

# Performance Net of Fees Report Card as of 6/30/18

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 June 30, 2018 & 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 <sup>1</sup> <i>Fee-Only Registered Investment Advisor</i>  MCA Index Models	Very Conservative Allocation <sup>2</sup>	0.45%	2.31%	2.80%	4.48%																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
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	Aggressive Allocation <sup>2</sup>	9.17%	8.07%	9.20%	8.09%																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
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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>Guaranteed Income Fund</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>0.42%</td> <td>2.10%</td> <td>Apr-10</td> </tr> <tr> <td><i>U.S. Treasury Bond Yield</i></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>PGIM Total Return Bond</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>-0.62%</td> <td>5.86%</td> <td>Jan-95</td> </tr> <tr> <td><i>Intermediate-Term Bond Category</i></td> <td></td> <td></td> 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Ratio	Current Quarter	Since Incept.	Incept. Date	C01	C02	C03	C04	M01	M02	M03	M04	R01	R02	R03	R04	Guaranteed Income Fund	41%	36%	22%	11%	32%	22%	14%	5%	18%	14%	7%	0%	0.25%	0.42%	2.10%	Apr-10	<i>U.S. Treasury Bond Yield</i>																	PGIM Total Return Bond	22%	18%	17%	13%	17%	17%	14%	7%	17%	14%	8%	0%	0.80%	-0.62%	5.86%	Jan-95	<i>Intermediate-Term Bond Category</i>																	American Funds Washington Mutual R3	5%	7%	10%	13%	8%	10%	12%	16%	11%	12%	15%	19%	0.95%	2.53%	7.37%	Jun-02	<i>Large Value Category</i>																	PGIM Jennison Growth Fund A	5%	7%	10%	13%	8%	10%	12%	16%	11%	12%	15%	19%	1.04%	6.30%	8.91%	Nov-95	<i>Large Growth Category</i>																	PGIM QMA Mid-Cap Value A	1%	2%	3%	4%	2%	3%	4%	5%	3%	4%	5%	6%	1.38%	0.65%	8.78%	Apr-04	<i>Mid-Cap Value Category</i>																	PGIM QMA Small-Cap Value A	1%	1%	2%	3%	1%	2%	3%	5%	3%	3%	4%	6%	1.09%	5.46%	8.82%	Feb-14	<i>Small Value Category</i>																	Fidelity Advisor Small-Cap Growth M	1%	2%	3%	4%	2%	3%	4%	5%	3%	4%	5%	6%	1.63%	6.62%	11.71%	Nov-04	<i>Small Growth Category</i>																	Janus Henderson Enterprise R	1%	1%	2%	3%	1%	2%	3%	5%	3%	3%	4%	6%	1.42%	1.97%	17.00%	Jul-09	<i>Mid-Cap Growth Category</i>																	American Funds Europacific Growth R3	5%	7%	11%	16%	9%	11%	14%	19%	11%	14%	18%	22%	1.13%	-2.96%	7.29%	May-02	<i>Foreign Large Growth Category</i>																	Oppenheimer Developing Markets A	1%	2%	4%	6%	3%	4%	5%	6%	4%	5%	6%	7%	1.32%	-4.10%	12.03%	Nov-96	<i>Diversified Emerging Markets Category</i>																	PGIM Real Assets A	5%	6%	8%	9%	7%	8%	9%	9%	8%	9%	10%	9%	2.19%	1.77%	1.29%	Dec-10	<i>Allocation--50% to 70% Equity Category</i>																	PGIM Global Total Return A	12%	11%	8%	5%	10%	8%	6%	2%	8%	6%	3%	0%	1.01%	-3.96%	6.80%	Jul-86	<i>World Bond Category</i>																																			
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	PGIM Jennison Growth Fund A	5%	7%	10%	13%	8%	10%	12%	16%	11%	12%	15%	19%	1.04%	6.30%	8.91%	Nov-95																																																																																																																																																																																																																																																																																																																																																																																																																																																											
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	PGIM QMA Mid-Cap Value A	1%	2%	3%	4%	2%	3%	4%	5%	3%	4%	5%	6%	1.38%	0.65%	8.78%	Apr-04																																																																																																																																																																																																																																																																																																																																																																																																																																																											
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	PGIM QMA Small-Cap Value A	1%	1%	2%	3%	1%	2%	3%	5%	3%	3%	4%	6%	1.09%	5.46%	8.82%	Feb-14																																																																																																																																																																																																																																																																																																																																																																																																																																																											
	<i>Small Value Category</i>																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
	Fidelity Advisor Small-Cap Growth M	1%	2%	3%	4%	2%	3%	4%	5%	3%	4%	5%	6%	1.63%	6.62%	11.71%	Nov-04																																																																																																																																																																																																																																																																																																																																																																																																																																																											
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	Janus Henderson Enterprise R	1%	1%	2%	3%	1%	2%	3%	5%	3%	3%	4%	6%	1.42%	1.97%	17.00%	Jul-09																																																																																																																																																																																																																																																																																																																																																																																																																																																											
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	American Funds Europacific Growth R3	5%	7%	11%	16%	9%	11%	14%	19%	11%	14%	18%	22%	1.13%	-2.96%	7.29%	May-02																																																																																																																																																																																																																																																																																																																																																																																																																																																											
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Oppenheimer Developing Markets A	1%	2%	4%	6%	3%	4%	5%	6%	4%	5%	6%	7%	1.32%	-4.10%	12.03%	Nov-96																																																																																																																																																																																																																																																																																																																																																																																																																																																												
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PGIM Real Assets A	5%	6%	8%	9%	7%	8%	9%	9%	8%	9%	10%	9%	2.19%	1.77%	1.29%	Dec-10																																																																																																																																																																																																																																																																																																																																																																																																																																																												
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PGIM Global Total Return A	12%	11%	8%	5%	10%	8%	6%	2%	8%	6%	3%	0%	1.01%	-3.96%	6.80%	Jul-86																																																																																																																																																																																																																																																																																																																																																																																																																																																												
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**Performance Net of Fees Report Card as of 6/30/18**

