3.19%	5.76%	Oct-08	2.15%	-3.22%	4.94%	n/a	Oppenheimer Developing Markets A <i>Diversified Emerging Markets Category</i>	1%	2%	4%	6%	3%	4%	5%	6%	4%	5%	6%	7%	1.32%	-5.18%	11.39%	Nov-96	6.89%	-4.37%	2.75%	4.18%	Prudential Real Assets A <i>Moderate Allocation Category</i>	5%	6%	8%	9%	7%	8%	9%	9%	8%	9%	10%	9%	1.82%	-2.33%	0.91%	Dec-10	5.81%	0.10%	1.10%	n/a	Prudential Global Total Return A <i>World Bond Category</i>	12%	11%	8%	5%	10%	8%	6%	2%	8%	6%	3%	0%	1.11%	-7.82%	6.79%	Jul-86	2.59%	1.03%	2.62%	5.01%					
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Participants should make every effort to make sure the investments they select are suitable for their unique needs.

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Investment Provider	Investment Name	1 year Return/Yield	3 year Return/Yield	5 year Return/Yield	10 year Return/Yield	
Core Providers	*Managed Mutual Fund Portfolios and/or Investment Advisory Services					
PlanMember	Elite Index Portfolio I <i>Market Index (40% Equity, 60% Fixed)</i>	4.83%	2.87%	3.65%	3.21%	
	Elite Index Portfolio II <i>Market Index (50% Equity, 50% Fixed)</i>	6.41%	3.81%	5.42%	3.97%	
	Elite Index Portfolio III <i>Market Index (60% Equity, 40% Fixed)</i>	8.33%	4.02%	7.05%	4.59%	
	Elite Index Portfolio IV <i>Market Index (70% Equity, 30% Fixed)</i>	9.42%	3.81%	8.92%	5.02%	
	Elite Index Portfolio V <i>Market Index (80% Equity, 20% Fixed)</i>	10.77%	3.97%	10.26%	4.67%	
	Elite Hybrid Portfolio I <i>Market Index (40% Equity, 60% Fixed)</i>	5.64%	3.04%	3.91%	3.15%	
	Elite Hybrid Portfolio II <i>Market Index (50% Equity, 50% Fixed)</i>	7.46%	3.71%	5.60%	3.97%	
	Elite Hybrid Portfolio III <i>Market Index (60% Equity, 40% Fixed)</i>	9.09%	3.86%	7.26%	4.62%	
	Elite Hybrid Portfolio IV <i>Market Index (70% Equity, 30% Fixed)</i>	10.33%	3.57%	9.05%	5.15%	
	Elite Hybrid Portfolio V <i>Market Index (80% Equity, 20% Fixed)</i>	11.45%	3.57%	10.26%	4.83%	
	The Legend Group ⁴ <i>(See below for additional footnotes from The Legend Group)</i>	1. SAM® Conservative Portfolio using Fidelity Advisor® Funds <i>Market Index (40% Equity, 60% Fixed)</i>	1.45%	-	-	-
		2. SAM® Balanced Portfolio using Fidelity Advisor® Funds <i>Market Index (50% Equity, 50% Fixed)</i>	1.59%	-0.11%	4.95%	2.68%
		3. SAM® Total Return Portfolio using Fidelity Advisor® Funds <i>Market Index (60% Equity, 40% Fixed)</i>	1.67%	-0.06%	5.78%	2.22%
		4. SAM® Select Appreciation Portfolio using Fidelity Advisor® Funds <i>Market Index (70% Equity, 30% Fixed)</i>	1.41%	-0.05%	6.34%	1.60%
		5. SAM® Select Growth Portfolio using Fidelity Advisor® Funds <i>Market Index (80% Equity, 20% Fixed)</i>	0.80%	-0.21%	6.35%	1.48%
1. SAM® Conservative Portfolio using Franklin Templeton Funds <i>Market Index (40% Equity, 60% Fixed)</i>		4.74%	-0.27%	3.33%	3.32%	
2. SAM® Balanced Portfolio using Franklin Templeton Funds <i>Market Index (50% Equity, 50% Fixed)</i>		4.79%	-0.18%	4.67%	3.45%	
3. SAM® Total Return Portfolio using Franklin Templeton Funds <i>Market Index (60% Equity, 40% Fixed)</i>		5.78%	0.13%	5.36%	3.21%	
4. SAM® Select Appreciation Portfolio using Franklin Templeton Funds <i>Market Index (70% Equity, 30% Fixed)</i>		5.99%	0.34%	5.83%	2.23%	
5. SAM® Select Growth Portfolio using Franklin Templeton Funds <i>Market Index (80% Equity, 20% Fixed)</i>		6.01%	0.48%	6.30%	2.39%	

