

# Performance Net of Fees Report Card as of 3/31/2021

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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>Single Source Provider</b> *Managed Mutual Fund Portfolios and/or Investment Advisory Services <sup>7</sup>					
MCA Actively Managed Models	Very Conservative Allocation	4.28%	4.70%	3.49%	3.68%
	<i>U.S. Treasury Bond Yield</i>	0.07%	0.35%	0.92%	1.74%
	Conservative Allocation	12.90%	7.09%	6.00%	5.65%
	<i>Market Index (20% Equity, 80% Fixed)</i>	11.34%	6.94%	5.67%	5.33%
	Moderately Conservative Allocation	22.32%	9.03%	8.37%	7.05%
	<i>Market Index (40% Equity, 60% Fixed)</i>	22.98%	9.21%	8.25%	7.23%
	Moderately Aggressive Allocation	32.40%	11.10%	10.76%	8.68%
	<i>Market Index (60% Equity, 40% Fixed)</i>	37.07%	11.20%	10.74%	8.90%
	Aggressive Allocation	43.52%	13.04%	13.01%	10.20%
	<i>Market Index (80% Equity, 20% Fixed)</i>	52.61%	13.11%	13.22%	10.56%
Midwest Capital Advisors <sup>1</sup> <i>Fee-Only Registered Investment Advisor</i>	Very Aggressive Allocation	55.98%	15.07%	15.34%	11.73%
	<i>Market Index (90% Equity, 10% Fixed)</i>	58.68%	13.63%	14.11%	11.12%
	Very Conservative Allocation	2.42%	4.39%	3.04%	3.16%
	<i>U.S. Treasury Bond Yield</i>	0.07%	0.35%	0.92%	1.74%
	Conservative Allocation	11.12%	6.42%	5.36%	4.92%
	<i>Market Index (20% Equity, 80% Fixed)</i>	11.34%	6.94%	5.67%	5.33%
	Moderately Conservative Allocation	20.24%	7.79%	7.26%	6.12%
	<i>Market Index (40% Equity, 60% Fixed)</i>	22.98%	9.21%	8.25%	7.23%
	Moderately Aggressive Allocation	30.41%	9.40%	9.33%	7.54%
	<i>Market Index (60% Equity, 40% Fixed)</i>	37.07%	11.20%	10.74%	8.90%
MCA Index Models	Aggressive Allocation	42.00%	11.01%	11.38%	8.88%
	<i>Market Index (80% Equity, 20% Fixed)</i>	52.61%	13.11%	13.22%	10.56%
	Very Aggressive Allocation	55.09%	12.69%	13.47%	10.26%
	<i>Market Index (90% Equity, 10% Fixed)</i>	58.68%	13.63%	14.11%	11.12%

