404a-5 Plan & Investment Notice

THE TRUSTEES OF GREAT AMERICAN DINING 401(K) PROFIT SHARING PLAN & TRUST

As of September 17, 2024

This disclosure statement contains important information regarding your retirement plan that we, as Plan Sponsor, are required to provide under ERISA Reg. section 404a-5. You are receiving this disclosure because you are eligible to participate in the plan or you have the right to direct the investment of an account under the plan. In this document, you will find information about how the plan works, the expenses that may be charged, and information that will help you make informed decisions when selecting and managing the investment of your account.

General Plan Information

The following provides an explanation of how you may direct investments in the Plan and outlines the restrictions and policies that apply to the investment options available under your Plan:

HOW TO PROVIDE YOUR INVESTMENT INSTRUCTIONS

You can direct your Plan investments using any of the following:

- Enrollment form
- Investment change form
- Participant website at myplan.johnhancock.com
- Participant services toll-free line at 800-395-1113 or 800-363-0530 for Spanish

You may direct the investment of the funds held in your plan account to any of the investment options outlined in the attached Investment Comparative Chart.

TIMELINES REGARDING YOUR INVESTMENT INSTRUCTIONS

Investment Instructions:

- Can be given using the options outlined above.
- Can be given at any time unless you are provided an addendum that states restrictions on the times at which you may provide investment instructions.
- Are generally processed on the same business day, provided they are received by John Hancock before 4 p.m. EST (or before the New York Stock Exchange closes, if earlier). If received on or after 4 p.m. EST, they will be processed the next business day.

SHORT-TERM TRADING POLICY

Changes to your investments under your qualified retirement plan account are subject to the following short-term trading guidelines of John Hancock and may be cancelled if not within these guidelines:

- Investment exchanges can be made up to a maximum of two exchanges per calendar month.
- In the event that there may be extreme market or personal circumstances requiring you to make an additional change, you may move 100% of your assets to the Money Market Fund after the exchange limit has been reached; no subsequent exchanges may be made for 30 days. Once the 30-day hold has expired, you can then trade again in accordance with the above guideline.
- At the request of the fund company of an underlying fund, and as outlined in their prospectus, the following additional restrictions may be imposed on your account, including but not limited to:
  - Applying redemption fees and/or trade restrictions which may be more restrictive than the above guidelines,
  - Restricting the number of exchanges made during a defined period,
  - Restricting the dollar amount of exchanges,
  - Restricting the method used to submit exchanges (i.e. requiring exchange requests to be submitted in writing via U.S. mail),
  - Restricting exchanges into and out of certain investment options.

REDEMPTION FEES

An underlying mutual fund may apply a redemption fee or other fee for certain investment transfers.

- This fee is deducted from your account.
- For a list of the funds that have redemption fees, refer to the Investment Comparative Chart or go to the investment options tab at myplan.johnhancock.com for the most recent listing.

Fee Type	Amount	Special Notes
Disability Withdrawal	$50.00	
Withdrawal of Employee Rollover Money	$50.00	
Withdrawal of Excess Annual Additions	$50.00	
Withdrawal of Excess Contributions	$50.00	
Withdrawal of Excess Deferrals	$50.00	
Hardship Withdrawal	$50.00	
Withdrawal of In-Plan Roth Rollover Money	$50.00	
In-Service Withdrawal (Age 59 1/2)	$50.00	
Pre-Retirement Withdrawal	$50.00	
Required Minimum Distribution	$50.00	
Qualified Domestic Relations Order Withdrawal	$50.00	plus reasonable administrative fees
Retirement Withdrawal	$50.00	
Termination of Employment Withdrawal	$50.00	

This material is for information purposes only. John Hancock USA does not provide investment, tax, plan design or legal advice. Please consult your own independent advisor as to any investment, tax, plan design-related or legal statements made herein.

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VARIABLE RETURN INVESTMENTS*

The table below focuses on the performance of investment options that do not have a fixed or stated rate of return.

	Name/Type of Option	Return YTD as of 08/31/2024	Average Annual Total Return as of 12/31/2023				Benchmark YTD as of 08/31/2024	Benchmark[1] Return as of 12/31/2023				Total Annual Operating Expenses as of 08/31/2024		Shareholder-Type Fees
			1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per $1,000	
	EQUITY FUNDS													
AG	American Funds The Growth Fund of America (GFA)[38,154,243] Large Cap Growth http://www.viewjhfunds.com/usa/C00/gfaa/index.html	19.58%	37.65%	15.27%	**12.20%**	**10.93%**	19.52%	26.28%	15.68%	12.03%	9.26%	0.29%	$2.90	N/A
								S&P 500						
AG	§ Blue Chip Growth Fund (BCF)[13,128,153] Large Cap Growth http://www.viewjhfunds.com/usa/C00/bcfa/index.html	25.24%	49.90%	13.96%	**12.83%**	**10.05%**	19.52%	26.28%	15.68%	12.03%	10.15%	0.52%	$5.20	N/A
								S&P 500						
AG	§ Capital Appreciation Fund (CPA)[12,13,128] Large Cap Growth http://www.viewjhfunds.com/usa/C00/cpaa/index.html	21.12%	53.53%	18.56%	**14.62%**	**8.75%**	21.11%	42.67%	19.49%	14.86%	8.13%	0.50%	$5.00	N/A
								Russell 1000 Growth						
AG	Fidelity Contra Fund (CON) Large Cap Growth http://www.viewjhfunds.com/usa/C00/cona/index.html	28.84%	39.68%	16.75%	**13.11%**	**13.35%**	19.52%	26.28%	15.68%	12.03%	11.66%	0.14%	$1.40	N/A
								S&P 500						
AG	§ Fundamental All Cap Core Fund (QAC)[13,38,91,128] Large Cap Growth http://www.viewjhfunds.com/usa/C00/qaca/index.html	18.51%	35.81%	18.78%	**12.77%**	**11.35%**	18.18%	25.95%	15.16%	11.47%	10.46%	0.46%	$4.60	N/A
								Russell 3000						
AG	Vanguard Growth Index Fund (LGI)[98] Large Cap Growth http://www.viewjhfunds.com/usa/C00/lgia/index.html	21.13%	46.77%	19.16%	**13.97%**	**10.70%**	21.16%	46.86%	19.21%	14.01%	N/A	0.05%	$0.50	N/A
								CRSP US Large Cap Growth						
AG	§ JPMorgan Mid Cap Value Fund (MID)[12,71,128] Mid Cap Value http://www.viewjhfunds.com/usa/C00/mida/index.html	13.35%	11.40%	11.19%	**8.25%**	**11.59%**	12.95%	12.71%	11.15%	8.26%	9.25%	0.65%	$6.50	N/A
								Russell Mid Cap Value						
AG	Vanguard Mid-Cap Value ETF (VOE)[118,119,139] Mid Cap Value http://www.viewjhfunds.com/usa/C00/voea/index.html	14.46%	9.74%	11.23%	**8.27%**	**8.35%**	14.60%	9.78%	11.33%	8.52%	8.44%	0.13%	$1.30	N/A
								CRSP US Mid Cap Value						
AG	§ Mid Cap Index Fund (MCI)[13,91,128,183] Mid Cap Blend http://www.viewjhfunds.com/usa/C00/mcia/index.html	12.11%	16.35%	12.53%	**9.22%**	**9.30%**	12.24%	16.43%	12.61%	9.27%	9.19%	0.16%	$1.60	N/A
								S&P MidCap 400						

NOTE: The Fund Code can be found in brackets beside the Fund name.

Name/Type of Option	Return YTD as of 08/31/2024	Average Annual Total Return as of 12/31/2023				Benchmark YTD as of 08/31/2024	Benchmark[1] Return as of 12/31/2023				Total Annual Operating Expenses as of 08/31/2024		Shareholder-Type Fees
		1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per $1,000	
AG Vanguard Small Cap Growth Index Fund (VSG)[120] Small Cap Growth http://www.viewjhfunds.com/usa/C00/vsga/index.html	8.48%	21.41%	10.54%	**7.86%**	**8.66%**	8.45%	21.28%	10.51%	7.82%	N/A	0.07%	$0.70	N/A
							CRSP US Small Cap Growth						
AG American Funds SMALLCAP World Fund (ASW)[37,185,194,243] International/Global Growth http://www.viewjhfunds.com/usa/C00/aswa/index.html	5.25%	19.31%	10.96%	**8.04%**	**9.74%**	8.96%	16.83%	9.85%	6.66%	N/A	0.66%	$6.60	N/A
							MSCI All Country World Small Cap						
G § Fundamental Large Cap Value Fund (EQI)[13,102,128] Large Cap Value http://www.viewjhfunds.com/usa/C00/eqia/index.html	18.55%	23.82%	18.03%	**10.68%**	**9.55%**	15.08%	11.46%	10.90%	8.39%	8.27%	0.48%	$4.80	N/A
							Russell 1000 Value						
G John Hancock Disciplined Value Fund (DVA)[13,87,130,255] Large Cap Value http://www.viewjhfunds.com/usa/C00/dvaa/index.html	16.04%	14.18%	12.50%	**9.15%**	**12.73%**	15.08%	11.46%	10.90%	8.39%	8.34%	0.46%	$4.60	N/A
							Russell 1000 Value						
G T. Rowe Price Equity Income Fund (D&G)[130] Large Cap Value http://www.viewjhfunds.com/usa/C00/d_ga/index.html	14.62%	9.81%	11.49%	**8.14%**	**10.67%**	15.08%	11.46%	10.90%	8.39%	10.46%	0.53%	$5.30	N/A
							Russell 1000 Value						
G Vanguard Value Index Fund (LVI)[98] Large Cap Value http://www.viewjhfunds.com/usa/C00/lvia/index.html	17.14%	9.24%	11.73%	**9.72%**	**9.57%**	17.16%	9.17%	11.73%	9.74%	8.31%	0.05%	$0.50	N/A
							CRSP US Large Cap Value						
G § 500 Index Fund (IND)[13,76,91,110,128,187] Large Cap Blend http://www.viewjhfunds.com/usa/C00/inda/index.html	19.47%	26.21%	15.63%	**11.99%**	**10.00%**	19.52%	26.28%	15.68%	12.03%	10.12%	0.05%	$0.50	N/A
							S&P 500						
G American Funds The Investment Company of America (ICA)[38,160,243] Large Cap Blend http://www.viewjhfunds.com/usa/C00/icaa/index.html	19.53%	28.91%	14.47%	**10.94%**	**11.95%**	19.52%	26.28%	15.68%	12.03%	N/A	0.26%	$2.60	N/A
							S&P 500						
G American Funds Washington Mutual Investors Fund (WMI)[38,194,240,243] Large Cap Blend http://www.viewjhfunds.com/usa/C00/wmia/index.html	17.47%	17.59%	13.63%	**10.93%**	**9.66%**	19.52%	26.28%	15.68%	12.03%	N/A	0.26%	$2.60	N/A
							S&P 500						

NOTE: The Fund Code can be found in brackets beside the Fund name.