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Investment Provider	Investment Name	1 year Return/Yield	3 year Return/Yield	5 year Return/Yield	10 year Return/Yield	
<b>Core Providers</b>		<b>*Managed Mutual Fund Portfolios and/or Investment Advisory Services<sup>15</sup></b>				
PlanMember	Elite Index Portfolio I <i>Market Index (40% Equity, 60% Fixed)</i>	2.49% 5.29%	3.43% 5.45%	3.71% 6.35%	3.55% 6.31%	
	Elite Index Portfolio II <i>Market Index (50% Equity, 50% Fixed)</i>	4.16% 6.75%	4.51% 6.30%	5.25% 7.30%	4.80% 6.87%	
	Elite Index Portfolio III <i>Market Index (60% Equity, 40% Fixed)</i>	6.89% 8.31%	5.88% 7.21%	6.89% 8.31%	5.97% 7.47%	
	Elite Index Portfolio IV <i>Market Index (70% Equity, 30% Fixed)</i>	9.00% 9.88%	6.75% 8.12%	8.20% 9.31%	6.91% 8.04%	
	Elite Index Portfolio V <i>Market Index (80% Equity, 20% Fixed)</i>	10.85% 11.41%	7.52% 9.02%	9.31% 10.31%	6.97% 8.58%	
	Elite Hybrid Portfolio I <i>Market Index (40% Equity, 60% Fixed)</i>	2.77% 5.29%	3.68% 5.45%	3.91% 6.35%	3.70% 6.31%	
	Elite Hybrid Portfolio II <i>Market Index (50% Equity, 50% Fixed)</i>	4.05% 6.75%	4.39% 6.30%	5.15% 7.30%	4.87% 6.87%	
	Elite Hybrid Portfolio III <i>Market Index (60% Equity, 40% Fixed)</i>	6.90% 8.31%	5.78% 7.21%	6.84% 8.31%	5.99% 7.47%	
	Elite Hybrid Portfolio IV <i>Market Index (70% Equity, 30% Fixed)</i>	8.86% 9.88%	6.57% 8.12%	8.09% 9.31%	6.94% 8.04%	
	Elite Hybrid Portfolio V <i>Market Index (80% Equity, 20% Fixed)</i>	10.98% 11.47%	7.46% 9.02%	9.22% 10.31%	7.04% 8.58%	
	Lincoln Investment/ The Legend Group <sup>4</sup>	1. AIM Conservative Portfolio using Fidelity Advisor® Funds <i>Market Index (40% Equity, 60% Fixed)</i>	3.24% 5.29%	1.96% 5.45%	- 6.35%	- 6.31%
		2. AIM Balanced Portfolio using Fidelity Advisor® Funds <i>Market Index (50% Equity, 50% Fixed)</i>	5.05% 6.75%	3.02% 6.30%	4.38% 7.30%	3.31% 6.87%
		3. AIM Total Return Portfolio using Fidelity Advisor® Funds <i>Market Index (60% Equity, 40% Fixed)</i>	8.77% 8.31%	4.66% 7.21%	5.89% 8.31%	3.23% 7.47%
		4. AIM Appreciation Portfolio using Fidelity Advisor® Funds <i>Market Index (70% Equity, 30% Fixed)</i>	9.79% 9.88%	5.60% 8.12%	6.88% 9.31%	3.03% 8.04%
		5. AIM Growth Portfolio using Fidelity Advisor® Funds <i>Market Index (80% Equity, 20% Fixed)</i>	10.60% 11.41%	6.05% 9.02%	7.38% 10.31%	3.08% 8.58%