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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> *Managed Mutual Fund Portfolios and/or Investment Advisory Services <sup>7</sup>							
MEA Financial Services <sup>2</sup> <i>(See additional footnotes section-MEA)</i>	Risk Level	Years To / In Retirement	Time Horizon				
	Conservative	Years To Retirement	16+	43.04%	12.48%	12.59%	N/A
			15-11	31.80%	10.08%	10.03%	N/A
			10-6	21.50%	7.65%	7.51%	N/A
			5-0	16.19%	6.29%	6.12%	N/A
	Moderate	Years To Retirement	16+	53.56%	14.47%	14.72%	N/A
			15-11	39.90%	11.79%	11.84%	N/A
			10-6	31.80%	10.08%	10.03%	N/A
			5-0	24.58%	8.42%	8.31%	N/A
	Aggressive	Years To Retirement	16+	63.48%	16.15%	16.64%	N/A
			15-11	50.16%	13.82%	14.02%	N/A
			10-6	39.90%	11.79%	11.84%	N/A
			5-0	34.57%	10.66%	10.62%	N/A
GLP & Associates <sup>12</sup> <i>(See additional footnotes section-GLP)</i>	AAS(b) Index Conservative Income Portfolio <i>Morningstar Conservative 15-30% Equity Target Benchmark</i>			25.27%	7.72%	7.22%	5.98%
	AAS(b) Index Income with Modest Growth Portfolio <i>Morningstar Moderate Conservative 30-50% Equity Target Benchmark</i>			29.50%	8.83%	8.32%	6.70%
	AAS(b) Index Growth and Income Portfolio <i>Morningstar Moderate 50-70% Equity Target Benchmark</i>			40.49%	11.61%	11.19%	8.37%
	AAS(b) Index Growth Portfolio <i>Morningstar Moderate Aggressive 70-85% Equity Target Benchmark</i>			55.07%	13.73%	13.97%	10.03%
	AAS(b) Index Aggressive Growth Portfolio <i>Morningstar Aggressive 85+% Equity Target Benchmark</i>			62.18%	14.08%	14.69%	10.30%
	AAS(b) Blended Capital Preservation Portfolio <i>Morningstar Conservative 0-15% Equity Target Benchmark</i>			5.82%	2.28%	2.03%	2.58%
	AAS(b) Blended Conservative Income Portfolio <i>Morningstar Conservative 15-30% Equity Target Benchmark</i>			22.12%	4.87%	4.87%	5.21%
	AAS(b) Blended Income with Modest Growth Portfolio <i>Morningstar Moderate Conservative 30-50% Equity Target Benchmark</i>			26.67%	5.95%	6.09%	5.67%
	AAS(b) Blended Growth and Income Portfolio <i>Morningstar Moderate 50-70% Equity Target Benchmark</i>			39.97%	8.80%	8.35%	7.27%
	AAS(b) Blended Growth Portfolio <i>Morningstar Moderate Aggressive 70-85% Equity Target Benchmark</i>			50.75%	11.12%	10.81%	9.18%
	AAS(b) Blended Aggressive Growth <i>Morningstar Aggressive 85+% Equity Target Benchmark</i>			62.92%	11.60%	11.96%	10.58%
				11.34%	6.94%	5.67%	5.33%
				22.98%	9.21%	8.25%	7.23%
				37.07%	11.20%	10.74%	8.90%
			52.61%	13.11%	13.22%	10.56%	
			58.68%	13.63%	14.11%	11.12%	
			0.07%	0.35%	0.92%	1.74%	
			11.34%	6.94%	5.67%	5.33%	
			22.98%	9.21%	8.25%	7.23%	
			37.07%	11.20%	10.74%	8.90%	
			52.61%	13.11%	13.22%	10.56%	
			58.68%	13.63%	14.11%	11.12%	