Name/Type of Option	Return YTD as of 08/31/2024	Average Annual Total Return as of 12/31/2023				Benchmark YTD as of 08/31/2024	Benchmark[1] Return as of 12/31/2023				Total Annual Operating Expenses as of 08/31/2024		Shareholder-Type Fees
		1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per $1,000	
American Funds New Perspective Fund (ANP)[37,243] International/Global Growth http://www.viewjhfunds.com/usa/C00/anpa/index.html	15.85%	25.01%	13.91%	**10.10%**	**12.37%**	15.96%	22.20%	11.71%	7.92%	N/A	0.42%	$4.20	N/A
							MSCI All Country World						
Invesco Global Fund (WWF)[29,128,130,194,212,213,225] International/Global Growth http://www.viewjhfunds.com/usa/C00/wwfa/index.html	16.35%	34.68%	12.53%	**8.75%**	**11.78%**	15.96%	22.20%	11.71%	7.92%	N/A	0.58%	$5.80	N/A
							MSCI All Country World						
Invesco Oppenheimer International Growth Fund (OIG)[3,212,213] International/Global Growth http://www.viewjhfunds.com/usa/C00/oiga/index.html	8.97%	21.32%	9.30%	**4.30%**	**6.51%**	11.21%	15.61%	7.08%	3.82%	4.59%	0.61%	$6.10	N/A
							MSCI All Country World ex U.S.						
John Hancock International Growth Fund (IGR)[13,255] International/Global Growth http://www.viewjhfunds.com/usa/C00/igra/index.html	14.50%	13.36%	7.86%	**6.50%**	**5.96%**	11.23%	14.03%	7.48%	4.54%	6.08%	0.59%	$5.90	N/A
							MSCI All Country World ex US Growth						
BOND FUNDS													
§ Strategic Income Opportunities Fund (SIM)[13,39,91,128,209] Medium Quality Short Term Fixed Income http://www.viewjhfunds.com/usa/C00/sima/index.html	3.54%	7.69%	3.66%	**3.28%**	**5.51%**	3.06%	5.52%	1.10%	1.80%	3.27%	0.49%	$4.90	N/A
							Bloomberg Barclays US Aggregate Bond						
§ High Yield Fund (HYF)[13,45,128,228] Low Quality Short Term Fixed Income http://www.viewjhfunds.com/usa/C00/hyfa/index.html	7.02%	13.25%	5.25%	**3.89%**	**5.62%**	6.28%	13.44%	5.35%	4.59%	6.42%	0.51%	$5.10	N/A
							Bloomberg Barclays U.S. High Yield 2% Issuer Cap						
American Funds U.S. Government Securities Fund (AGS)[37,154,194,243] High Quality Intermediate Term Fixed Income http://www.viewjhfunds.com/usa/C00/agsa/index.html	3.00%	3.19%	1.26%	**1.73%**	**5.16%**	2.85%	4.45%	0.44%	1.32%	3.08%	0.26%	$2.60	N/A
							Bloomberg Barclays U.S. Govt/Mortgage						
PIMCO Real Return Fund (PRR)[38,124,128,209] High Quality Intermediate Term Fixed Income http://www.viewjhfunds.com/usa/C00/prra/index.html	4.10%	3.75%	3.29%	**2.38%**	**4.95%**	3.30%	3.89%	3.15%	2.42%	4.65%	0.50%	$5.00	N/A
							Bloomberg Barclays U.S. Treasury U.S. TIPS						
§ Total Bond Market Fund (BIF)[13,72,91,110,128,162,187] High Quality Intermediate Term Fixed Income http://www.viewjhfunds.com/usa/C00/bifa/index.html	3.16%	5.59%	0.99%	**1.78%**	**3.19%**	3.06%	5.52%	1.10%	1.80%	3.15%	0.07%	$0.70	N/A
							Bloomberg Barclays US Aggregate Bond						

NOTE: The Fund Code can be found in brackets beside the Fund name.

Name/Type of Option	Return YTD as of 08/31/2024	Average Annual Total Return as of 12/31/2023				Benchmark YTD as of 08/31/2024	Benchmark[1] Return as of 12/31/2023				Total Annual Operating Expenses as of 08/31/2024		Shareholder-Type Fees
		1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per $1,000	
TD	[5] John Hancock Multimanager 2060 Lifetime Portfolio (LXL)[13,114,128,157,179,209] Target Date http://www.viewjhfunds.com/usa/C00/lxla/index.html	14.51%	18.95%	10.96%	N/A	**9.59%**	14.01%	19.73%	11.03%	8.04%	9.60%	0.43%	$4.30	N/A
							S&P Target Date 2060						
TD	[5] John Hancock Multimanager 2055 Lifetime Portfolio (LXK)[13,114,126,128,179,209] Target Date http://www.viewjhfunds.com/usa/C00/lxka/index.html	14.43%	18.89%	10.94%	N/A	**8.04%**	13.98%	19.61%	10.98%	7.98%	8.17%	0.44%	$4.40	N/A
							S&P Target Date 2055						
TD	[5] John Hancock Multimanager 2050 Lifetime Portfolio (LXJ)[13,97,114,128,179,209] Target Date http://www.viewjhfunds.com/usa/C00/lxja/index.html	14.44%	18.90%	10.92%	**7.90%**	**8.26%**	13.90%	19.58%	10.91%	7.92%	8.31%	0.45%	$4.50	N/A
							S&P Target Date 2050						
TD	[5] John Hancock Multimanager 2045 Lifetime Portfolio (LXI)[13,114,128,179,209] Target Date http://www.viewjhfunds.com/usa/C00/lxia/index.html	14.09%	18.52%	10.87%	**7.88%**	**7.13%**	13.46%	19.13%	10.68%	7.75%	6.74%	0.43%	$4.30	N/A
							S&P Target Date 2045						
TD	[5] John Hancock Multimanager 2040 Lifetime Portfolio (LXH)[13,114,128,179,209] Target Date http://www.viewjhfunds.com/usa/C00/lxha/index.html	13.05%	17.39%	10.45%	**7.68%**	**7.01%**	12.71%	18.16%	10.21%	7.48%	6.61%	0.43%	$4.30	N/A
							S&P Target Date 2040						
TD	[5] John Hancock Multimanager 2035 Lifetime Portfolio (LXG)[13,114,128,179,209] Target Date http://www.viewjhfunds.com/usa/C00/lxga/index.html	11.91%	16.22%	9.69%	**7.24%**	**6.76%**	11.49%	16.63%	9.44%	7.03%	6.33%	0.44%	$4.40	N/A
							S&P Target Date 2035						
TD	[5] John Hancock Multimanager 2030 Lifetime Portfolio (LXF)[13,114,128,179,209] Target Date http://www.viewjhfunds.com/usa/C00/lxfa/index.html	10.60%	14.55%	8.89%	**6.79%**	**6.38%**	10.12%	14.79%	8.42%	6.44%	5.97%	0.42%	$4.20	N/A
							S&P Target Date 2030						
TD	[5] John Hancock Multimanager 2025 Lifetime Portfolio (LXE)[13,114,128,179,209] Target Date http://www.viewjhfunds.com/usa/C00/lxea/index.html	9.08%	13.02%	8.06%	**6.27%**	**6.05%**	8.84%	12.99%	7.41%	5.85%	5.62%	0.41%	$4.10	N/A
							S&P Target Date 2025						

NOTE: The Fund Code can be found in brackets beside the Fund name.

	Name/Type of Option	Return YTD as of 08/31/2024	Average Annual Total Return as of 12/31/2023				Benchmark YTD as of 08/31/2024	Benchmark[1] Return as of 12/31/2023				Total Annual Operating Expenses as of 08/31/2024		Shareholder-Type Fees
			1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per $1,000	
AG	American Funds New World Fund (ANW)[37,185,200,204,243] Specialty http://www.viewjhfunds.com/usa/C00/anwa/index.html	9.79%	16.22%	8.93%	**5.52%**	**7.87%**	15.96%	22.20%	11.71%	7.92%	N/A	0.57%	$5.70	N/A
								MSCI All Country World						
AG	§ DFA Emerging Markets Value Fund (DEM)[128] Specialty http://www.viewjhfunds.com/usa/C00/dema/index.html	9.87%	16.49%	5.66%	**3.74%**	**9.54%**	9.54%	9.82%	3.68%	2.66%	N/A	0.44%	$4.40	N/A
								MSCI Emerging Markets						
AG	Invesco Developing Markets Fund (DMK)[128,212,213,225] Specialty http://www.viewjhfunds.com/usa/C00/dmka/index.html	3.88%	11.67%	2.77%	**1.99%**	**10.05%**	9.54%	9.82%	3.68%	2.66%	N/A	0.76%	$7.60	N/A
								MSCI Emerging Markets						
AG	§ Financial Industries Fund (FSF)[12,13,91,128] Sector http://www.viewjhfunds.com/usa/C00/fsfa/index.html	19.68%	5.54%	10.09%	**7.51%**	**6.10%**	19.52%	26.28%	15.68%	12.03%	8.15%	0.64%	$6.40	N/A
								S&P 500						
AG	§ Real Estate Securities Fund (REF)[13,128,193,231] Sector http://www.viewjhfunds.com/usa/C00/refa/index.html	13.18%	13.26%	8.05%	**8.40%**	**9.87%**	11.96%	13.95%	6.12%	7.00%	8.27%	0.55%	$5.50	N/A
								DJ US Select REIT						
AG	§ Science & Technology Fund (STF)[13,91,128,247] Sector http://www.viewjhfunds.com/usa/C00/stfa/index.html	22.83%	55.14%	19.06%	**16.21%**	**9.50%**	19.52%	26.28%	15.68%	12.03%	9.14%	0.74%	$7.40	N/A
								S&P 500						
AG	Sprott Gold Equity Fund (TGF)[118,128,218,219,234] Sector http://www.viewjhfunds.com/usa/C00/tgfa/index.html	27.14%	2.42%	7.35%	**3.18%**	**8.60%**	19.52%	26.28%	15.68%	12.03%	7.76%	0.99%	$9.90	N/A
								S&P 500						
AG	T. Rowe Price Health Sciences Fund (HLS)[12] Sector http://www.viewjhfunds.com/usa/C00/hlsa/index.html	16.70%	3.23%	11.66%	**11.71%**	**13.71%**	19.52%	26.28%	15.68%	12.03%	9.60%	0.65%	$6.50	N/A
								S&P 500						
AG	T. Rowe Price Science & Technology Fund (SCT)[220] Sector http://www.viewjhfunds.com/usa/C00/scta/index.html	24.64%	54.00%	17.60%	**14.91%**	**12.57%**	19.52%	26.28%	15.68%	12.03%	10.06%	0.66%	$6.60	N/A
								S&P 500						
AG	Vanguard Energy Fund (VEN)[34,120] Sector http://www.viewjhfunds.com/usa/C00/vena/index.html	14.27%	8.87%	6.19%	**0.37%**	**9.42%**	10.26%	5.94%	10.01%	2.89%	N/A	0.36%	$3.60	N/A
								MSCI ACWI/Energy						

NOTE: The Fund Code can be found in brackets beside the Fund name.

FIXED RETURN INVESTMENTS

The table below focuses on the performance as well as the fees and expenses of investment options that have a fixed or stated return. The table also shows the annual 'new money' rate for each Guaranteed Interest Account, the term or length of the option, and other information relevant to performance.