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Investment Provider	Investment Name	1 year Return/Yield	3 year Return/Yield	5 year Return/Yield	10 year Return/Yield
Core Providers	*Managed Mutual Fund Portfolios and/or Investment Advisory Services				
AAS-GLP (See below for additional footnotes from GLP)	AAS(b) Index Capital Preservation Portfolio <i>Morningstar Conservative 15-30% Equity Target Benchmark</i>	3.39%	2.44%	3.44%	3.39%
	AAS(b) Index Income with Modest Growth <i>Morningstar Moderate Conservative 30-50% Equity Target Benchmark</i>	4.67%	2.34%	3.44%	4.17%
	AAS(b) Index Income with Modest Growth <i>Morningstar Moderate Conservative 30-50% Equity Target Benchmark</i>	4.50%	3.30%	4.63%	3.81%
	AAS(b) Index Growth and Income Portfolio <i>Morningstar Moderate Aggressive 50-70% Equity Target Benchmark</i>	6.62%	3.25%	5.59%	4.80%
	AAS(b) Index Growth and Income Portfolio <i>Morningstar Moderate Aggressive 50-70% Equity Target Benchmark</i>	5.46%	4.19%	6.92%	4.24%
	AAS(b) Index Growth Portfolio <i>Morningstar Moderate Aggressive 70-85% Equity Target Benchmark</i>	8.52%	3.79%	7.43%	5.22%
	AAS(b) Index Growth Portfolio <i>Morningstar Moderate Aggressive 70-85% Equity Target Benchmark</i>	7.43%	5.47%	9.66%	4.65%
	AAS(b) Index Aggressive Growth Portfolio <i>Morningstar Aggressive 85%+ Equity Target Benchmark</i>	10.18%	4.11%	9.16%	5.35%
	AAS(b) Index Aggressive Growth Portfolio <i>Morningstar Aggressive 85%+ Equity Target Benchmark</i>	7.59%	3.99%	9.06%	3.83%
	AAS(b) Index Aggressive Growth Portfolio <i>Morningstar Aggressive 85%+ Equity Target Benchmark</i>	11.31%	4.46%	10.49%	5.32%
	AAS(b) Blended Capital Preservation Portfolio <i>Morningstar Conservative 15-30% Equity Target Benchmark</i>	8.57%	4.28%	5.83%	5.25%
	AAS(b) Blended Capital Preservation Portfolio <i>Morningstar Conservative 15-30% Equity Target Benchmark</i>	4.67%	2.34%	3.44%	4.17%
	AAS(b) Blended Income with Modest Growth Portfolio <i>Morningstar Moderate Conservative 30-50% Equity Target Benchmark</i>	6.65%	3.17%	7.23%	5.50%
	AAS(b) Blended Income with Modest Growth Portfolio <i>Morningstar Moderate Conservative 30-50% Equity Target Benchmark</i>	6.62%	3.25%	5.59%	4.80%
AAS(b) Blended Growth and Income Portfolio <i>Morningstar Moderate 50-70% Equity Target Benchmark</i>	6.89%	3.00%	8.96%	5.16%	
AAS(b) Blended Growth and Income Portfolio <i>Morningstar Moderate 50-70% Equity Target Benchmark</i>	8.52%	3.79%	7.43%	5.22%	
AAS(b) Blended Growth Portfolio <i>Morningstar Moderate Aggressive 70-85% Equity Target Benchmark</i>	6.92%	4.10%	10.92%	7.29%	
AAS(b) Blended Growth Portfolio <i>Morningstar Moderate Aggressive 70-85% Equity Target Benchmark</i>	10.18%	4.11%	9.16%	5.35%	
AAS(b) Blended Aggressive Growth <i>Morningstar Aggressive 85%+ Equity Target Benchmark</i>	8.72%	6.39%	11.70%	5.94%	
AAS(b) Blended Aggressive Growth <i>Morningstar Aggressive 85%+ Equity Target Benchmark</i>	11.31%	4.46%	10.49%	5.32%	