1. AIM Conservative Portfolio using Franklin Templeton Funds <i>Market Index (40% Equity, 60% Fixed)</i>		1.58% 5.29%	1.60% 5.45%	2.38% 6.35%	3.63% 6.31%	
2. AIM Balanced Portfolio using Franklin Templeton Funds <i>Market Index (50% Equity, 50% Fixed)</i>		3.45% 6.75%	2.21% 6.30%	3.72% 7.30%	4.23% 6.87%	
3. AIM Total Return Portfolio using Franklin Templeton Funds <i>Market Index (60% Equity, 40% Fixed)</i>		5.65% 8.31%	3.61% 7.21%	5.10% 8.31%	4.59% 7.47%	
4. AIM Appreciation Portfolio using Franklin Templeton Funds <i>Market Index (70% Equity, 30% Fixed)</i>		6.19% 9.88%	4.22% 8.12%	5.96% 9.31%	4.22% 8.04%	
5. AIM Growth Portfolio using Franklin Templeton Funds <i>Market Index (80% Equity, 20% Fixed)</i>		6.60% 11.47%	4.79% 9.02%	6.54% 10.31%	4.56% 8.58%	
AAS-GLP <sup>15</sup> <i>(See additional footnotes section-GLP)</i>	AAS(b) Index Capital Preservation Portfolio <i>Market Index (20% Equity, 80% Fixed)</i>	-0.63% 2.38%	1.74% 3.56%	2.58% 4.28%	3.56% 5.03%	
	AAS(b) Index Income with Modest Growth Portfolio <i>Market Index (40% Equity, 60% Fixed)</i>	0.29% 5.29%	2.91% 5.45%	3.71% 6.35%	4.27% 6.31%	
	AAS(b) Index Growth and Income Portfolio <i>Market Index (60% Equity, 40% Fixed)</i>	2.45% 8.31%	4.68% 7.21%	5.83% 8.31%	5.38% 7.47%	
	AAS(b) Index Growth Portfolio <i>Market Index (80% Equity, 20% Fixed)</i>	4.71% 11.41%	6.81% 9.02%	8.16% 10.31%	6.56% 8.58%	
	AAS(b) Index Aggressive Growth Portfolio <i>Market Index (90% Equity, 10% Fixed)</i>	7.82% 12.57%	7.15% 9.66%	8.52% 11.05%	5.91% 8.77%	
	AAS(b) Blended Capital Preservation Portfolio <i>Market Index (20% Equity, 80% Fixed)</i>	0.66% 2.38%	3.84% 3.56%	4.26% 4.28%	5.29% 5.03%	
	AAS(b) Blended Income with Modest Growth Portfolio <i>Market Index (40% Equity, 60% Fixed)</i>	1.32% 5.29%	3.03% 5.45%	4.91% 6.35%	5.78% 6.31%	
	AAS(b) Blended Growth and Income Portfolio <i>Market Index (60% Equity, 40% Fixed)</i>	2.95% 8.31%	3.94% 7.21%	6.27% 8.31%	6.52% 7.47%	
	AAS(b) Blended Growth Portfolio <i>Market Index (80% Equity, 20% Fixed)</i>	5.83% 11.41%	5.09% 9.02%	8.25% 10.31%	7.74% 8.58%	
	AAS(b) Blended Aggressive Growth <i>Market Index (90% Equity, 10% Fixed)</i>	8.56% 12.57%	8.78% 9.66%	10.14% 11.05%	8.46% 8.77%	