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<b>Core Providers</b>	<b>*Managed Mutual Fund Portfolios and/or Investment Advisory Services<sup>7</sup></b>				
PlanMember	Elite Index Portfolio I <i>Market Index (20% Equity, 80% Fixed)</i>	12.86% 11.34%	5.78% 5.67%	5.27% 5.33%	4.27% 5.33%
	Elite Index Portfolio II <i>Market Index (35% Equity, 65% Fixed)</i>	22.65% 22.98%	7.39% 9.21%	6.99% 8.25%	5.72% 7.23%
	Elite Index Portfolio III <i>Market Index (60% Equity, 40% Fixed)</i>	39.41% 37.07%	9.02% 11.20%	9.18% 10.74%	7.10% 8.90%
	Elite Index Portfolio IV <i>Market Index (80% Equity, 20% Fixed)</i>	58.86% 52.61%	10.46% 13.11%	11.18% 13.22%	8.48% 10.56%
	Elite Index Portfolio V <i>Market Index (100% Equity, 0% Fixed)</i>	70.05% 64.94%	11.45% 14.12%	12.60% 14.98%	9.30% 11.65%
	Elite Hvbrid Portfolio I <i>Market Index (20% Equity, 80% Fixed)</i>	13.57% 11.34%	5.66% 5.67%	5.35% 5.33%	4.31% 5.33%
	Elite Hvbrid Portfolio II <i>Market Index (35% Equity, 65% Fixed)</i>	23.51% 22.98%	7.24% 9.21%	6.96% 8.25%	5.62% 7.23%
	Elite Hvbrid Portfolio III <i>Market Index (60% Equity, 40% Fixed)</i>	40.68% 37.07%	8.93% 11.20%	9.18% 10.74%	7.11% 8.90%
	Elite Hvbrid Portfolio IV <i>Market Index (80% Equity, 20% Fixed)</i>	60.46% 52.61%	10.15% 13.11%	11.09% 13.22%	8.41% 10.56%
	Elite Hvbrid Portfolio V <i>Market Index (100% Equity, 0% Fixed)</i>	72.61% 64.94%	11.18% 14.12%	12.57% 14.98%	9.26% 11.65%
	Elite Active Portfolio I <i>Market Index (20% Equity, 80% Fixed)</i>	13.32% 11.34%	4.64% 5.67%	4.89% 5.33%	3.74% 5.33%
	Elite Active Portfolio II <i>Market Index (35% Equity, 65% Fixed)</i>	21.70% 22.98%	6.22% 9.21%	6.52% 8.25%	5.14% 7.23%
	Elite Active Portfolio III <i>Market Index (60% Equity, 40% Fixed)</i>	38.65% 37.07%	8.37% 11.20%	8.97% 10.74%	6.52% 8.90%
	Elite Active Portfolio IV <i>Market Index (80% Equity, 20% Fixed)</i>	58.13% 52.61%	10.09% 13.11%	11.21% 13.22%	7.88% 10.56%
	Elite Active Portfolio V <i>Market Index (100% Equity, 0% Fixed)</i>	69.02% 64.94%	11.32% 14.12%	12.71% 14.98%	8.67% 11.65%
	Strateest- CLS Conservative Portfolio <i>Market Index (30% Equity, 70% Fixed)</i>	16.12% 17.17%	4.73% 8.09%	4.01% 6.97%	2.89% 6.28%
	Strateest- CLS Moderate-Conservative Portfolio <i>Market Index (50% Equity, 50% Fixed)</i>	26.93% 29.81%	6.15% 10.17%	6.17% 9.47%	4.03% 8.04%
	Strateest- CLS Moderate Portfolio <i>Market Index (70% Equity, 30% Fixed)</i>	38.30% 44.66%	7.65% 12.18%	8.64% 11.99%	5.48% 9.74%
	Strateest- CLS Moderate Aggressive Portfolio <i>Market Index (80% Equity, 20% Fixed)</i>	38.30% 52.61%	7.65% 13.11%	8.64% 13.22%	5.48% 10.56%
	Strateest- CLS Aggressive Portfolio <i>Market Index (90% Equity, 10% Fixed)</i>	52.99% 58.68%	9.57% 13.63%	11.13% 14.11%	6.95% 11.12%
	Strateest- Dimensional Conservative Portfolio <i>Market Index (30% Equity, 70% Fixed)</i>	12.18% 17.17%	3.09% 8.09%	2.89% 6.97%	N/A 6.28%
	Strateest- Dimensional Moderate Conservative Portfolio <i>Market Index (50% Equity, 50% Fixed)</i>	24.27% 29.81%	4.59% 10.17%	5.00% 9.47%	N/A 8.04%
	Strateest- Dimensional Moderate Portfolio <i>Market Index (60% Equity, 40% Fixed)</i>	34.60% 37.07%	5.92% 11.20%	6.77% 10.74%	N/A 8.90%
	Strateest- Dimensional Moderate Aggressive Portfolio <i>Market Index (80% Equity, 20% Fixed)</i>	48.62% 52.61%	7.03% 13.11%	8.62% 13.22%	N/A 10.56%
	Strateest- Dimensional Aggressive Portfolio <i>Market Index (100% Equity, 0% Fixed)</i>	63.80% 64.94%	8.36% 14.12%	10.62% 14.98%	N/A 11.65%
	Strateest- Russell Conservative Portfolio <i>Market Index (20% Equity, 80% Fixed)</i>	13.68% 11.34%	3.55% 6.94%	3.20% 5.67%	2.43% 5.33%
	Strateest- Russell Moderate Portfolio <i>Market Index (35% Equity, 65% Fixed)</i>	24.35% 22.98%	4.80% 9.21%	4.99% 8.25%	3.53% 7.23%
	Strateest- Russell Balanced Portfolio <i>Market Index (55% Equity, 45% Fixed)</i>	35.61% 37.07%	5.90% 11.20%	6.65% 10.74%	4.59% 8.90%
	Strateest- Russell Growth Portfolio <i>Market Index (80% Equity, 20% Fixed)</i>	45.67% 52.61%	6.85% 13.11%	8.35% 13.22%	5.24% 10.56%
	Strateest- Russell Equity Growth Portfolio <i>Market Index (95% Equity, 5% Fixed)</i>	55.33% 64.94%	7.69% 14.12%	9.80% 14.98%	6.10% 11.65%