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Investment Provider	Investment Name	1 year Return/Yield	3 year Return/Yield	5 year Return/Yield	10 year Return/Yield																																																																																																																																										
*Annuities																																																																																																																																															
MEA Financial Services ^{3, 5} <i>(See below for additional footnotes from Prudential)</i>	<table border="1"> <thead> <tr> <th rowspan="2">Conservative</th> <th colspan="4">Moderate</th> <th colspan="4">Aggressive</th> <th rowspan="2">Gross Exp. Ratio</th> <th rowspan="2">Current Quarter</th> <th rowspan="2">Since Incept.</th> <th rowspan="2">Incept. Date</th> </tr> <tr> <th>C01</th> <th>C02</th> <th>C03</th> <th>C04</th> <th>M01</th> <th>M02</th> <th>M03</th> <th>M04</th> <th>R01</th> <th>R02</th> <th>R03</th> <th>R04</th> </tr> </thead> <tbody> <tr> <td>44%</td><td>39%</td><td>23%</td><td>14%</td> <td>35%</td><td>23%</td><td>16%</td><td>7%</td> <td>21%</td><td>16%</td><td>9%</td><td>0%</td> <td>n/a</td><td>0.74%</td><td>n/a</td><td>Jul-91</td> </tr> <tr> <td>32%</td><td>27%</td><td>26%</td><td>16%</td> <td>25%</td><td>26%</td><td>19%</td><td>8%</td> <td>25%</td><td>19%</td><td>11%</td><td>0%</td> <td>1.53%</td><td>-3.39%</td><td>n/a</td><td>May-89</td> </tr> <tr> <td>5%</td><td>7%</td><td>11%</td><td>15%</td> <td>8%</td><td>11%</td><td>14%</td><td>17%</td> <td>12%</td><td>14%</td><td>16%</td><td>19%</td> <td>1.37%</td><td>8.36%</td><td>n/a</td><td>Feb-88</td> </tr> <tr> <td>5%</td><td>7%</td><td>11%</td><td>15%</td> <td>8%</td><td>11%</td><td>14%</td><td>17%</td> <td>12%</td><td>14%</td><td>16%</td><td>19%</td> <td>1.63%</td><td>-2.17%</td><td>n/a</td><td>May-95</td> </tr> <tr> <td>3%</td><td>4%</td><td>6%</td><td>8%</td> <td>5%</td><td>6%</td><td>7%</td><td>10%</td> <td>6%</td><td>7%</td><td>10%</td><td>13%</td> <td>1.47%</td><td>10.78%</td><td>n/a</td><td>Apr-95</td> </tr> <tr> <td>3%</td><td>4%</td><td>6%</td><td>8%</td> <td>5%</td><td>6%</td><td>7%</td><td>10%</td> <td>6%</td><td>7%</td><td>10%</td><td>13%</td> <td>1.47%</td><td>10.78%</td><td>n/a</td><td>Apr-95</td> </tr> <tr> <td>8%</td><td>12%</td><td>17%</td><td>24%</td> <td>14%</td><td>17%</td><td>23%</td><td>31%</td> <td>18%</td><td>23%</td><td>28%</td><td>36%</td> <td>2.05%</td><td>-4.38%</td><td>n/a</td><td>Mar-94</td> </tr> </tbody> </table>	Conservative	Moderate				Aggressive				Gross Exp. Ratio	Current Quarter	Since Incept.	Incept. Date	C01	C02	C03	C04	M01	M02	M03	M04	R01	R02	R03	R04	44%	39%	23%	14%	35%	23%	16%	7%	21%	16%	9%	0%	n/a	0.74%	n/a	Jul-91	32%	27%	26%	16%	25%	26%	19%	8%	25%	19%	11%	0%	1.53%	-3.39%	n/a	May-89	5%	7%	11%	15%	8%	11%	14%	17%	12%	14%	16%	19%	1.37%	8.36%	n/a	Feb-88	5%	7%	11%	15%	8%	11%	14%	17%	12%	14%	16%	19%	1.63%	-2.17%	n/a	May-95	3%	4%	6%	8%	5%	6%	7%	10%	6%	7%	10%	13%	1.47%	10.78%	n/a	Apr-95	3%	4%	6%	8%	5%	6%	7%	10%	6%	7%	10%	13%	1.47%	10.78%	n/a	Apr-95	8%	12%	17%	24%	14%	17%	23%	31%	18%	23%	28%	36%	2.05%	-4.38%	n/a	Mar-94	Guaranteed Interest Account	3.00%	3.01%	3.01%	3.18%
	Conservative		Moderate				Aggressive								Gross Exp. Ratio	Current Quarter	Since Incept.	Incept. Date																																																																																																																													
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Prudential Government Income Portfolio	1.18%	1.87%	0.95%	3.15%																																																																																																																																											
Prudential Value Portfolio	10.32%	3.01%	10.33%	3.52%																																																																																																																																											