	Name/Type of Option	Return	Term	Other	Total Annual Operating Expenses as of 08/31/2024		Shareholder-Type Fees
					As a %	Per $1,000	
C	3-Year Guaranteed (3YC)[66,71,78,83,142,143,166,239] Three Year Guaranteed Interest Account http://www.viewjhfunds.com/usa/C00/giaa/index.html	3.55% as of 08/01/2024	3-year	"Return" shown represents the annual interest rates that is established on the first day of the month indicated. That interest rate is applied to all contributions made to the account in that month. John Hancock may adjust the rate of return prospectively, as each month, a new rate is declared and applied to contributions made that month. You may call 1-800-395-1113 to obtain the most recent rate. At the end of each reporting year, a "composite interest rate" is determined. The composite interest rate is a dollar-weighted average rate of all contributions to that Guaranteed Interest Account during that reporting year. A separate composite interest rate is calculated for each GIA term and each reporting year, if applicable. For example, separate composite interest rates would be calculated for deposits made to the 3-year and 10-year GIAs. Further, separate composite interest rates would be calculated for the 3-year GIAs from one reporting year to another. The GIA balance will continue to earn that reporting year's composite interest rate until the end of the guaranteed term. Participants with assets in a Guaranteed Interest Account can obtain more information on the composite interest rate that applies to their account by calling Participant Services at 1-800-395-1113 or viewing their most current Participant Statement.	N/A	N/A	Transfers between a Guaranteed Interest Account and other investment options (except for transfers between Guaranteed Interest Accounts) may be permitted (at book value) under the terms of your plan's contract with John Hancock. Some conditions apply, including limitations as to permitted transfer dates, noted on your quarterly statement, if applicable. Transfers that are initiated on dates other than those specified in the contract may be subject to a market value adjustment. Similarly, withdrawals taken from Guaranteed Interest Accounts prior to the end of the guarantee period, may be subject to a market value adjustment. Book value transfers are subject to an annual 20% book value transfer limit for each Guaranteed Interest Account balance. Transfers in excess of this limit are made at the lesser of book and market value.
C	5-Year Guaranteed (5YC)[66,71,78,83,142,143,166,239] Five Year Guaranteed Interest Account http://www.viewjhfunds.com/usa/C00/giaa/index.html	3.45% as of 08/01/2024	5-year		N/A	N/A	

Please visit www.ps.jhancockpensions.com/assets/pdfs/SPARK_Glossary.pdf for a glossary of investment terms relevant to the investment options under this plan.

NOTE: The Fund Code can be found in brackets beside the Fund name.

this sub-account may change effective on or about November 2, 2012 to more accurately reflect the name of the underlying fund.

[114]If John Hancock has been provided with your date of birth and no investment instructions at the time of enrollment, then, on the date of your enrollment, you will be default enrolled into a Target Date (Lifecycle Portfolio) based on your year of birth and a retirement age of 67, and subject to the Target Date then in existence.

[118]This sub-account was introduced November 8, 2013.

[119]The underlying fund expense ratio shown includes an annualized charge of 0.06% accrued daily, and deducted monthly out of the unitized version of the underlying fund provided by and traded through the trading platform of an unaffiliated third party.

[120]This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about November 8, 2013. Performance shown for periods prior to that date is based on the performance of the current share class.

[124]This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about May 3, 2014. Performance shown for periods prior to that date is based on the performance of the current share class.

[126]This sub-account was introduced May 3, 2014.

[128]The indicated separate account is operated by John Hancock Life Insurance Company (U.S.A.), which has claimed an exclusion from the definition of the term 'Commodity Pool Operator' under the Commodity Exchange Act and, therefore, is not subject to registration or regulation as a pool operator under such Act.

[130]This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about November 8, 2014. Performance shown for periods prior to that date is based on the performance of the old share class.

[138]This sub-account was recently introduced on May 8, 2015 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

[139]The returns of the sub-account may differ from the returns of the ETF in which the sub-account invests (referred to as 'tracking error'). Tracking error results from certain fees and transaction expenses incurred by the sub-account, from differences between the timing of purchases and redemptions of sub-account shares and corresponding transactions in the shares of the underlying ETF, and from the fact that the sub-account holds a small amount of cash (less than 1% of the value of the sub-account) in addition to shares of the ETF.

[142]This investment option is deemed a 'Competing' investment option with the Reliance Trust New York Life Anchor Account and may not be available if the Reliance Trust New York Life Anchor Account is selected. For further details, please refer to the Offering Statement and Declaration of Trust. Contact your John Hancock representative if you wish to obtain a copy.

[143]This investment option is deemed a 'Competing' investment option with the Federated Capital Preservation Fund and may not be available if the Federated Capital Preservation Fund is selected. For further details, please refer to the Offering Circular and Declaration of Trust. Contact your John Hancock representative if you wish to obtain a copy.

[148]This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about November 7, 2015. Performance shown for periods prior to that date is based on the performance of the old share class.

[153]Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 22, 2016. Please contact your John Hancock representative for more information.

[154]This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about June 11, 2016. Performance shown for periods prior to that date is based on the performance of the current share class.

[157]This sub-account was recently introduced on June 11, 2016 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

[158]Effective April 6, 2016, the underlying holdings of the Money Market Fund were modified in order to comply with the definition of a Government money market fund as set out by the SEC. That ruling takes effect October 14, 2016.

[159]This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective on or about November 4, 2016. Performance shown for periods prior to that date is based on the performance of the previous underlying portfolio.

[160]This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about November 4, 2016. Performance shown for periods prior to that date is based on the performance of the old share class.

[162]The underlying fund changed its sub-advisor on November 4, 2016 from Declaration Management & Research LLC/John Hancock Asset Management to John Hancock Management.

[165]This sub-account was recently introduced on November 4, 2016 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

[166]This investment option is deemed a 'Competing' investment option with the Reliance MetLife Stable Value Fund and may not be available if the Reliance MetLife Stable Value Fund is selected. For further details, please refer to the Offering Circular and Declaration of Trust. Contact your John Hancock representative if you wish to obtain a copy.

[172]Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 21, 2017. Please contact your John Hancock representative for more information.

[177]This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about May 6, 2017. Performance shown for periods prior to that date is based on the performance of the old share class.

[179]The underlying fund changed its name effective on or about February 1, 2017. Performance shown for periods prior to that date reflect the results under its former name. The name of this sub-account changed effective on or about May 6, 2017 to more accurately reflect the name of the underlying fund.

[183]Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 20, 2017. Please contact your John Hancock representative for more information.

[185]This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about November 3, 2017. Performance shown for periods prior to that date is based on the performance of the old share class.

[187]The underlying fund changed its name effective on or about November 3, 2017. Performance shown for periods prior to that date reflect the results under its former name.

[193]Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 20, 2018. Please contact your John Hancock representative for more information.

[194]This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about May 4, 2018. Performance shown for periods prior to that date is based on the performance of the old share class.

[200]This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about November 2, 2018. Performance shown for periods prior to that date is based on the performance of the old share class.

To obtain group annuity investment option Fund sheets and prospectuses for each sub-account's underlying investment vehicle call 1-800-395-1113. These documents contain complete details on investment objectives, risks, fees, charges and expenses as well as other information about the underlying investment vehicle, which should be carefully considered. Please read these documents carefully prior to investing.

This material is for information purposes only. John Hancock USA does not provide investment, tax, plan design or legal advice. Please consult your own independent advisor as to any investment, tax, plan design-related or legal statements made herein.

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NOT FDIC INSURED. MAY LOSE VALUE. NOT BANK GUARANTEED.

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GT-P19754 11/20 43612 GA1104201392098

GREAT AMERICAN DINING | Contract: 17222

updates to 408(b)(2) disclosure information

[illegible] as of [illegible]

Number of Funds Selected: 85

Class of Funds: Signature-0

Shown: Selected investment options

The following chart is a summary of investment information and indirect compensation that John Hancock receives from the underlying funds. The meaning of each of the terms used in the chart is described in the paragraphs below. For each Fund, the chart shows:

(1) "Underlying Fund Net Cost" - calculated as the underlying fund's expense ratio minus column (2)
(2) "Revenue From Underlying Fund (12b-1, STA, Other)" - the sum of columns (1) and (2) equals the underlying fund's expense ratio
(3) "Revenue From Sub-account"
(4) "Total Revenue Used Towards Plan Cost" - calculated as the sum of columns (2) and (3)
(5) "Expense Ratio" - calculated as the sum of columns (1) and (4) or, alternatively, the sum of columns (1), (2) and (3)

If a Fund is marked with a "•", the underlying fund has either waived a portion of, or capped, its fees. The Expense Ratio shown reflects the net expense ratio of the underlying fund after such expense waiver or cap. Please see the Fund Sheet for details, including gross expenses.

[illegible]

Fund code	Fund name	Investment Services (1) Underlying Fund Net Cost (%)	(2) Revenue From Underlying Fund (%) (12b-1, STA, Other)	+	Plan Services (3) Revenue From Sub-account (%)	=	(4) Total Revenue Used Towards Plan Cost (%)	(5) Expense Ratio (%)	Redemption Fee (%)[N20]
[illegible]									
L6A	• JH Multimanager 2065 Lifetime	0.43	0.20	+	-0.20	=	0.00	0.43	0.00
LXL	• JH Multimanager 2060 Lifetime	0.43	0.20	+	-0.20	=	0.00	0.43	0.00
LXK	• JH Multimanager 2055 Lifetime	0.44	0.20	+	-0.20	=	0.00	0.44	0.00
LXJ	• JH Multimanager 2050 Lifetime	0.45	0.20	+	-0.20	=	0.00	0.45	0.00
LXI	• JH Multimanager 2045 Lifetime	0.43	0.20	+	-0.20	=	0.00	0.43	0.00
LXH	• JH Multimanager 2040 Lifetime	0.43	0.20	+	-0.20	=	0.00	0.43	0.00
LXG	• JH Multimanager 2035 Lifetime	0.44	0.20	+	-0.20	=	0.00	0.44	0.00
LXF	• JH Multimanager 2030 Lifetime	0.42	0.20	+	-0.20	=	0.00	0.42	0.0
LXE	• JH Multimanager 2025 Lifetime	0.41	0.20	+	-0.20	=	0.00	0.41	0.0
LXD	• JH Multimanager 2020 Lifetime	0.39	0.20	+	-0.20	=	0.00	0.39	0.0
LXC	• JH Multimanager 2015 Lifetime	0.37	0.20	+	-0.20	=	0.00	0.37	0.0
LXB	• JH Multimanager 2010 Lifetime	0.35	0.20	+	-0.20	=	0.00	0.35	0.0
[illegible]									
LBA	JH Lifestyle Blend Aggressive	0.18	0.50	+	-0.50	=	0.00	0.18	0.0
LBG	JH Lifestyle Blend Growth	0.18	0.50	+	-0.50	=	0.00	0.18	0.0
LBB	JH Lifestyle Blend Balanced	0.19	0.50	+	-0.50	=	0.00	0.19	0.0
LBM	• JH Lifestyle Blend Moderate	0.20	0.50	+	-0.50	=	0.00	0.20	0.00
LBC	• JH Lifestyle Bln Conservative	0.21	0.50	+	-0.50	=	0.00	0.21	0.00
[illegible]									
HER	American Century Heritage	0.65	0.35	+	-0.35	=	0.00	0.65	0.00
ANW	American Funds New World Fund	0.57	0.00	+	0.00	=	0.00	0.57	0.00
ASW	American Funds SMALLCAP World	0.66	0.05	+	-0.05	=	0.00	0.66	0.00
GFA	AF The Growth Fund of America	0.29	0.05	+	-0.05	=	0.00	0.29	0.00
BCF	• Blue Chip Growth Fund	0.52	0.30	+	-0.30	=	0.00	0.52	0.00
CPA	• Capital Appreciation Fund	0.50	0.30	+	-0.30	=	0.00	0.50	0.00
DEM	• DFA Emerging Markets Value	0.44	0.00	+	0.00	=	0.00	0.44	0.00
SCP	• DFA U.S. Small Cap Fund	0.27	0.00	+	0.00	=	0.00	0.27	0.00
CON	Fidelity ContraFund	0.14	0.25	+	-0.25	=	0.00	0.14	0.00
FSF	• Financial Industries Fund	0.64	0.30	+	-0.30	=	0.00	0.64	0.00
SCG	• Franklin Small-Mid Growth	0.40	0.50	+	-0.50	=	0.00	0.40	0.00