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<b>Core Providers</b>	<b>*Managed Mutual Fund Portfolios and/or Investment Advisory Services<sup>3</sup></b>				
Lincoln Investment <sup>3</sup>	Clark Capital Management Group Global Risk Managed - Conservative <i>Market Index (Global Equity 20%/Domestic Bonds 80%)</i>	23.64% 11.34%	N/A 6.94%	N/A 5.67%	N/A 5.33%
	Clark Capital Management Group Global Risk Managed - Moderate <i>Market Index (Global Equity 60%/Domestic Bonds 40%)</i>	35.80% 37.07%	N/A 11.20%	N/A 10.74%	N/A 8.90%
	Clark Capital Management Group Global Risk Managed - Growth <i>Market Index (Global Equity 100%)</i>	48.89% 64.94%	N/A 14.12%	N/A 14.98%	N/A 11.65%
	Clark Capital Management Group Guardian Bond <i>Market Index ( 0% Equity, 100% Fixed)</i>	16.01% 0.07%	5.51% 0.35%	6.01% 0.92%	4.73% 1.74%
	Clark Capital Management Group Multi Strategy 25-75 <i>Market Index (25% Equity, 75% Fixed)</i>	25.17% 17.17%	8.32% 8.09%	N/A 6.97%	N/A 6.28%
	Clark Capital Management Group Multi Strategy 50-50 <i>Market Index (50% Equity, 50% Fixed)</i>	38.26% 29.81%	11.61% 10.17%	N/A 9.47%	N/A 8.04%
	Clark Capital Management Group Multi Strategy 75-25 <i>Market Index (75% Equity, 25% Fixed)</i>	52.98% 52.61%	14.99% 13.11%	14.39% 13.22%	10.15% 10.56%
	Clark Capital Management Group Style Preferred <i>Market Index (100% Equity, 0% Fixed)</i>	66.42% 64.94%	17.41% 14.12%	16.71% 14.98%	11.56% 11.65%
	Adaptive Intelligence Model (AIM) Active - Conservative Income <i>Market Index (20% Equity, 80% Fixed)</i>	19.10% 11.34%	N/A 6.94%	N/A 5.67%	N/A 5.33%
	Adaptive Intelligence Model (AIM) Active - Conservative Growth <i>Market Index (40% Equity, 60% Fixed)</i>	26.96% 22.98%	N/A 9.21%	N/A 8.25%	N/A 7.23%
	Adaptive Intelligence Model (AIM) Active - Balanced <i>Market Index (60% Equity, 40% Fixed)</i>	35.57% 37.07%	N/A 11.20%	N/A 10.74%	N/A 8.90%
	Adaptive Intelligence Model (AIM) Active - Total Return <i>Market Index (80% Equity, 20% Fixed)</i>	49.12% 52.61%	N/A 13.11%	N/A 13.22%	N/A 10.56%
	Adaptive Intelligence Model (AIM) Active - Appreciation <i>Market Index (100% Equity, 0% Fixed)</i>	53.74% 64.94%	N/A 14.12%	N/A 14.98%	N/A 11.65%
	Adaptive Intelligence Model (AIM) Active - Growth <i>Market Index (100% Equity, 0% Fixed)</i>	56.89% 64.94%	N/A 14.12%	N/A 14.98%	N/A 11.65%
	JP Morean Global Multi-Asset - Conservative <i>Market Index (20% Equity, 80% Fixed)</i>	13.38% 11.34%	5.21% 6.94%	4.70% 5.67%	N/A 5.33%
	JP Morgan Global Multi-Asset - Moderate Conservative <i>Market Index (40% Equity, 60% Fixed)</i>	25.38% 22.98%	6.98% 9.21%	6.90% 8.25%	N/A 7.23%
	JP Morgan Global Multi-Asset - Moderate <i>Market Index (60% Equity, 40% Fixed)</i>	37.28% 37.07%	8.67% 11.20%	9.06% 10.74%	N/A 8.90%
	JP Morgan Global Multi-Asset - Moderate Growth <i>Market Index (80% Equity, 20% Fixed)</i>	46.89% 52.61%	9.86% 13.11%	10.60% 13.22%	N/A 10.56%
	JP Morgan Global Multi-Asset - Growth <i>Market Index (100% Equity, 0% Fixed)</i>	54.77% 64.94%	10.60% 14.12%	11.81% 14.98%	N/A 11.65%