Jennison Portfolio	-1.86%	5.66%	13.08%	7.10%																																																																																																																																											
DS Pru Small Cap Stock Portfolio-Value ⁶	25.28%	8.15%	15.19%	7.69%																																																																																																																																											
DS Pru Small Cap Stock Portfolio-Growth ⁶	25.28%	8.15%	15.19%	7.69%																																																																																																																																											
T. Rowe Price Intl Stock Portfolio	1.14%	-1.00%	5.14%	0.75%																																																																																																																																											
PlanMember	AXA Equitable EQUI-VEST Series 201 Variable Annuity ⁸	-5.48% - 23.37%	-5.70% - 10.22%	-1.44% - 18.06%	-1.97% - 9.10%																																																																																																																																										
The Legend Group ⁴	Security Benefit SecureDesigns ¹¹	-15.62% to 28.87%	-12.19% to 10.84%	-9.82% to 19.83%	0.57% to 2.35%																																																																																																																																										
GLP & Associates, Inc. <i>(See below for additional footnotes from GLP)</i>	VOYA QuintaFlex II ¹² <i>(Returns do not include a 1% premium bonus on deposits 1st year)</i>	1.00%	1.00%	n/a	n/a																																																																																																																																										
	National Life Group Paramount 5 Fixed EIA (S&P Ending Index Account) ¹² <i>(Returns do not include 5% bonus on all deposits in the first 7 year)</i>	1.03%	1.66%	n/a	n/a																																																																																																																																										
	National Life Group Marquee 8 Fixed EIA (S&P Index Option 1) ¹² <i>(8% bonus on all deposits - Single Premium)</i>	1.28%	2.20%	n/a	n/a																																																																																																																																										
VALIC	Portfolio Director Fixed and Variable Annuity ⁷	6.89%	3.43%	8.55%	4.43%																																																																																																																																										
Single Source and Core	*Mutual Fund Platforms - Highest Dollar Volume of Assets Under Management of MRIC participants as of 12/31/16. May not be suitable for all participants																																																																																																																																														
Midwest Capital Advisors ¹	Metropolitan West Total Return Bond ⁹ - MWTIX <i>Intermediate-Term Bond Category</i>	2.17%	2.54%	3.75%	5.62%																																																																																																																																										
	Franklin Growth ⁹ - FCGAX <i>Large Growth Category</i>	8.28%	8.17%	13.25%	7.52%																																																																																																																																										
MEA Financial Services	Not able to disclose mutual funds with highest MRIC participant Assets Under Management.																																																																																																																																														
PlanMember Select & Direct Programs	Select: American Funds Growth Fund of America R3 - RGACX <i>Large Growth Category</i>	8.12%	7.35%	14.69%	6.62%																																																																																																																																										
	Select: Franklin Income Fund A - FKINX <i>Large Blend Category</i>	16.29%	3.73%	7.71%	5.21%																																																																																																																																										