FOURTH QUARTER

2023

Wilshire 3(21) Adviser Service:

Quarterly Report

CONTRACT NAME: THE TRUSTEES OF GREAT AMERICAN DINING 401(K) PROFIT SHARING PLAN & TRUST

Wilshire

Wilshire

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VII. ABOUT WILSHIRE

I. YOUR PLAN'S INVESTMENT PROFILE:

BALANCED

Your 3(21) Quarterly Report reflects the BALANCED preferences of your plan participants. This means that your Plan's investment menu includes investment options that are balanced from a risk/return perspective.

II. QUARTERLY REVIEW SUMMARY

As a plan fiduciary, you navigate the landscape of available investment managers, develop an investment policy based on the needs of your plan, and monitor plan investments on an ongoing basis. In response to those needs, Wilshire Advisors LLC (Wilshire), offers ERISA 3(21) fiduciary services to enable plan sponsors to delegate certain fiduciary responsibilities related to the selection and monitoring of retirement plan investment options.

Through a structured and thorough review process, Wilshire helps plan sponsors meet their ERISA diversification requirements and provide participants with exposure to investments across a variety of asset classes. As a part of the 3(21) Adviser Service with Wilshire, we provide you with the results of our quarterly review of your plan's investment options. This report summarizes the output from our investment suitability review process which is based on our screening of each fund against its appropriate peers, and highlights any changes we recommend you make to your current Investment Menu.

For more details on our review process, refer to the "About Wilshire's Suitability Review Process" section of this report.

Based on our latest quarter review, Wilshire is not providing any recommendation replacements to your current investment menu.

III. ABOUT WILSHIRE'S SUITABILITY REVIEW PROCESS

Wilshire Component Evaluation

For each eligible investment option, the percentile ranks of the below investment statistics and attributes are used to calculate ranks for each component ("Component Ratings"). Based on the weighted average formula highlighted below, a single Wilshire Investment Rating is calculated from the Component Ratings and is used to determine if Wilshire will provide fiduciary coverage for an investment option.

PERFORMANCE 30%	RISK 20%	STYLE 10%	ORGANIZATION 20%	COST 15%	TRACK RECORD 5%
Total Return 1-Year	Std. Deviation 1-Year	R-Squared* 1-Year			Strategy Track Record
Total Return 3-Year	Std. Deviation 3-Year				
Total Return 5-Year	Std. Deviation 5-Year	R-Squared* 3-Year	Wilshire Qualitative Evaluation	Net Expense Ratio	Manager Tenure (Average)
Sharpe Ratio 1-Year	Tracking Error* 1-Year				
Sharpe Ratio 3-Year	Tracking Error* 3-Year	R-Squared* 5-Year			Manager Tenure (Longest)
Sharpe Ratio 5-Year	Tracking Error* 5-Year				

*Based on Wilshire defined benchmarks

Wilshire Fiduciary Coverage Status

Each eligible investment option on the retirement platform is assigned a fiduciary coverage status based on its Wilshire Investment Rating. Eligible investment options with an Average or higher Wilshire Investment Rating have a Covered Status which means they are considered appropriate investment options for retirement plans. All investments are subject to this quantitative screening process on a quarterly basis.

IV. PORTFOLIO DIVERSIFICATION

U.S. Equity

	Value	Blend	Growth
All Cap		Total Stock Market Index Fund	Fundamental All Cap Core Fund
Large	T. Rowe Price Equity Inc John Hancock Disciplined Value Fundamental Large Cap Value Vanguard Value Index Fund	Washington Mutual Investors Investment Company of America 500 Index Fund JPMorgan U.S. Equity Fund Parnassus Core Equity Fund	Blue Chip Growth Fund Fidelity ContraFund Capital Appreciation Fund AF The Growth Fund of America Vanguard Growth Index Fund
Medium	Vanguard Mid-Cap Value ETF JPMorgan MidCap Value Fund	Mid Cap Index Fund	Vanguard Mid-Cap Growth ETF John Hancock Mid Cap Growth American Century Heritage Franklin Small-Mid Growth
SMid			Vanguard Explorer Fund
Small	Vanguard Small Cap Value Index	T. Rowe Price Sml Cap Val Small Cap Index Fund DFA U.S. Small Cap Fund	Vanguard Small Cap Grow Index Invesco Small Cap Growth

International Equity

Foreign	Global
American Funds New World Fund DFA Emerging Markets Value Invesco Developing Markets American Funds EuroPac Growth John Hancock Intl Growth Intl Equity Index Fund JH Disciplined Value Intl Fund Invesco Opp Intl Growth Fund	Invesco Global Fund American Funds New Perspective American Funds SMALLCAP World Capital World Growth & Income Mutual Global Discovery Franklin Mutual Beacon Fund

U.S. Fixed Income

3-Year Compound	5-Year Compound
AF US Government Securities	Total Bond Market Fund
Fidelity Advisor Total Bond	Vanguard Short-Term Federal
High Yield Fund	T. Rowe Price Spectrum Inc
John Hancock Bond Fund	Money Market Fund
PIMCO Real Return	Strategic Income Opp Fund

International Fixed Income

Foreign Fixed Income
AF Capital World Bond Fund

Asset Allocation

Asset Allocation	Target Date
PIMCO All Asset	JH Multimanager 2065 Lifetime
AF American Balanced Fund	JH Multimanager 2010 Lifetime
BlackRock Global Allocation	JH Multimanager 2015 Lifetime
AF The Income Fund of America	JH Multimanager 2020 Lifetime
JH Lifestyle Blend Aggressive	JH Multimanager 2025 Lifetime
JH Lifestyle Blend Balanced	JH Multimanager 2030 Lifetime
JH Lifestyle Bln Conservative	JH Multimanager 2035 Lifetime
JH Lifestyle Blend Growth	JH Multimanager 2040 Lifetime
JH Lifestyle Blend Moderate	JH Multimanager 2045 Lifetime
Franklin Global Allocation	JH Multimanager 2050 Lifetime
	JH Multimanager 2055 Lifetime
	JH Multimanager 2060 Lifetime

Other

Real Est. Securities Fund	T. Rowe Price Sci & Tech	Financial Industries Fund	T. Rowe Price Health Sci
MFS Utilities Fund	Vanguard Energy Fund	Science & Technology Fund	Sprott Gold Equity Fund

V. INVESTMENT SUMMARY

As of December 31, 2023

TAXABLE BOND

Category	Ticker	Investment Option	2023 Q4 Coverage Status	2023 Q3 Coverage Status
Fixed Account		3-Year Compound*	Covered	Covered
Fixed Account		5-Year Compound*	Covered	Covered
Interm-Term Government		AF US Government Securities	Covered	Covered
Interm-Term Core Bond		Total Bond Market Fund	Covered	Covered
World Bond		AF Capital World Bond Fund	Covered	Covered
Interm-Term Core Plus Bond		Fidelity Advisor Total Bond	Covered	Covered
Short-Term Government		Vanguard Short-Term Federal	Covered	Covered
High Yield Bond		High Yield Fund	Covered	Covered
Multi-Sector Bond		T. Rowe Price Spectrum Inc	Covered	Covered
Interm-Term Core Plus Bond		John Hancock Bond Fund	Covered	Covered
Prime Money Market		Money Market Fund	Covered	Covered
Interm-Term TIPS		PIMCO Real Return	Covered	Covered
Multi-Sector Bond		Strategic Income Opp Fund	Covered	Covered

V. INVESTMENT SUMMARY

As of December 31, 2023

U.S. EQUITY

Category	Ticker	Investment Option	2023 Q4 Coverage Status	2023 Q3 Coverage Status
Small Cap Value		Vanguard Small Cap Value Index	Covered	Covered
Mid Cap Value		Vanguard Mid-Cap Value ETF	Covered	Covered
Mid Cap Growth		Vanguard Mid-Cap Growth ETF	Covered	Covered
Small Cap Growth		Vanguard Small Cap Grow Index	Covered	Covered
Large Cap Core		Washington Mutual Investors	Covered	Covered
Mid Cap Growth		John Hancock Mid Cap Growth	Covered	Covered
Large Cap Growth		Blue Chip Growth Fund	Covered	Covered
Large Cap Growth		Fidelity ContraFund	Covered	Covered
Large Cap Growth		Capital Appreciation Fund	Covered	Covered
Large Cap Value		T. Rowe Price Equity Inc	Covered	Covered
Large Cap Value		John Hancock Disciplined Value	Covered	Covered
Large Cap Value		Fundamental Large Cap Value	Covered	Covered
Small/Mid Cap Growth		Vanguard Explorer Fund	Covered	Covered
Large Cap Growth		AF The Growth Fund of America	Covered	Covered
Mid Cap Growth		American Century Heritage	Covered	Covered
Large Cap Core		Investment Company of America	Covered	Covered
Large Cap Core		500 Index Fund	Covered	Covered
Large Cap Core		JPMorgan U.S. Equity Fund	Covered	Covered
Large Cap Growth		Vanguard Growth Index Fund	Covered	Covered
Large Cap Value		Vanguard Value Index Fund	Covered	Covered
Mid Cap Core		Mid Cap Index Fund	Covered	Covered
Mid Cap Value		JPMorgan MidCap Value Fund	Covered	Covered
Small Cap Core		T. Rowe Price Sml Cap Val	Covered	Covered
Large Cap Core		Parnassus Core Equity Fund	Covered	Covered
All Cap Growth		Fundamental All Cap Core Fund	Covered	Covered
Mid Cap Growth		Franklin Small-Mid Growth	Covered	Covered
Small Cap Core		Small Cap Index Fund	Covered	Covered
Small Cap Growth		Invesco Small Cap Growth	Covered	Covered
Small Cap Core		DFA U.S. Small Cap Fund	Covered	Covered
All Cap Core		Total Stock Market Index Fund	Covered	Covered