<sup>15</sup>Investment products listed above have been identified by the Investment Provider as being; Mutual Fund Managed Portfolios, Annuities, or Mutual Fund Platforms. These investment products are not meant to be a recommendation.

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# Performance Net of Fees Report Card as of 6/30/18

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Investment Provider	Investment Name	1 year Return/Yield				3 year Return/Yield				5 year Return/Yield				10 year Return/Yield							
<b>*Annuities<sup>12</sup></b>																					
MEAFinancial Services <sup>3,5</sup> <i>(See additional footnotes section-MEA)</i>		Conservative				Moderate				Aggressive				Gross Exp. Ratio	Current Quarter	Since Incept.	Incept. Date				
	Prudential Guaranteed Interest Account	C01	C02	C03	C04	M01	M02	M03	M04	R01	R02	R03	R04	n/a	0.73%	n/a	Jul-91	3.00%	3.00%	3.00%	3.16%
	Prudential Government Income Portfolio	32%	27%	26%	16%	25%	26%	19%	8%	25%	19%	11%	0%	1.53%	-0.01%	4.77%	May-89	-1.22%	0.51%	1.06%	2.68%
	Prudential Value Portfolio	5%	7%	11%	15%	8%	11%	14%	17%	12%	14%	16%	19%	1.43%	0.40%	8.59%	Feb-88	7.50%	4.42%	7.26%	5.46%
	Jennison Portfolio	5%	7%	11%	15%	8%	11%	14%	17%	12%	14%	16%	19%	1.63%	6.21%	9.08%	May-95	27.94%	14.45%	17.16%	11.47%
	Prudential Small Cap Stock Portfolio <sup>6</sup>	6%	8%	12%	16%	10%	12%	14%	20%	12%	14%	20%	26%	1.40%	8.44%	12.46%	Apr-10	19.04%	12.51%	13.21%	n/a
T. Rowe Price International Stock Portfolio	8%	12%	17%	24%	14%	17%	23%	31%	18%	23%	28%	36%	2.05%	-2.72%	3.98%	Mar-94	4.88%	4.51%	6.36%	2.87%	
PlanMember	AXA Equitable EQUI-VEST Series 201 Variable Annuity <sup>8</sup>															-2.74%-31.96%	-0.89%-19.86%	-1.03%-19.30	-1.04%-11.97%		
Lincoln Investment/The Legend Group <sup>4</sup>	Security Benefit SecureDesigns <sup>10</sup> <i>*SecureDesigns product is closed to new investors as of Dec 31, 2016</i>															-3.96% to 40.24%	-5.16% to 18.52%	-7.35% to 18.01%	-8.73% to 15.34%		
GLP & Associates, Inc.	VOYA QuintaFlex II <i>(Returns do not include a 1% premium bonus on deposits 1st year)</i>															1.00%	1.00%	n/a	n/a		
	LSW Paramount 5 Fixed EIA** (S&P Ending Index Account) <i>**returns do not include 5% bonus on all deposits in the first 7 years</i>															1.91%	1.66%	n/a	n/a		
	LSW Marquee 8 Fixed EIA*** (S&P Index Option 1) <i>*** 8% bonus on all deposits -Single premium</i>															2.23%	2.10%	n/a	n/a		
VALIC	Portfolio Director Fixed and Variable Annuity <sup>7</sup>															9.17%	6.54%	7.98%	6.55%		
<b>Single Source and Core</b>	<b>*Mutual Fund Platforms - Highest Dollar Volume of Assets Under Management of MRIC participants as of 12/31/17. <sup>13,14</sup> May not be suitable for all participants</b>																				
Midwest Capital Advisors <sup>1</sup>	Western Asset Core Bond <sup>9</sup> - WATFX <i>Intermediate-Term Bond Category</i>															-0.25%	2.34%	3.01%	5.00%		
	Franklin Growth <sup>9</sup> - FCGAX <i>Large Growth Category</i>															-0.31%	1.71%	2.23%	3.93%		
																16.57%	12.32%	14.67%	11.14%		
MEAFinancial Services <i>(See additional footnotes section-MEA)</i>	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>															21.98%	14.08%	15.09%	9.69%		
	Select: Franklin Income Fund A - FKINX <i>Allocation~30% to 50% Equity Category</i>															20.44%	11.98%	14.19%	10.03%		