The Legend Group ⁴ <i>(See below for additional footnotes from The Legend Group)</i>	Fidelity Advisor® New Insights Fund Class A Load Waived - FNIAX <i>Large Growth Category</i>	5.31%	4.93%	11.75%	6.25%																																																																																																																																										
	Franklin Income Fund Class A Load Waived - FKINX <i>Allocation--30% to 50% Equity Category</i>	15.29%	2.73%	6.70%	4.20%																																																																																																																																										
VALIC	Profile Mutual Funds and Fixed Account ⁷ <i>Market Index Benchmark (60% Equity, 40% Fixed)</i>	9.94%	4.54%	10.03%	5.35%																																																																																																																																										
	Franklin Income Fund A - FKINX <i>Morningstar Moderate Conservative 30-50% Equity Target Benchmark</i>	8.23%	6.54%	9.69%	5.91%																																																																																																																																										
GLP and Associates GLP RAMP <i>(See below for additional footnotes from GLP)</i>	Franklin Income Fund A - FKINX	16.29%	3.73%	7.71%	5.21%																																																																																																																																										
	American Funds Growth Fund of America R3 - RGACX <i>S&P 500 Index</i>	6.62%	3.25%	5.59%	4.80%																																																																																																																																										
		8.12%	7.35%	14.69%	6.62%																																																																																																																																										
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Note 1. Model performance information is hypothetical and does not necessarily represent trading in actual accounts. It assumes accounts were fully invested in the specified models as of 02/28/2009 with no subsequent additions or withdrawals. MCA MRIC-specific managed models did not exist prior to 1/1/2009. **Consequently, they do not have full, actual ten-year reporting periods as of 12/31/2016.** The hypothetical performance for the time periods prior to the establishment of these model allocations includes assumptions about fees, investment vehicles and asset class composition that may have been different had the model allocations actually existed. Returns information is from sources believed to be reliable and correct but is not guaranteed. It is presented solely for the use and reference of those persons who are participants in a Michigan Retirement Investment Consortium ("MRIC") member-sponsored 403(b) plan, or who are otherwise approved by Midwest Capital Advisors, LLC. The managed model allocations represented in these illustrations consist of varying asset class allocations using numerous specified mutual funds, which are subject to changes at any time that may include, without limitation, asset class changes, fund changes, allocation adjustments and rebalancing, any of which could occur mid-period and which may affect illustrated returns. The illustrated hypothetical returns are net of individual fund management and administrative fees and MCA portfolio management (and related) fees. In addition to the reasons stated herein, participants' actual returns will vary from the hypothetical illustrated returns due to the timing of account additions or withdrawals, changing of participant investment elections and other circumstances specific to a particular participant's account. Returns for comparative indices do not reflect any fund or transaction fees that would be charged if one wanted to actually invest in one or more vehicles that provide exposure to that index, all of which will cause actual performance to be less than what is illustrated.