V. INVESTMENT SUMMARY

As of December 31, 2023

SECTOR

Category	Ticker	Investment Option	2023 Q4 Coverage Status	2023 Q3 Coverage Status
Financial Services		Financial Industries Fund		
Health/Biotech Services		T. Rowe Price Health Sci		
Real Estate		Real Est. Securities Fund	Covered	Covered
Science & Technology		T. Rowe Price Sci & Tech		
Science & Technology		Science & Technology Fund		
Precious Metals Equity		Sprott Gold Equity Fund		
Utilities		MFS Utilities Fund		
Energy Services		Vanguard Energy Fund		

INT'L/GLOBAL EQUITY

Category	Ticker	Investment Option	2023 Q4 Coverage Status	2023 Q3 Coverage Status
Global Large Cap Growth		Invesco Global Fund	Covered	Covered
Global Large Cap Growth		American Funds New Perspective	Covered	Covered
Emerging Markets Large Cap		American Funds New World Fund	Covered	Covered
Global Small/Mid Cap		American Funds SMALLCAP World	Covered	Covered
Global Large Cap Core		Capital World Growth & Income	Covered	Covered
Emerging Markets Large Cap		DFA Emerging Markets Value	Covered	Covered
Global Large Cap Value		Mutual Global Discovery	Covered	Covered
Emerging Markets Large Cap		Invesco Developing Markets	Covered	Covered
Foreign Large Cap Growth		American Funds EuroPac Growth	Covered	Covered
Foreign Large Cap Growth		John Hancock Intl Growth	Covered	Covered
Foreign Large Cap Core		Intl Equity Index Fund	Covered	Covered
Foreign Large Cap Value		JH Disciplined Value Intl Fund	Covered	Covered
Global Large Cap Value		Franklin Mutual Beacon Fund	Covered	Covered
Foreign Large Cap Growth		Invesco Opp Intl Growth Fund	Covered	Covered

V. INVESTMENT SUMMARY

As of December 31, 2023

ALLOCATION

Category	Ticker	Investment Option	2023 Q4 Coverage Status	2023 Q3 Coverage Status
Flexible Allocation		PIMCO All Asset	[illegible]	[illegible]
Moderate Allocation		AF American Balanced Fund	Covered	Covered
Global Allocation		BlackRock Global Allocation	Covered	Covered
Moderate Aggressive Allocation		AF The Income Fund of America	Covered	Covered
Target 2065		JH Multimanager 2065 Lifetime	Covered	Covered
Aggressive Allocation		JH Lifestyle Blend Aggressive	Covered	Covered
Moderate Allocation		JH Lifestyle Blend Balanced	Covered	Covered
Conservative Allocation		JH Lifestyle Bln Conservative	Covered	Covered
Moderate Aggressive Allocation		JH Lifestyle Blend Growth	Covered	Covered
Moderate Conservative Allocation		JH Lifestyle Blend Moderate	Covered	Covered
Target 2010		JH Multimanager 2010 Lifetime	Covered	Covered
Target 2015		JH Multimanager 2015 Lifetime	Covered	Covered
Target 2020		JH Multimanager 2020 Lifetime	Covered	Covered
Target 2025		JH Multimanager 2025 Lifetime	Covered	Covered
Target 2030		JH Multimanager 2030 Lifetime	Covered	Covered
Target 2035		JH Multimanager 2035 Lifetime	Covered	Covered
Target 2040		JH Multimanager 2040 Lifetime	Covered	Covered
Target 2045		JH Multimanager 2045 Lifetime	Covered	Covered
Target 2050		JH Multimanager 2050 Lifetime	Covered	Covered
Target 2055		JH Multimanager 2055 Lifetime	Covered	Covered
Target 2060		JH Multimanager 2060 Lifetime	Covered	Covered
Global Allocation		Franklin Global Allocation	Covered	Covered

* Wilshire's process for stable value funds is evaluated qualitatively and therefore we do not provide quantitative scoring metrics.

VI. FIDUCIARY COVERAGE STATUS SCORECARD

Fiduciary Coverage Status Definitions

COVERED - investment option receives fiduciary coverage based on an average or above average Wilshire Investment Rating.

COVERED (WATCH) - investment option with fiduciary coverage but is on Watch Status due to its Wilshire Investment Rating of average or lower.

EXCLUDE - investment is excluded if the Wilshire Investment Rating is Below Average.

PENDING - investment options with <$75M in assets under management and/or a performance track record less than one year. Funds will be eligible for review once these thresholds are met.

INELIGIBLE - investment options that do not receive fiduciary coverage since the Asset Class is considered to have a narrowly defined investment objective with inadequate diversification.

RESTRICTED - investment options that do not receive fiduciary coverage because Wilshire is the Advisor or Sub-Advisor.

U.S. EQUITY

COVERED

Name: **Vanguard Small Cap Value Index**

Asset Class: Small Cap Value

Portfolio Managers (PM): Vanguard Group Inc: Gerard C. O'Reilly, Nick Birkett

Primary Investment Overview:
The Fund seeks to track the performance of a benchmark index that measures the investment return of small-capitalization value stocks. The Fund employs an indexing investment approach designed to track the performance of the CRSP US Small Cap Value Index by investing all of its assets in the stocks that make up the Index.

STATISTICS	ANNUALIZED PERFORMANCE					EXPENSE RATIO	PM TENURE (YRS)	
Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
Vanguard Small Cap Value Index	13.63	15.99	10.45	11.85	8.49	0.07	3	7
CRSP US Small Cap Value TR	13.63	15.91	10.46	11.84	8.50			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Above Avg	Above Avg	Above Avg	Above Avg	Above Avg	Above Avg	Avg

COVERED

Name: **Vanguard Mid-Cap Value ETF**

Asset Class: Mid Cap Value

Portfolio Managers (PM): Vanguard Group Inc: Awais Khan, Aurelie Denis, Aaron Choi

Primary Investment Overview:
The Fund seeks to track the performance of a benchmark index that measures the investment return of mid-capitalization value stocks. The Fund employs an indexing investment approach designed to track the performance of the CRSP US Mid Cap Value Index by investing all of its assets in the stocks that make up the Index.

STATISTICS	ANNUALIZED PERFORMANCE					EXPENSE RATIO	PM TENURE (YRS)	
Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
Vanguard Mid-Cap Value ETF	11.51	9.74	9.09	11.23	8.27	0.13	-	2
CRSP US Mid Cap Value TR	11.52	9.78	9.24	11.34	8.53			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Above Avg	Avg	Above Avg	Above Avg	Above Avg	Avg	Avg

U.S. EQUITY

COVERED

Name: **Vanguard Mid-Cap Growth ETF**

Asset Class: Mid Cap Growth

Portfolio Managers (PM): Vanguard Group Inc: Awais Khan, Aurelie Denis, Aaron Choi

Primary Investment Overview:
The Fund seeks to track the performance of a benchmark index that measures the investment return of mid-capitalization growth stocks. The Fund employs an indexing investment approach designed to track the performance of the CRSP US Mid Cap Growth Index, as it invest all of its assets in the stocks that makes up the Index.

STATISTICS	ANNUALIZED PERFORMANCE						EXPENSE RATIO	PM TENURE (YRS)	
	Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
	Vanguard Mid-Cap Growth ETF	12.96	22.91	1.75	13.56	9.88	0.13	-	2
	CRSP US Mid Cap Growth TR	13.13	23.20	1.86	13.75	10.17			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Above Avg	Above Avg	Above Avg	Above Avg	Above Avg	Avg	Avg

COVERED

Name: **Vanguard Small Cap Grow Index**

Asset Class: Small Cap Growth

Portfolio Managers (PM): Vanguard Group Inc: Gerard C. O'Reilly, Nick Birkett

Primary Investment Overview:
The Fund seeks to track the performance of a benchmark index that measures the investment return of small-capitalization growth stocks. The Fund employs an indexing investment approach designed to track the performance of CRSP US Small Cap Growth Index by investing all of its assets in the stocks that make up the Index.

STATISTICS	ANNUALIZED PERFORMANCE						EXPENSE RATIO	PM TENURE (YRS)	
	Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
	Vanguard Small Cap Grow Index	13.12	21.41	-2.78	10.54	7.86	0.07	9	19
	CRSP US Small Cap Growth TR	13.12	21.28	-2.83	10.51	7.82			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Above Avg	Above Avg	Above Avg	Above Avg	Above Avg	Above Avg	Avg

COVERED

Name: **Washington Mutual Investors**

Asset Class: Large Cap Core

Portfolio Managers (PM): Capital Research and Management Co: Alan N. Berro, Jeffrey T. Lager, Alan J. Wilson, Eric H. Stern, Jin Lee, Mark L. Casey, Diana Wagner, Irfan M. Furniturewala, Emme Kozloff

Primary Investment Overview:
The Fund seeks to produce income and to provide an opportunity for growth of principal consistent with sound common stock investing. The Fund invests primarily in common stocks of established companies that are listed on the New York Stock Exchange and have a strong record of earnings and dividends.

STATISTICS	ANNUALIZED PERFORMANCE						EXPENSE RATIO	PM TENURE (YRS)	
	Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
	Washington Mutual Investors	11.37	17.59	11.64	13.63	10.93	0.27	10	26
	Russell 1000 Index	11.96	26.53	8.97	15.52	11.81			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Avg	Above Avg	Avg	Above Avg	Below Avg	Above Avg	Avg

U.S. EQUITY

COVERED

Name: **John Hancock Mid Cap Growth**

Asset Class: Mid Cap Growth

Portfolio Managers (PM): Wellington Management Company LLP: Mario E. Abularach, Stephen Mortimer

Primary Investment Overview:
The Fund seeks long-term growth and capital appreciation. It invests at least 80% of net assets in equity securities of medium-sized companies with significant capital appreciation potential. Medium-sized companies are those with market capitalizations in either the Russell Mid Cap Index or the S&P Mid Cap 400 Index.

STATISTICS	ANNUALIZED PERFORMANCE					EXPENSE RATIO	PM TENURE (YRS)	
Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
John Hancock Mid Cap Growth	13.58	19.08	-7.75	11.85	9.65	0.61	2	2
Russell Midcap Growth Index	14.55	25.87	1.31	13.81	10.57			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Avg	Avg	Avg	Above Avg	Avg	Below Avg	Avg

COVERED

Name: **Blue Chip Growth Fund**

Asset Class: Large Cap Growth

Portfolio Managers (PM): T Rowe Price Associates Inc: Paul Greene II

Primary Investment Overview:
The Fund seeks to provide long-term growth of capital, and current income is a secondary objective. To pursue these goals, the Fund invests at least 80% of its net assets in the common stocks of large and medium-sized blue chip growth companies.

STATISTICS	ANNUALIZED PERFORMANCE					EXPENSE RATIO	PM TENURE (YRS)	
Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
Blue Chip Growth Fund	14.06	49.90	3.01	13.96	12.83	0.52	2	2
Russell 1000 Growth Index	14.16	42.68	8.86	19.50	14.86			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Avg	Avg	Avg	Above Avg	Avg	Avg	Above Avg

COVERED

Name: **Fidelity ContraFund**

Asset Class: Large Cap Growth

Portfolio Managers (PM): Fidelity Management & Research Co LLC: William Danoff

Primary Investment Overview:
The Fund seeks capital appreciation. The Fund seeks to achieve its investment objective by investing in securities of companies whose value it believes is not fully recognized by the public. The Fund normally invests primarily in common stocks and may invest in both domestic and foreign issuers.