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<b>*Annuities<sup>8</sup></b>						
<b>Variable Annuity Performance as of 3/31/2021</b>						
MEA Financial Services <sup>2,4</sup> <i>(See additional footnotes section-MEA)</i>	Risk Level	Years To / In Retirement	Time Horizon			
	Conservative	Years To Retirement	16+	43.39%	11.08%	10.92%
			15-11	30.78%	9.24%	8.76%
			10-6	20.37%	7.24%	6.73%
			5-0	14.49%	6.09%	5.50%
	Moderate	Years To Retirement	16+	53.94%	12.19%	12.41%
			15-11	39.61%	10.57%	10.32%
			10-6	30.78%	9.24%	8.76%
			5-0	24.18%	7.93%	7.46%
	Aggressive	Years To Retirement	16+	65.91%	13.23%	13.89%
			15-11	50.79%	11.87%	11.95%
			10-6	39.61%	10.57%	10.32%
5-0			32.54%	9.57%	9.12%	
PlanMember	AXA Equitable EQUI-VEST Series 201 Variable Annuity <sup>5</sup>	-1.46% to 105.04%	-0.29% to 25.05%	-0.53% to 25.66%	-0.87% to 17.20%	
AIG Retirement Services	Portfolio Director Variable Annuity <sup>6</sup>	48.22%	10.50%	10.97%	8.52%	
<b>Fixed Annuity Guaranteed Interest Payment as of 3/31/2021</b>						
MEA Financial Services	Guaranteed Income Fund	2.99%	3.00%	3.00%	3.00%	
GLP & Associates	VOYA QuintaFlex II (Returns do not include a 1% premium bonus on deposits 1st year)	1.50%	1.00%	1.00%	N/A	
	NLG Paramount 5 Fixed EIA** (S&P Ending Index Account)* returns do not include 5% bonus on all deposits in the first 7 years	1.51%	1.92%	1.66%	N/A	
	NLG Marquee 8 Fixed EIA*** (S&P Index Option 1) * 8% bonus on all deposits -Single premium	1.82%	2.45%	2.10%	N/A	
	NLG FIT Secure Growth Fixed EIA*** (S&P Index Option)	3.69%	N/A	N/A	N/A	
	NLG FIT Secure Growth Fixed EIA*** (Barclays Low Vol. 5 Option)	3.28%	N/A	N/A	N/A	
	NLG FIT Secure Growth Fixed EIA*** (BAML GPA Index Option)	4.50%	N/A	N/A	N/A	
	NLG FIT Rewards Growth Fixed EIA*** (S&P Index Option) * returns do not include 5% bonus on all deposits in the first 8 years	3.12%	N/A	N/A	N/A	
	NLG FIT Rewards Growth Fixed EIA*** (Barclays Low Vol 5 Option) * returns do not include 5% bonus on all deposits in the first 8 years	2.53%	N/A	N/A	N/A	
	NLG FIT Rewards Growth Fixed EIA*** (BAML GPA Index Option) * returns do not include 5% bonus on all deposits in the first 8 years	3.75%	N/A	N/A	N/A	
PlanMember	AXA EQUI-VEST 201	1.00%	N/A	N/A	N/A	
	Standard Stable Asset Fund III	1.75%	N/A	N/A	N/A	
AIG Retirement Services	Portfolio Director Fixed Annuity <sup>9</sup>	1.40%	1.82%	1.51%	1.66%	
<b>*Mutual Fund Platforms - Returns as of 3/31/2021.<sup>10,11</sup> May not be suitable for all participants</b>						
Midwest Capital Advisors	MCA Mutual Fund Platform	n/a				
MEA Financial Services <i>(See additional footnotes section-MEA)</i>	Plan 7000 Mutual Fund Program	n/a				
GLP & Associates <sup>12</sup> <i>(See additional footnotes section-GLP)</i>	GLP RAMP Mutual Fund Program	47.02%	10.96%	11.57%	9.13%	
PlanMember	PlanMember Retirement Select-Please see the website link provided for direction to individual mutual fund performance	<a href="http://www.planmember.com/programinfo">www.planmember.com/programinfo</a>				
	PlanMember Participant Choice -Please see the website link provided for direction to individual mutual fund performance					
Lincoln Investment	Lincoln Investment's Retirement Solutions (RS)	52.01%	15.27%	15.68%	10.97%	
AIG Retirement Services	Profile Mutual Funds and Fixed Account <sup>9</sup>	54.80%	11.61%	12.33%	9.16%	

\*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.

The mutual fund platforms area displays the largest (by participants dollars invested) mutual funds simply to indicate where each Investment Provider has the most invested dollars for MRIC participants.

Participants should make every effort to make sure the investments they select are suitable for their unique needs.

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.