Note 2. Model performance is calculated as follows:

- A weighted return is calculated each month based upon model components and allocations for that month.
- If a component was not part of a model in any given month, the weighted return for the model for that month is calculated without regard to that component.
- The monthly returns for each model are then compounded to produce the corresponding annualized returns.

Note 3. Prudential/MEA report performance for their GoalMaker portfolio program by individual funds. To calculate portfolio performance, a participant must multiply the performance of each fund in their portfolio by its respective weighting in the portfolio, and sum the resulting products.

Note 4. Returns are Average Annual Total Returns.

Note 5. MEA Financial Services primarily utilizes Plan 6978, their MRIC annuity offering, for participants seeking a guaranteed fixed rate of return. Participants with this goal are often directed to the Guaranteed Interest Account in Plan 6978.

Note 6. Prudential uses the same sub-account holding for their small cap value and small cap growth strategies.

Note 7. Equally weighted net performance based on allocation of all available investment funds.

Note 8. Variable annuity returns are reported as a range of all sub-accounts. Participant returns will lie within this range depending on their sub-account allocation. Consult the prospectus for more details.

Note 9. These represent the largest (based on total participant dollars invested in them) two mutual funds available through this service provider. The investments illustrated here do not constitute an investment recommendation. Participants should make every effort to make sure the investments they select are suitable to their unique needs.

Note 10. MCA managed models are not designed to track the index below.

Note 11. Performance of the Security Benefit SecureDesigns annuity reflects the highest and lowest performing subaccount options within the annuity for the stated time period.

Note 12. The product contains a contractually guaranteed interest rate. Current and future interest crediting rates will be determined by market conditions and company's expenses. Excess interest crediting may be at the company's discretion or by contractual formula.

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Legend Group Performance Additional Footnotes



Source of fund performance: Morningstar

AAR stands for Average Annual Total Return, which is a hypothetical rate of return that, if achieved annually, would have produced the same cumulative total return if performance had been constant over the entire period. Average annual total returns smooth out variation in performance; they are not the same as actual year-by-year results. Average annual total return reflects the change in the value of an investment, assuming reinvestment of the fund's dividend income and capital gains (the profits earned upon the sale of securities that have grown in value) and assuming a constant rate of performance each year.

Important Disclosures Regarding Legend Advisory Corporation's (LAC) Managed Portfolios

Performance does not demonstrate the results of all accounts managed by LAC within the portfolios. While individual clients in the program may make additions and withdrawals to their account(s) over time that may affect their actual performance results, the results shown are derived from a fixed dollar amount that was not subject to additions and withdrawals during the periods shown. Performance includes the reinvestment of dividends and capital gains. Past performance is not indicative of future results.

Performance figures are net of fees. Advisory fees used for these calculations were 2% annually for SAM and 2.25% annually for SAM Select, which are the highest advisory fees charged to any client in the portfolios. Fees are redeemed quarterly in arrears based on the market value of assets held in the account at the end of each calendar quarter. Qualified SAM and SAM Select portfolios incur a custodial fee of 0.50% annually; however, in that instance advisory fees are discounted by 0.50% annually. SAM Select provides for discounts based on the size of the account. Clients will incur additional fees and charges assessed by the custodian, broker-dealer and/or investment company.

LAC cannot assure that preservation of capital or appreciation of capital will be realized in the portfolios. Moreover, some allocation decisions may result in losses. The principal value of an investment and investment return will fluctuate so that a client's shares, when redeemed, may be worth more or less than their original purchase price. Current performance may be higher or lower than that quoted.

The SAM and SAM Select Portfolios employ an investment discipline commonly known as asset allocation in an attempt to take advantage of investment opportunities in various asset classes. The portfolios diversify client assets in accordance with stated objectives. The Conservative Portfolio is designed for investors with a low tolerance for risk and will tend to allocate investments more heavily in debt funds. The Balanced Portfolio seeks a risk-adjusted market based return. In the Balanced Portfolio, assets may be more heavily weighted in either the debt or equity market depending on LAC's outlook. The Total Return Portfolio is designed for investors with a higher tolerance for volatility. The Total Return Portfolio will normally be more heavily allocated in equity funds, usually with both domestic and international exposure. Both the Appreciation and the Growth Portfolios are designed for investors with a high-risk tolerance and an aggressive investment objective. The Appreciation Portfolio may allocate investments predominately in domestic and international equity funds with a lesser allocation to fixed income-type funds. The Growth Portfolio will usually invest primarily in international and domestic equity funds, including emerging markets, and will not normally include any material allocation to debt funds. Each portfolio's composition is subject to LAC's discretion. Legend Advisory Corporation did not select the indices shown above and cannot guarantee the accuracy of the information presented. You cannot invest directly in an index.