STATISTICS	ANNUALIZED PERFORMANCE					EXPENSE RATIO	PM TENURE (YRS)	
Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
Fidelity ContraFund	11.52	39.68	7.81	16.75	13.11	0.30	33	33
Russell 1000 Growth Index	14.16	42.68	8.86	19.50	14.86			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Above Avg	Above Avg	Above Avg	Above Avg	Avg	Above Avg	Avg

U.S. EQUITY

COVERED

Name: **Capital Appreciation Fund**

Asset Class: Large Cap Growth

Portfolio Managers (PM): Jennison Associates LLC: Michael A. Del Balso, Kathleen A. McCarragher, Blair A. Boyer, Natasha Kuhlkin

Primary Investment Overview:
The Fund seeks long-term growth of capital. To pursue this goal, the Fund invests at least 65% of its total assets in equity-related securities of companies that exceed $1 billion in market capitalization that have above-average growth prospects.

STATISTICS	ANNUALIZED PERFORMANCE						EXPENSE RATIO	PM TENURE (YRS)	
	Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
	Capital Appreciation Fund	16.40	53.53	3.71	18.56	14.62	0.48	11	18
	Russell 1000 Growth Index	14.16	42.68	8.86	19.50	14.86			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Avg	Above Avg	Below Avg	Above Avg	Avg	Above Avg	Above Avg

COVERED

Name: **T. Rowe Price Equity Inc**

Asset Class: Large Cap Value

Portfolio Managers (PM): T Rowe Price Associates Inc: John D. Linehan

Primary Investment Overview:
The Fund seeks a high level of dividend income and long-term capital growth primarily through investments in stocks. The Fund invests at least 80% of its net assets in common stocks, with an emphasis on large-capitalization stocks that have a strong track record of paying dividends or that are believed to be undervalued.

STATISTICS	ANNUALIZED PERFORMANCE						EXPENSE RATIO	PM TENURE (YRS)	
	Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
	T. Rowe Price Equity Inc	10.46	9.81	10.22	11.49	8.14	0.52	8	8
	Russell 1000 Value Index	9.50	11.46	8.86	10.91	8.40			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Avg	Above Avg	Avg	Above Avg	Avg	Above Avg	Avg

COVERED

Name: **John Hancock Disciplined Value**

Asset Class: Large Cap Value

Portfolio Managers (PM): Boston Partners Global Investors Inc: Mark E. Donovan, David T. Cohen, David J. Pyle, Joshua White

Primary Investment Overview:
The Fund seeks to provide long-term growth and current income is a secondary objective. The Fund seeks to invest at least 80% of its net assets in equity securities of issuers with a market capitalization of $1 billion or greater and identified by the subadviser as having value characteristics.

STATISTICS	ANNUALIZED PERFORMANCE						EXPENSE RATIO	PM TENURE (YRS)	
	Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
	John Hancock Disciplined Value	8.86	14.18	12.66	12.50	9.15	0.46	12	26
	Russell 1000 Value Index	9.50	11.46	8.86	10.91	8.40			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Above Avg	Above Avg	Avg	Above Avg	Avg	Above Avg	Above Avg

U.S. EQUITY

COVERED

Name: **Fundamental Large Cap Value**

Asset Class: Large Cap Value

Portfolio Managers (PM):

Primary Investment Overview:

STATISTICS	ANNUALIZED PERFORMANCE						EXPENSE RATIO	PM TENURE (YRS)	
	Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
	Fundamental Large Cap Value	12.50	23.82	14.25	18.03	10.68	0.47	10	12
	Russell 1000 Value Index	9.50	11.46	8.86	10.91	8.40			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Above Avg	Above Avg	Below Avg	Above Avg	Avg	Above Avg	Avg

COVERED

Name: **Vanguard Explorer Fund**

Asset Class: Small/Mid Cap Growth

Portfolio Managers (PM): ClearBridge Investments LLC: Ryan E. Crane, Daniel J. Fitzpatrick, Chad Meade, Brian Schaub, Brian Angerame, Aram Green, Matthew Lilling, Cesar Orosco, Jeffrey Bailin

Primary Investment Overview:
The Fund seeks long-term capital growth by investing mainly in stocks of small firms. These tend to be unseasoned firms, but are considered to have superior growth potential. These companies provide little or no dividend income.

STATISTICS	ANNUALIZED PERFORMANCE						EXPENSE RATIO	PM TENURE (YRS)	
	Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
	Vanguard Explorer Fund	13.36	19.90	2.35	13.12	9.58	0.34	6	10
	Russell 2500 Growth TR USD	12.59	18.93	-2.68	11.43	8.78			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Above Avg	Above Avg	Above Avg	Above Avg	Above Avg	Above Avg	Above Avg

COVERED

Name: **AF The Growth Fund of America**

Asset Class: Large Cap Growth

Portfolio Managers (PM): Capital Research and Management Co: Donald D. O'Neal, J. Blair Frank, Carl M. Kawaja, Martin Romo, Mark L. Casey, Christopher D. Buchbinder, Alan J. Wilson, Anne Marie Peterson, Andraz Razen, Julian N. Abdey, Roz Hongsaranagon, Aidan O'Connell, Eric H. Stern

Primary Investment Overview:
The Fund seeks to provide growth of capital. The Fund invests primarily in common stocks in companies that appear to offer superior opportunities for growth of capital. The Fund seeks to invest in attractively valued companies that, it the Adviser's opinion, represent good, long-term investment opportunities.

STATISTICS	ANNUALIZED PERFORMANCE						EXPENSE RATIO	PM TENURE (YRS)	
	Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
	AF The Growth Fund of America	14.39	37.65	4.62	15.27	12.20	0.29	8	30
	Russell 1000 Growth Index	14.16	42.68	8.86	19.50	14.86			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Avg	Avg	Avg	Above Avg	Avg	Above Avg	Avg

U.S. EQUITY

COVERED

Name: **American Century Heritage**

Asset Class: Mid Cap Growth

Portfolio Managers (PM): American Century Investment Mgmt Inc: Nalin Yogasundram, Rob Brookby

Primary Investment Overview:
The Fund seeks long-term capital growth by investing in companies whose earnings and revenues are growing at an accelerated rate. Firms exhibiting these accelerated rates will, in the view of Fund Management, have a greater potential of increasing in value over the long-term.

STATISTICS	ANNUALIZED PERFORMANCE						EXPENSE RATIO	PM TENURE (YRS)	
	Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
	American Century Heritage	11.19	21.06	-0.90	13.61	9.73	0.66	7	10
	Russell Midcap Growth Index	14.55	25.87	1.31	13.81	10.57			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Above Avg	Above Avg	Avg	Above Avg	Above Avg	Above Avg	Avg

COVERED

Name: **Investment Company of America**

Asset Class: Large Cap Core

Portfolio Managers (PM): Capital Research and Management Co: James B. Lovelace, Donald D. O'Neal, Christopher D. Buchbinder, Grant L. Cambridge, Martin Romo, Martin Jacobs, Aline Avzaradel, James Terrile, Jessica C. Spaly

Primary Investment Overview:
The Fund seeks long-term growth of capital and income. The Fund invests primarily in common stocks, most of which have a history of paying dividends. Although the Fund focuses on investments in medium to larger capitalization companies, its investments are not limited to a particular capitalization size.

STATISTICS	ANNUALIZED PERFORMANCE						EXPENSE RATIO	PM TENURE (YRS)	
	Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
	Investment Company of America	13.76	28.91	11.06	14.47	10.94	0.27	11	31
	Russell 1000 Index	11.96	26.53	8.97	15.52	11.81			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Above Avg	Above Avg	Avg	Above Avg	Avg	Above Avg	Avg

COVERED

Name: **500 Index Fund**

Asset Class: Large Cap Core

Portfolio Managers (PM): Manulife Investment Management (US) LLC: Ashikhusein Shahpurwala, Boncana Maiga

Primary Investment Overview:
The Fund seeks to provide investment results that correspond to the total return of the U.S. Market as represented by the S&P 500 Index utilizing common stocks that are publicly traded in the United States.

STATISTICS	ANNUALIZED PERFORMANCE						EXPENSE RATIO	PM TENURE (YRS)	
	Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
	500 Index Fund	11.68	26.21	9.93	15.63	11.99	0.05	6	10
	S&P 500 TR	11.69	26.29	10.00	15.69	12.03			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Above Avg	Above Avg	Above Avg	Above Avg	Above Avg	Above Avg	Avg

U.S. EQUITY

COVERED

Name: **JPMorgan U.S. Equity Fund**

Asset Class: Large Cap Core

Portfolio Managers (PM): JP Morgan Investment Management Inc: Scott Davis, Shilpee Raina

Primary Investment Overview:
The Fund seeks to provide a high total return from a portfolio of selected equity securities. The Fund invests primarily in the common stock of large and medium sized U.S. corporations, included in the S&P 500 Index.

STATISTICS	ANNUALIZED PERFORMANCE						EXPENSE RATIO	PM TENURE (YRS)	
	Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
	JPMorgan U.S. Equity Fund	12.18	27.50	10.16	17.55	12.70	0.34	5	9
	Russell 1000 Index	11.96	26.53	8.97	15.52	11.81			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Above Avg	Above Avg	Avg	Above Avg	Above Avg	Above Avg	Above Avg

COVERED

Name: **Vanguard Growth Index Fund**

Asset Class: Large Cap Growth

Portfolio Managers (PM): Vanguard Group Inc: Gerard C. O'Reilly, Walter Nejman

Primary Investment Overview:
The Fund seeks to track the performance of a benchmark index that measures the investment return of large-capitalization growth stocks. The Fund employs a "passive management"--or indexing--investment approach designed to track the performance of the MSCI US Prime Market Growth Index.

STATISTICS	ANNUALIZED PERFORMANCE						EXPENSE RATIO	PM TENURE (YRS)	
	Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
	Vanguard Growth Index Fund	14.41	46.77	7.69	19.16	13.97	0.05	18	29
	CRSP US Large Cap Growth TR	14.42	46.86	7.73	19.21	14.02			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Above Avg	Above Avg	Avg	Above Avg	Above Avg	Above Avg	Avg

COVERED

Name: **Vanguard Value Index Fund**

Asset Class: Large Cap Value

Portfolio Managers (PM): Vanguard Group Inc: Gerard C. O'Reilly, Walter Nejman

Primary Investment Overview:
The Fund seeks to track the performance of a benchmark index that measures the investment return of large-capitalization value stocks. The Fund employs an indexing investment approach designed to track the performance of the CRSP US Large Cap Value Index by investing all of its assets in the stocks that make up the Index.

STATISTICS	ANNUALIZED PERFORMANCE						EXPENSE RATIO	PM TENURE (YRS)	
	Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
	Vanguard Value Index Fund	9.08	9.24	10.61	11.73	9.72	0.05	18	29
	CRSP US Large Cap Value TR	9.01	9.17	10.61	11.74	9.75			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Above Avg	Above Avg	Above Avg	Above Avg	Above Avg	Above Avg	Avg

U.S. EQUITY

COVERED

Name: **Mid Cap Index Fund**

Asset Class: Mid Cap Core

Portfolio Managers (PM): Manulife Asset Mgmt (North America) Ltd: Ashikhusein Shahpurwala, Boncana Maiga

Primary Investment Overview:
The Trust seeks to approximate the aggregate total return of a mid-cap U.S. domestic equity market index.