Lincoln Investment/The Legend Group <sup>4</sup>	Fidelity Advisor® New Insights Fund Class A Load Waived - FNIAX <i>Large Growth Category</i>															3.90%	5.16%	5.71%	6.06%		
	Franklin Income Fund Class A Load Waived - FKINX <i>Allocation~30% to 50% Equity Category</i>															4.10%	4.13%	4.98%	5.09%		
VALIC	Profile Mutual Funds and Fixed Account <sup>7</sup> <i>Market Index Benchmark (60% Equity, 40% Fixed)</i>															20.30%	12.04%	13.27%	8.68%		
																20.44%	11.98%	14.19%	10.03%		
GLP and Associates GLP RAMP <sup>15</sup> <i>(See additional footnotes section-GLP)</i>	Franklin Income Fund A - FKINX <i>Allocation~30% to 50% Equity Category</i>															2.90%	4.16%	4.71%	5.05%		
	American Funds Growth Fund of America R3 - RGACX <i>Large Growth Category</i>															4.10%	4.13%	4.98%	5.09%		
																10.74%	7.75%	9.21%	7.06%		
																8.31%	7.21%	8.31%	7.47%		
																3.50%	4.76%	5.31%	5.66%		
																4.10%	4.13%	4.98%	5.09%		
																21.58%	13.68%	14.69%	9.29%		
																20.44%	11.98%	14.19%	10.03%		

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**MRIC** | Michigan Retirement  
Investment Consortium  
**Investment Provider Performance Footnotes:**

**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 6/30/2018.** 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 for MCA 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. (See Additional Footnote Section -MEA)

**Note 4.** The results portrayed are the performance history of a single representative account that Legend Advisory believes is representative of client accounts invested in the AIM program using the Fidelity Advisor® Funds and Franklin Templeton Funds. A representative account meets the following criteria: 1) there are no restrictions placed on the account, 2) Legend Advisory has discretionary authority over the account, 3) the account has no capital additions and withdrawals and 4) dividends and capital gains are reinvested. The single representative account has similar investment objectives and strategies as the portfolios recommended to and implemented for individual clients. The performance of the single representative account may not depict the performance of actual client accounts due to differences in the weighting of the holdings resulting from the timing of rebalancing, contributions, or withdrawals. The performance presented does not represent actual client accounts or actual trades using client assets, and may not reflect the effect of material economic and market factors on those accounts. Performance should be evaluated in the context of the broad market and general economic conditions during the evaluation period. When reviewing a shorter period of time, portfolio performance and volatility may not be indicative of the returns and volatility generated during longer periods of time and varying market conditions. Results of an investment made today in an AIM portfolio may differ substantially from the historical performance shown and clients may incur a loss. Legend Advisory, LLC 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 with material market and economic conditions, so that a client's shares, when redeemed, may be worth more or less than their original purchase price. Past performance is not indicative of future results.