You should carefully consider the investment objectives, risks, and charges and expenses of the mutual fund or variable annuity and its underlying investment options before investing. You may obtain prospectuses that contain this and other information about the mutual fund or variable annuity and its investment options by contacting your Legend Financial Professional or the individual investment company or insurance company directly. You should read the prospectus carefully before investing. Investing in mutual funds and variable annuities involves risk and there is no guarantee of investment.

Mutual funds and variable annuities are:

Not a deposit

Not FDIC insured

Not insured by any federal government agency

Not guaranteed by any bank and may go down in value

GLP & Associates Footnotes and Additional Performance Disclosures:

#1 Please consider the investment objectives, risks, charges and expenses carefully before investing in Mutual Funds. The prospectus, which contains this and other information about the investment company, can be obtained directly from the Fund Company or from your financial professional. Be sure to read the prospectus carefully before deciding whether to invest

#2 Neither Asset Allocation nor Diversification guarantees a profit or protect against a loss in a declining market. They are methods used to help manage investment risk.

#3 Investment Advisory Services offered through Asset Allocation Strategies, LLC, a SEC Registered Investment Adviser. Securities offered through GLP Investment Services, LLC Farmington Hills, MI 48331, Member FINRA/SIPC.

#4 All investment products offered are long term retirement investments and access may be limited and surrender charges may apply. A tax penalty may apply to early withdrawals, consult with your tax advisor prior to making withdrawals.

AAS(b) Model performance information is hypothetical and does not necessarily represent trading in actual accounts. It assumes accounts were fully invested in the specific model as of 12/31/2005 with no additional deposits or withdrawals. AAS(b) specific managed portfolios did not exist prior to 6/1/2011, as such they do not have actual ten-year reporting periods as of 12/31/2016. The hypothetical performance for the time periods prior to the establishment of these model portfolios includes assumptions about fees, investment options and asset class composition that may have been different had the model portfolios actually existed. Returns information if from sources deemed to be reliable and correct but is not fully guaranteed. It is presented solely for the use and reference of those persons who are participants in a MRIC member-sponsored 403(b) plan, and represented by Asset Allocation Strategies, LLC and its IAR representatives. The model performance listed includes a reduction to account for advisory, account and custodial fees. Returns for the benchmark indices does not reflect any fund, transaction, account, advisory or custodial fees that would be charged if a participant wanted to actually invest in one or more portfolios that provide exposure to that benchmark. All of which will cause actual performance to be less than illustrated. The analysis and opinions presented in this report (1) do not constitute professional investment advice; (2) are provided solely for informational purposes; (3) are not warranted or represented to be correct, complete, or accurate; and (4) are for the exclusive use of MRIC member-sponsored 403(b) plan participants. The data source is © 2017 Morningstar, Inc. All rights reserved. The data contained herein: (1) is proprietary to Morningstar, Inc. and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar, Inc. nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.

PRUDENTIAL RETIREMENT. INTELLIGENT SOLUTIONS WORKING FOR YOU.

GoalMaker Investment Options Available:

The historical performance shown represents the change in net asset value of an investment over a stated period assuming the reinvestment of dividends and capital gains distributions. The performance results shown do not reflect the deduction of the sales charge that may apply if the Fund shares were purchased outside of the plans or other programs. If the sales charges were reflected, performance may be lower. This is the performance that best reflects your investment experience as sales charges do not apply to your plan. At times, certain mutual funds' performance may be extraordinarily high due to investing in sectors that achieved unprecedented returns. There can be no assurance that this performance can be repeated in the future.

Investors should consider the fund's investment objectives, risks, charges and expenses before investing. The prospectus, and if available the summary prospectus, contain complete information about the investment options available through your plan. Please call 1-877-778-2100 for a free prospectus and if available, a summary prospectus that contain this and other information about our mutual funds. You should read the prospectus and the summary prospectus, if available carefully before investing. It is possible to lose money when investing in securities.