## 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 with no subsequent additions or withdrawals. 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.** 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 3.** Lincoln Investment's Asset Management Composite Performance for the Managed Mutual Fund Portfolios uses an asset weighted composite and time weighted rate of return to present performance results net of fees (see Fees & Expenses for more information). Each composite aggregates all client portfolios whose assets are managed under a particular strategy and reflects the aggregated performance across all underlying managed assets. Returns are calculated based on daily valuation and reflect the reinvestment of all dividends and/or distributions paid by the funds held in the portfolio during the selected time period. Returns should not be used exclusively when deciding upon an advisory investment strategy. The investment decisions reflect the impact of material economic and market factors. 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. All investments involve the risk of potential investment losses as well as the potential for investment gains. The investment return and principal value of an investment will fluctuate, and an investor's shares, when redeemed, may be worth more or less than their original cost. Past performance is no guarantee of future results. Performance is presented net of: Advisor and Asset Management fees. Performance does not include the deduction of Custodial fees, loan administration fees or other account related charges. The Advisory fees is comprised of a 0.30% annual Managed Portfolio Mutual Fund Portfolio fee plus a Financial Advisor's fee not to exceed 1.55% in total annually. Clients may incur additional fund expenses, such as, 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 assumes the reinvestment of dividends. Performance for the funds shown under the Mutual Fund Platform offering are fund performance as provided by Morningstar. This performance is not net of Custodial Fees. Clients may incur additional fund expenses such as, mutual fund short-term trading redemption fees. Fees and cost impact the overall performance of your account.

**Note 4.** 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 5.** 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 6.** Valic Portfolio Director Annuity is equally weighted net performance based on allocation of all available investment funds.

**Note 7.** 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 8.** Participants invested in an Annuity platform are advised to consider the benefits of constructing a well-diversified portfolio 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 9.** Fixed performance based on a lump sum deposit made at the beginning of the period. Actual performance may vary as performance provided is based on declared rates and does not take into account guaranteed interest rates.

**Note 10.** 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 11.** Mutual Fund Platforms - Returns represent an equally weighted returns of the Investment Provider's Mutual Fund Platform, based on individual Mutual Fund performance as of 3/31/2021.

**Note 12.** See Additional Footnote Section -GLP located at the back of the Report Card

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## 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 09/30/2010 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 3/31/2021. 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 © 2021 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

### GoalMaker® Disclosures-Plan 7000-First Quarter 2021

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2. Performance displayed for periods beginning earlier than the "Inception Date" is based on the historical returns of the oldest share class of the fund, adjusted to reflect the fees and expenses of this share class. "Since Inception" performance when shown is based on the actual performance of this share class.

Fixed income investment (bond) funds are subject to interest rate risk; their value will decline as interest rates rise. Fund shares are not guaranteed by the U.S. Government. 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.

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

Past performance is not indicative of future performance and short periods of performance may be particularly unrepresentative of long-term performance. 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.

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. 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. Investors should carefully consider a fund's investment objectives, risks, charges and expenses before investing. The prospectus and (if available) summary prospectus contain complete information about the investment options available through your plan.

Please call 800-458-6333 for a free prospectus and (if available) a summary prospectus containing this and other information about our funds. You should read the prospectus and summary prospectus (if available) carefully before investing. For variable insurance products, please read and consider carefully both the contract and fund prospectuses, if applicable, carefully before investing. It is possible to lose money by investing in securities.

Securities products and services are offered through Prudential Investment Management Services LLC (PIMS), Newark, NJ, a Prudential Financial company. The Guaranteed Income Fund (GIF) is a group annuity product issued by Prudential Retirement Insurance and Annuity Company (PRIAC), Hartford, CT. Amounts contributed to the contract are deposited into 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. PRIAC obligations are not insured by the FDIC or any other federal government 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 plus the foregoing compensation if your plan has agreed to pay contract charges—which are sometimes paid with respect to plan/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 and other plan investment products exceeds the costs of servicing your plan, Prudential Retirement earns a profit; otherwise, there is a loss. Prudential Retirement's separate accounts are available under group variable annuity contracts issued by Prudential Retirement Insurance and Annuity Company (PRIAC), Hartford, CT.

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3. Effective 7/2/2009, the Janus Adviser Mid Cap Growth Fund merged into the Janus Enterprise Fund.

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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. Past performance is not indicative of future performance and short periods of performance may be particularly unrepresentative of long-term performance. 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.

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.

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For variable insurance products, please read and consider carefully both the contract and fund prospectuses, if applicable, carefully before investing. It is possible to lose money by investing in securities. The Guaranteed Interest Account is a group annuity product issued by The Prudential Insurance Company of America (PICA), Newark, NJ. Amounts contributed to the contract are deposited into 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.

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