STATISTICS	ANNUALIZED PERFORMANCE						EXPENSE RATIO	PM TENURE (YRS)	
	Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
	Mid Cap Index Fund	11.65	16.35	7.98	12.53	9.22	0.15	6	10
	S&P Mid Cap 400 TR	11.67	16.44	8.09	12.62	9.27			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Above Avg	Above Avg	Avg	Above Avg	Above Avg	Above Avg	Avg

COVERED

Name: **JPMorgan MidCap Value Fund**

Asset Class: Mid Cap Value

Portfolio Managers (PM): JP Morgan Investment Management Inc: Jonathan K.L. Simon, Lawrence E. Playford

Primary Investment Overview:
The Fund seeks growth through common stocks of issuers with above average growth potential. Under normal circumstances, the Fund invests at least 80% of its assets in equity securities of mid cap companies.

STATISTICS	ANNUALIZED PERFORMANCE						EXPENSE RATIO	PM TENURE (YRS)	
	Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
	JPMorgan MidCap Value Fund	12.24	11.40	10.08	11.19	8.25	0.65	22	26
	Russell Midcap Value Index	12.11	12.71	8.36	11.16	8.26			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Above Avg	Avg	Above Avg	Above Avg	Above Avg	Above Avg	Above Avg

COVERED

Name: **T. Rowe Price Sml Cap Val**

Asset Class: Small Cap Core

Portfolio Managers (PM): T Rowe Price Associates Inc: John David Wagner

Primary Investment Overview:
The Fund seeks long-term capital growth by investing primarily in the common stock of companies with relatively small market capitalizations which are believed to be undervalued and have good prospects for capital appreciation.

STATISTICS	ANNUALIZED PERFORMANCE						EXPENSE RATIO	PM TENURE (YRS)	
	Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
	T. Rowe Price Sml Cap Val	13.19	12.40	4.86	10.36	7.37	0.67	9	9
	Russell 2000 Index	14.03	16.93	2.22	9.97	7.16			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Avg	Avg	Avg	Above Avg	Avg	Above Avg	Avg

U.S. EQUITY

COVERED

Name: **Parnassus Core Equity Fund**

Asset Class: Large Cap Core

Portfolio Managers (PM): Parnassus Investments: Todd C. Ahlsten, Benjamin E. Allen, Andrew S. Choi

Primary Investment Overview:
The Fund seeks both capital appreciation and current income. Under normal circumstances, the Fund will invest a minimum of 80% of its net assets plus any borrowings in equity securities. At least 75% of the Funds total assets will normally be invested in equity securities that pay interest or dividends.

STATISTICS	ANNUALIZED PERFORMANCE					EXPENSE RATIO	PM TENURE (YRS)	
Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
Parnassus Core Equity Fund	11.86	25.37	9.44	15.89	12.01	0.47	11	22
Russell 1000 Index	11.96	26.53	8.97	15.52	11.81			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Above Avg	Above Avg	Avg	Above Avg	Avg	Above Avg	Avg

COVERED

Name: **Fundamental All Cap Core Fund**

Asset Class: All Cap Growth

Portfolio Managers (PM):

Primary Investment Overview:

STATISTICS	ANNUALIZED PERFORMANCE					EXPENSE RATIO	PM TENURE (YRS)	
Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
Fundamental All Cap Core Fund	15.59	35.81	10.58	18.78	12.77	0.46	10	12
Russell 3000 Growth TR USD	14.09	41.21	8.08	18.85	14.33			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Avg	Above Avg	Avg	Above Avg	Avg	Above Avg	Avg

COVERED

Name: **Franklin Small-Mid Growth**

Asset Class: Mid Cap Growth

Portfolio Managers (PM): Franklin Advisers Inc: Michael McCarthy, John P. Scandalios

Primary Investment Overview:
The Fund seeks long-term growth of capital. The Fund invests at least 80% of its net assets in the equity securities of small capitalization and in the equity securities of mid-capitalization companies.

STATISTICS	ANNUALIZED PERFORMANCE					EXPENSE RATIO	PM TENURE (YRS)	
Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
Franklin Small-Mid Growth	16.28	27.84	-2.02	14.33	9.83	0.40	18	30
Russell Midcap Growth Index	14.55	25.87	1.31	13.81	10.57			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Above Avg	Above Avg	Avg	Above Avg	Above Avg	Above Avg	Above Avg

U.S. EQUITY

COVERED

Name: **Small Cap Index Fund**

Asset Class: Small Cap Core

Portfolio Managers (PM):

Primary Investment Overview:

STATISTICS	ANNUALIZED PERFORMANCE						EXPENSE RATIO	PM TENURE (YRS)	
	Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
	Small Cap Index Fund	13.97	17.01	2.36	10.05	7.28	0.09	6	10
	Russell 2000 TR	14.03	16.93	2.22	9.97	7.16			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Above Avg	Avg	Avg	Above Avg	Above Avg	Above Avg	Avg

COVERED

Name: **Invesco Small Cap Growth**

Asset Class: Small Cap Growth

Portfolio Managers (PM): Invesco Advisers Inc: Juan Hartsfield, Clay Manley, Justin Sander

Primary Investment Overview:
The Fund seeks long-term growth of capital. The Fund seeks to construct a portfolio of issuers that have the potential for capital growth. The Fund invests primarily in equity securities. The Fund may also invest up to 25% of its total assets in foreign securities..

STATISTICS	ANNUALIZED PERFORMANCE						EXPENSE RATIO	PM TENURE (YRS)	
	Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
	Invesco Small Cap Growth	10.79	13.48	-7.35	9.50	8.10	0.46	12	19
	Russell 2000 Growth Index	12.75	18.66	-3.50	9.22	7.16			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Avg	Avg	Avg	Above Avg	Avg	Above Avg	Avg

COVERED

Name: **DFA U.S. Small Cap Fund**

Asset Class: Small Cap Core

Portfolio Managers (PM): Dimensional Fund Advisors LP: Jed S. Fogdall, Joel P. Schneider, Marc C. Leblond

Primary Investment Overview:
The Fund seeks to invest in a broad and diverse group of small U.S. companies having readily marketable securities.

STATISTICS	ANNUALIZED PERFORMANCE						EXPENSE RATIO	PM TENURE (YRS)	
	Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
	DFA U.S. Small Cap Fund	13.67	17.64	9.93	12.45	8.07	0.27	7	11
	Russell 2000 Index	14.03	16.93	2.22	9.97	7.16			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Above Avg	Above Avg	Avg	Above Avg	Avg	Above Avg	Above Avg

U.S. EQUITY

COVERED

Name: **Total Stock Market Index Fund**

Asset Class: All Cap Core

Portfolio Managers (PM):

Primary Investment Overview:

STATISTICS

Investment Name	ANNUALIZED PERFORMANCE 3 Months	1 Year	3 Year	5 Year	10 Year	EXPENSE RATIO Net	PM TENURE (YRS) Avg	Longest
Total Stock Market Index Fund	11.95	26.05	7.98	14.86	11.23	0.15	6	10
FT Wilshire 5000 Index	11.67	24.13	7.31	13.49	9.63			

SCORECARD

Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
Above Avg	Above Avg	Above Avg	Above Avg	Above Avg	Above Avg	Avg

INT'L/GLOBAL EQUITY

COVERED

Name: **Invesco Global Fund**

Asset Class: Global Large Cap Growth

Portfolio Managers (PM): Invesco Advisers Inc: John Delano

Primary Investment Overview:
The Fund seeks capital appreciation. The Fund invests mainly in common stock of U.S. and foreign companies. The Fund can invest without limit in foreign securities and can invest in any country, including countries with developing or emerging markets.

STATISTICS

Investment Name	ANNUALIZED PERFORMANCE 3 Months	1 Year	3 Year	5 Year	10 Year	EXPENSE RATIO Net	PM TENURE (YRS) Avg	Longest
Invesco Global Fund	14.53	34.68	2.11	12.53	8.75	0.56	6	6
MSCI AC World Growth Index	12.74	33.22	3.66	14.58	10.06			

SCORECARD

Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
Avg	Avg	Avg	Above Avg	Above Avg	Above Avg	Avg

COVERED

Name: **American Funds New Perspective**

Asset Class: Global Large Cap Growth

Portfolio Managers (PM): Capital Research and Management Co: Robert W. Lovelace, Brady L. Enright, Joanna F. Jonsson, Steven T. Watson, Jonathan Knowles, Noriko H. Chen, Andraz Razen, Patrice Collette, Barbara Burtin

Primary Investment Overview:
The Fund seeks long-term growth of capital with future income as a secondary objective. The Fund seeks to take advantage of investment opportunities generated by changes in international trade patterns and economic and political relationships by investing in common stocks of companies located around the world.

STATISTICS

Investment Name	ANNUALIZED PERFORMANCE 3 Months	1 Year	3 Year	5 Year	10 Year	EXPENSE RATIO Net	PM TENURE (YRS) Avg	Longest
American Funds New Perspective	11.47	25.01	3.18	13.91	10.10	0.42	11	19
MSCI AC World Growth Index	12.74	33.22	3.66	14.58	10.06			

SCORECARD

Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
Above Avg	Above Avg	Above Avg	Above Avg	Above Avg	Above Avg	Avg

INT'L/GLOBAL EQUITY

COVERED

Name: **American Funds New World Fund**

Asset Class: Emerging Markets Large Cap

Portfolio Managers (PM): Capital Research and Management Co: Robert W. Lovelace, Christopher M. Thomsen, Winnie Kwan, Bradford F. Freer, Carl M. Kawaja, Jonathan Knowles, Tomonori Tani, Lisa Thompson, Kirstie Spence, Akira Shiraishi, Piyada Phanaphat, Dawid Justus

Primary Investment Overview:
The Fund seeks long-term capital appreciation. Under normal conditions, the fund invests in common stocks of companies with significant exposure to countries with developing economies and/or markets. The securities markets of these countries may be referred to as emerging markets. It may also invest in junk bonds.

STATISTICS	ANNUALIZED PERFORMANCE						EXPENSE RATIO	PM TENURE (YRS)	
	Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
	American Funds New World Fund	8.95	16.22	-1.49	8.93	5.52	0.57	8	24
	MSCI Emerging Markets Index	7.86	9.83	-5.08	3.69	2.66			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Above Avg	Above Avg	Avg	Above Avg	Below Avg	Above Avg	Above Avg

COVERED

Name: **American Funds SMALLCAP World**

Asset Class: Global Small/Mid Cap

Portfolio Managers (PM): Capital Research and Management Co: Roz Hongsaranagon, Jonathan Knowles, Brady L. Enright, Bradford F. Freer, Andraz Razen, Julian N. Abdey, Harold H. La, Gregogy W. Wendt, Aidan O'Connell, Peter Eliot, Leo Hee, Michael Beckwith, Dimitrije Mitrinovic, Samir Parekh, Renaud H. Samyn, Arun Swaninathan, Shlok Melwani

Primary Investment Overview:
The Fund seeks long-term growth of capital. Normally, the Fund invests at least 80% of its net assets in growth-oriented common stocks and other equity-type securities of companies with small market capitalizations. Normally, the Fund will invest a significant portion of its assets outside the United States.