Shares of the retail mutual funds are offered by Prudential Investment Management Services LLC (PIMS), Three Gateway Center, 14th Floor, Newark, NJ 07102-4077. PIMS is a Prudential Financial company.

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The Guaranteed Income Fund (GIF) is a group annuity product issued by Prudential Retirement Insurance and Annuity Company (PRIAC), Hartford, CT 06103. Amounts contributed to the contract are deposited in PRIAC's general account. Payment obligations and the fulfillment of any guarantees specified in the group annuity contract are insurance claims supported by the full faith and credit of PRIAC. PRIAC periodically resets the interest rate credited on contract balances, subject to a minimum rate specified in the group annuity contract. Past interest rates are not indicative of future rates. This product is neither a mutual fund nor a bank product. The obligations of PRIAC are not insured by the FDIC or any other federal governmental agency. Contract form # GA-2020-IA-0805 or state variation thereof.

Prudential Retirement is compensated in connection with this product when general account investment returns exceed the interest credited on contract balances. Prudential Retirement may earn fee revenue in addition to the foregoing compensation if your plan has agreed to pay contract charges, which are sometimes paid in respect of plan and participant recordkeeping and distribution services. For some plans, Prudential Retirement uses a portion of its aggregate compensation to satisfy the plan's request for allowances and for payments to defray plan expenses. If Prudential Retirement's aggregate compensation from this product and from other plan investment products exceeds the costs of servicing your plan, Prudential Retirement earns a profit; otherwise we incur a loss. Frequent exchanging between plan investment options may harm long-term investors. Your plan or the plan's investment funds may have provisions to deter exchanges that may be abusive. These policies may require us to modify, restrict or suspend purchase or exchange privileges and/or impose redemption fees.

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Prudential Jennison Growth Fund - Class A - Effective 2/16/2010, the Jennison Growth Fund Changed its name to Prudential Jennison Growth Fund.

Prudential Jennison Equity Opportunity Fund - Class A - Effective 2/16/2010, the Jennison Equity Opportunity Fund changed its name to Prudential Jennison Equity Opportunity Fund.



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The Guaranteed Interest Account (GIA) is a group annuity product issued by The Prudential Insurance Company of America (PICA), Newark, NJ 07102. Amounts contributed to the contract are deposited in PICA's general account. Payment obligations and the fulfillment of any guarantees specified in the group annuity contract are insurance claims supported by the full faith and credit of PICA. PICA periodically resets the interest rate credited on contract balances, subject to a minimum rate specified in the group annuity contract. Past interest rates are not indicative of future rates. This product is neither a mutual fund nor a bank product. The obligations of PICA are not insured by the FDIC or any other federal governmental agency. Contract form # DC-401-95 or state variation thereof.

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The Discovery Select is a group variable annuity; not a mutual fund. The portfolio described in this fact sheet is offered as a variable investment option under the annuity. Upon allocation of money into the portfolio, the annuity's separate account invests in a corresponding mutual fund. Unless otherwise noted, the data included above relates to this underlying fund. As with any investment, there are market risks and your group variable annuity values will rise and fall in tandem with the underlying investments. Investors may receive less than the original invested amount. A variable annuity is suitable for long-term investing, particularly retirement savings. Annuity contracts contain exclusions, limitations, reductions of benefits and terms for keeping them in force.

Contributions to 403(b), 457(b) and 401(k) plans, including earnings thereon, generally may not be withdrawn before age 59 1/2, severance from employment, death or disability. The Texas ORP generally allows withdrawals only upon death, retirement or termination of employment. Withdrawals are also subject to the terms of the plan.

Tax deferral is generally provided by an individual retirement account and employment based retirement plans. A variable annuity contract should be used to fund a tax favored retirement plan to benefit from the annuity's features other than tax deferral, including lifetime income payout option, the death benefit protection, and the ability to transfer among investment options without sales or withdrawal charges.



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