Performance results for the single representative account are presented net of investment advisory fees. **Net of fee performance** was calculated using the highest annual investment advisory fee applicable to the AIM Portfolios as described in Legend Advisory's Form ADV 2A & Appendix I, which is currently 1.90%. Performance is taken from Legend Advisory's single representative accounts and adjusted to reflect the highest client fees applicable for the strategy. Investment advisory fees may vary among clients and actual fees paid by clients may be lower. Prior to January 1, 2018, performance figures for AIM Portfolios are represented by similar single representative account strategies managed by Legend Advisory and adjusted to reflect the highest client fees applicable for the strategy, which was 2.25%.

Clients may incur additional fees, such as service and transaction fees based on the platform, custodial fees, and mutual fund short-term trading redemption fees. Fees and cost impact the overall performance of your account. The Market Indices shown are provided by MRIC for illustration purposes only. The Market Index may not be indicative of the true allocation of the portfolio. You cannot invest directly in an index. Index performance includes the reinvestment of dividends.

**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. (See Additional Footnote Section -MEA)

**Note 6.** Prudential uses the same sub-account holding for their small cap value and small cap growth strategies. (See Additional Footnote Section -MEA)

**Note 7.** Valic Portfolio Director Annuity is equally weighted net performance based on allocation of all available investment funds. Largest Funds as of 12/31/2017: Portfolio Director - Stock Index Fund \$23,627,256.26, Profile - T. Rowe Price Retirement 2040 Adv \$400,570.04

**Note 8.** Variable annuity returns for the PlanMember Axa Annuity 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 MCA's mutual fund platform. 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.** Performance of the Security Benefit SecureDesigns annuity at Legend Group reflects the highest and lowest performing subaccount options within the annuity for the stated time period. \*SecureDesigns product is closed to new investors as of Dec 31, 2016.

**Note 11.** Managed portfolios are diversified long-term investment strategies with an advisor who oversees the portfolio. Consider your risk tolerance goals when choosing a managed portfolio

**Note 12.** Participants invested in an Annuity platform are advised to consider the benefits of an Annuity investment in accordance with their goals and risk tolerance. Participants selecting the Annuity should read the Annuity product information or prospectus for a full understanding of the costs, return guarantees, and the claims-paying ability of the issuing Annuity company, associated with variable and fixed annuities.

**Note 13.** Participants utilizing this self-directed mutual fund platform are advised to consider the benefits of constructing a well-diversified portfolio in accordance with their goals and risk tolerance. Participants selecting this option should be satisfied that they alone or with professional guidance possess adequate levels of investment knowledge and experience to make choices that are appropriate for their particular circumstances

**Note 14.** Mutual Fund Platforms - These represent the Highest Dollar Volume of Assets Under Management determined annually as of 12/31/17. Returns are updated as of Quarter End - 6/30/18

**Note 15.** See Additional Footnote Section -GLP located at the back of the Report Card

\*This report came from data and information supplied by the Core Provider and has only been compiled, analyzed, and summarized, not audited. Foresight makes no warranty of complete accuracy, assumes no liability for, and reserves the right to correct this information.

**Additional Footnote Section-GLP**

**GLP & Associates Footnotes and Additional Performance Disclosures:**

- 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
- 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.
- 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.
- All investment products offered, including annuities, 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 6/30/2018. 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 is 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.

## **Additional Footnote Section-MEA**

PRUDENTIAL RETIREMENT. INTELLIGENT SOLUTIONS WORKING FOR YOU.  
**GoalMaker® Allocations & Individual Fund Performance Footnotes**

GoalMaker Investment Options Available:

- Stable Value
- Fixed Income - Fixed income investment (bond) funds are subject to interest rate risk; their value will decline as interest rates rise.
- Large Cap Stock - Value
- Large Cap Stock - Growth
- Small/Mid Cap Stock - Value - Small and mid sized companies may present greater opportunities for capital appreciation, but may also involve greater risks than larger companies. As a result, the value of stocks issued by these companies may fluctuate more than stocks of larger issuers.
- Small/Mid Cap Stock - Growth Small and mid sized companies may present greater opportunities for capital appreciation, but may also involve greater risks than larger companies. As a result, the value of stocks issued by these companies may fluctuate more than stocks of larger issuers.
- International Stock - International (Foreign) investing presents certain unique risks not associated with domestic investments, such as currency fluctuation and political and economic changes. This may result in greater share price volatility.

Source: *Plan Sponsor Website, Prudential Financial*

Morningstar Associates is a registered investment advisor and wholly owned subsidiary of Morningstar, Inc.

This information should not be construed as an endorsement of GoalMaker. Plan participants may continue to make their own allocation decisions. As a service provider, neither Prudential Financial nor its representatives are permitted to render investment advice.

Keep in mind that application of asset allocation and diversification concepts does not ensure a profit or protect against loss in a declining market. It is possible to lose money by investing in securities.

The performance quoted represents past performance. The investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than original cost. Past performance does not guarantee future results. Current performance may be lower or higher than the performance data quoted. For performance information current to the most recent month end, please call 1-877-778-2100 or visit our website at [www.prudential.com](http://www.prudential.com)

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.

Investing in securities involves risk, including the possible loss of principal. Unforeseen market conditions have the potential to maximize losses. Investors should carefully consider a fund's investment objectives, risks, charges and expenses before investing. For more complete information about the investment options available through your plan, please call 1-877-778-2100 for a factsheet that contains this and other information about our funds. Read the factsheet carefully before investing. Keep in mind it is possible to lose money by investing in securities.

Shares of the retail mutual funds are offered by Prudential Investment Management Services LLC (PIMS), Newark, NJ. PIMS is a Prudential Financial company. Prudential Financial is a service mark of the of the Prudential Insurance Company of America, Newark, NJ and its affiliates.

Prudential Retirement is a Prudential Financial business.

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**Prepared for MEA Financial Services Participant Use**



### **Additional Footnote Section-MEA**

PRUDENTIAL RETIREMENT. INTELLIGENT SOLUTIONS WORKING FOR YOU.

### **GoalMaker® Fund Footnotes**

In providing this information Prudential Retirement is not undertaking to provide impartial investment advice, or to give advice in a fiduciary capacity. Prudential Retirement may benefit from advisory and other fees paid to it or its affiliates for managing, selling, or settling of the Prudential mutual funds and other investment products or securities offered by Prudential Retirement or its affiliates. Investment vehicles sponsored or managed by a Prudential Retirement affiliate generate more revenue for the Prudential enterprise than non-proprietary investment vehicles. Prudential Retirement's sales personnel generally receive greater compensation if plan assets are invested in proprietary investment vehicles. Prudential Retirement may benefit directly from the difference between investment earnings of Prudential Retirement's stable value funds and the amount credited to deposits in those funds. Prudential Retirement may also benefit from broker-dealer or other entities' co-sponsorship of Prudential conferences.

These model portfolios are provided as samples and not as investment recommendations. The model portfolios are based on generally accepted investment practices and take into account the principles of modern portfolio theory, in which allocations are adjusted in an effort to achieve maximum returns for a given level of risk. Participants using GoalMaker should consider other assets, income, and investments (e.g. equity in a home, Social Security benefits, individual retirement plan investments, etc.) in addition to the interest in the plan, to the extent those items are not taken into account in the model before applying these models to their individual situation. Past performance of investments or asset classes does not guarantee future results.

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.

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.

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.

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 longterm 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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**Additional Footnote Section-MEA**

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**GoalMaker® Fund Footnotes**

- Keep in mind that application of asset allocation and diversification concepts does not ensure a profit or protect against loss in a declining market. It is possible to lose money by investing in securities.
- The performance quoted represents past performance. The investment return and principal value will fluctuate so that an investor shares, when redeemed, may be worth more or less than original cost. Past performance does not guarantee future results. Current performance may be lower or higher than the performance data quoted. For more information current to the most recent month end, please call 800-353-2847 or visit our website at [www.Prudential.com](http://www.Prudential.com).
- This information should not be construed as an endorsement of GoalMaker. Plan participants may continue to make their own allocation decisions. As a service provider, neither Prudential Financial nor its representatives are permitted to render investment advice.
- 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 fund's 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. Investors should carefully consider a fund's investment objectives, risks, charges and expenses before investing. For more complete information about the investment options available through your plan, please contact Prudential Retirement at 200 Wood Avenue South, Iselin, NJ, for a free prospectus that contains this and other information about our funds. Read the prospectus carefully before investing.
- Securities products and services are offered through Prudential Investment Management Services LLC (PIMS), Newark, NJ, a Prudential Financial company.
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<sup>6</sup>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 1-800-353-2847 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. Securities products and services are offered through Prudential Investment Management Services LLC (PIMS), Newark, NJ, a Prudential Financial company.

<sup>29</sup>The performance quoted represents past performance. The investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than original cost. Past performance does not guarantee future results. Current performance may be lower or higher than the performance data quoted. For performance information current to the most recent month end, please call 1-800-353-2847 or visit our website at [www.prudential.com](http://www.prudential.com).

<sup>35</sup>Source: Morningstar Inc.. Morningstar average annual returns may differ from the returns calculated by the fund.

<sup>42</sup>Small and mid sized companies may present greater opportunities for capital appreciation, but may also involve greater risks than larger companies. As a result, the value of stocks issued by these companies may fluctuate more than stocks of larger issuers.

<sup>51</sup>Investing in emerging markets is generally riskier than investing in foreign securities. Emerging market countries may have unstable governments and/or economies that are subject to sudden change. These changes may be magnified by the countries' emergent financial markets, resulting in significant volatility to investments in these countries. These countries may also lack the legal, business and social framework to support securities markets.

<sup>141</sup>Investing in foreign securities presents certain unique risks not associated with domestic investments, such as currency fluctuation and political and economic changes. This may result in greater share price volatility.

<sup>248</sup>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. However, if you are a participant in a nonqualified deferred compensation plan, GIF may be only a reference account that is used to determine the plan's liability to you, and may not represent an actual investment in the group annuity. 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. 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.

<sup>302</sup>Prudential Financial is a service mark of The Prudential Insurance Company of America, Newark, NJ and its affiliates. Institutional sub-advised funds are insurance products issued by Prudential Retirement Insurance and Annuity Company, Hartford, CT. Prudential Retirement is a Prudential Financial Business.

<sup>1254</sup>Fixed income investments (bond) are subject to interest rate risk; their value will decline as interest rates rise.

<sup>1363</sup>Effective 7/2/2009, the Janus Adviser Mid Cap Growth Fund merged into the Janus Enterprise Fund.

<sup>1445</sup>Effective 2/16/2010, the Jennison Growth Fund changed its name to Prudential Jennison Growth Fund.

<sup>1448</sup>Effective 2/16/2010, the Dryden Mid-Cap Value Fund changed its name to Prudential Mid-Cap Value Fund.

<sup>1467</sup>Effective 2/16/2010, the Dryden Global Total Return Fund changed its name to Prudential Global Total Return Fund.

<sup>1906</sup>The performance in this report is based, in part, on adjusted historical returns of the oldest share class of the fund, which has been adjusted to reflect the fees and expenses of this share class.

<sup>2063</sup>Effective 3/24/2017, Fidelity Advisor Class T funds will be renamed to Class M. The trading symbols, fund numbers and CUSIPs for these funds will not change.