STATISTICS	ANNUALIZED PERFORMANCE						EXPENSE RATIO	PM TENURE (YRS)	
	Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
	American Funds SMALLCAP World	13.30	19.31	-2.42	10.96	8.04	0.66	10	24
	MSCI AC World Small Index	11.98	16.84	3.33	9.85	6.66			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Above Avg	Above Avg	Avg	Above Avg	Above Avg	Above Avg	Avg

INT'L/GLOBAL EQUITY

COVERED

Name: **Capital World Growth & Income**

Asset Class: Global Large Cap Core

Portfolio Managers (PM): Capital Research and Management Co: Sung Lee, L. Alfonso Barroso, Michael Cohen, Jin Lee, Leo Hee, Jeremy Burge, Lara Pellini, Renaud H. Samyn

Primary Investment Overview:
The Fund seeks long-term growth of capital while providing current income. The Fund invests primarily in stocks of well-established companies located around the world and that the investment adviser believes to be relatively resilient to market declines.

STATISTICS	ANNUALIZED PERFORMANCE					EXPENSE RATIO	PM TENURE (YRS)	
Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
Capital World Growth & Income	11.93	21.22	5.03	11.02	7.59	0.42	7	17
MSCI AC World Index	11.03	22.20	5.75	11.72	7.92			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Above Avg	Above Avg	Above Avg	Above Avg	Above Avg	Above Avg	Above Avg

COVERED

Name: **DFA Emerging Markets Value**

Asset Class: Emerging Markets Large Cap

Portfolio Managers (PM): Dimensional Fund Advisors LP: Jed S. Fogdall, Bhanu P. Singh, Allen Pu, Ethan Wren

Primary Investment Overview:
The Fund seeks long-term capital growth through investment primarily in emerging market equity securities.

STATISTICS	ANNUALIZED PERFORMANCE					EXPENSE RATIO	PM TENURE (YRS)	
Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
DFA Emerging Markets Value	7.17	16.49	5.34	5.66	3.74	0.44	8	19
MSCI Emerging Markets Index	7.86	9.83	-5.08	3.69	2.66			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Above Avg	Above Avg	Avg	Above Avg	Avg	Above Avg	Above Avg

COVERED

Name: **Mutual Global Discovery**

Asset Class: Global Large Cap Value

Portfolio Managers (PM): Franklin Mutual Advisers LLC: Timothy Rankin, Christian Correa, Katrina Dudley

Primary Investment Overview:
The Fund seeks capital appreciation. Under normal market conditions, the Fund invests mainly in equity securities of companies that the Manager believes are available at market prices less than their value based on certain recognized criteria. The fund generally invests a majority of its assets in foreign securities.

STATISTICS	ANNUALIZED PERFORMANCE					EXPENSE RATIO	PM TENURE (YRS)	
Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
Mutual Global Discovery	9.57	20.88	11.47	10.67	6.59	0.70	7	13
MSCI AC World Value Index	9.17	11.81	7.33	8.25	5.46			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Avg	Above Avg	Avg	Above Avg	Avg	Above Avg	Avg

INTL/GLOBAL EQUITY

COVERED

Name: **Invesco Developing Markets**

Asset Class: Emerging Markets Large Cap

Portfolio Managers (PM): Invesco Advisers Inc: Justin Leverenz

Primary Investment Overview:
The Fund seeks aggressive capital appreciation by investing in common stocks of issuers in emerging and developing markets throughout the world. The Fund will invest at least 80% of its total net assets in equity securities of companies with high growth potential in at least three developing markets.

STATISTICS	ANNUALIZED PERFORMANCE						EXPENSE RATIO	PM TENURE (YRS)	
	Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
	Invesco Developing Markets	7.06	11.67	-7.91	2.77	1.99	0.74	16	16
	MSCI Emerging Markets Index	7.86	9.83	-5.08	3.69	2.66			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Avg	Avg	Avg	Above Avg	Below Avg	Above Avg	Avg

COVERED

Name: **American Funds EuroPac Growth**

Asset Class: Foreign Large Cap Growth

Portfolio Managers (PM): Capital Research and Management Co: Carl M. Kawaja, Jonathan Knowles, Nicholas J. Grace, Sung Lee, Andrew B. Suzman, Christopher M. Thomsen, Lawrence Kymisis, Lara Pellini, Noriko H. Chen, Gerald Du Manoir, Harold La, Tomonori Tani

Primary Investment Overview:
The Fund seeks to provide long-term growth of capital. The Fund will invest its net assets in securities of issuers in Europe and the Pacific Basin. It will be considered part of Europe if it is part of the MSCI European indexes, and part of the Pacific Basin if any of its borders touches the Pacific Ocean.

STATISTICS	ANNUALIZED PERFORMANCE						EXPENSE RATIO	PM TENURE (YRS)	
	Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
	American Funds EuroPac Growth	10.38	16.03	-2.66	8.04	4.90	0.47	11	22
	MSCI World ex-US Growth Index	11.12	14.03	-2.67	7.49	4.55			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Above Avg	Avg	Above Avg	Above Avg	Above Avg	Above Avg	Above Avg

COVERED

Name: **John Hancock Intl Growth**

Asset Class: Foreign Large Cap Growth

Portfolio Managers (PM): Wellington Management Company LLP: Alvaro Llavero, Zhaohuan Tian

Primary Investment Overview:
The Fund seeks high total return by investing in equity securities of non-U.S. issuers chosen from among the companies in developed markets that are listed in the MSCI Perspective publication, which generally includes approximately 2500 issuers in the MSC.

STATISTICS	ANNUALIZED PERFORMANCE						EXPENSE RATIO	PM TENURE (YRS)	
	Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
	John Hancock Intl Growth	8.33	13.36	-2.70	7.86	6.50	0.58	2	2
	MSCI World ex-US Growth Index	11.12	14.03	-2.67	7.49	4.55			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Above Avg	Avg	Above Avg	Above Avg	Above Avg	Avg	Avg

INT'L/GLOBAL EQUITY

COVERED

Name: **Intl Equity Index Fund**

Asset Class: Foreign Large Cap Core

Portfolio Managers (PM): SSgA Funds Management Inc: Karl Schneider, Thomas Coleman

Primary Investment Overview:
The Fund seeks to provide investment results that correspond to the total return of the major developed international (non-U.S.) equity markets, as represented by the MSCI EAFE GDP Index.

STATISTICS	ANNUALIZED PERFORMANCE						EXPENSE RATIO	PM TENURE (YRS)	
	Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
	Intl Equity Index Fund	10.03	15.63	1.53	7.15	3.91	0.16	17	18
	MSCI AC World ex USA TR USD	9.82	16.21	2.04	7.60	4.32			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Above Avg	Avg	Above Avg	Above Avg	Above Avg	Above Avg	Avg

COVERED

Name: **JH Disciplined Value Intl Fund**

Asset Class: Foreign Large Cap Value

Portfolio Managers (PM): Boston Partners Global Investors Inc: Joseph F. Feeney, Jr., Chrisopher K. Hart, Joshua M. Jones, Soyoun Song

Primary Investment Overview:
The Fund seeks long-term capital growth. The Fund invests at least 80% of its net assets in a portfolio of equity and equity-related securities issued by non-U.S. companies of any capitalization size. It invests in the equity securities of issuers believed by the sub advisor to be undervalued in the marketplace.

STATISTICS	ANNUALIZED PERFORMANCE						EXPENSE RATIO	PM TENURE (YRS)	
	Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
	JH Disciplined Value Intl Fund	7.48	19.58	8.93	9.56	3.87	0.60	6	9
	MSCI World ex-US Value Index	8.43	17.30	5.80	6.34	2.92			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Above Avg	Above Avg	Avg	Above Avg	Avg	Above Avg	Above Avg

COVERED

Name: **Franklin Mutual Beacon Fund**

Asset Class: Global Large Cap Value

Portfolio Managers (PM): Franklin Mutual Advisers LLC: Christian Correa, Mandana Hormozi, Aman Gupta

Primary Investment Overview:
The Fund seeks capital appreciation, which may occasionally be short-term. The secondary investment goal is income. Under normal market conditions, the Fund invests primarily in equity securities of U.S. and foreign companies that the manager believes are available at market prices less than their intrinsic value.

STATISTICS	ANNUALIZED PERFORMANCE						EXPENSE RATIO	PM TENURE (YRS)	
	Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
	Franklin Mutual Beacon Fund	9.10	15.77	6.24	9.41	7.07	0.52	13	16
	MSCI AC World Value Index	9.17	11.81	7.33	8.25	5.46			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Avg	Avg	Below Avg	Above Avg	Avg	Above Avg	Avg

INT'L/GLOBAL EQUITY

COVERED

Name: **Invesco Opp Intl Growth Fund**

Asset Class: Foreign Large Cap Growth

Portfolio Managers (PM): Invesco Advisers Inc: George R. Evans, Robert B. Dunphy

Primary Investment Overview:
The Fund seeks capital appreciation by investing primarily in growth-type foreign companies, including emerging markets.

STATISTICS	ANNUALIZED PERFORMANCE						EXPENSE RATIO	PM TENURE (YRS)	
	Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
	Invesco Opp Intl Growth Fund	14.64	21.32	-0.50	9.30	4.30	0.58	19	27
	MSCI World ex-US Growth Index	11.12	14.03	-2.67	7.49	4.55			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Above Avg	Above Avg	Below Avg	Above Avg	Avg	Above Avg	Above Avg

TAXABLE BOND

COVERED

Name: **3-Year Compound**

Asset Class: Fixed Account

Portfolio Managers (PM):

Primary Investment Overview:
To seek to achieve investment income consistent with the preservation of principal, primarily through investments in federal and other government bonds, corporate bonds and commercial mortgages.

STATISTICS	ANNUALIZED PERFORMANCE						EXPENSE RATIO	PM TENURE (YRS)	
	Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
	3-Year Compound	N/A	N/A	N/A	N/A	N/A	-	-	-
	Bloomberg Barclays Government/Credit 1-5 Yr Index	2.69	4.61	0.09	1.51	1.27			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	-	-	-	-	-	-	-

COVERED

Name: **5-Year Compound**

Asset Class: Fixed Account

Portfolio Managers (PM):

Primary Investment Overview:
To seek to achieve investment income consistent with the preservation of principal, primarily through investments in federal and other government bonds, corporate bonds and commercial mortgages.

STATISTICS	ANNUALIZED PERFORMANCE						EXPENSE RATIO	PM TENURE (YRS)	
	Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
	5-Year Compound	N/A	N/A	N/A	N/A	N/A	-	-	-
	Bloomberg Barclays Government/Credit 1-5 Yr Index	2.69	4.61	0.09	1.51	1.27			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	-	-	-	-	-	-	-

TAXABLE BOND

COVERED

Name: **PIMCO Real Return**

Asset Class: Interm-Term TIPS

Portfolio Managers (PM): PIMCO: Steve Rodosky, Daniel He

Primary Investment Overview:
The Fund seeks to maximize real return, consistent with preservation of capital and prudent investment management. It invests at least 80% of its net assets in inflation-indexed bonds of varying maturities issued by the U.S. and non-U.S. governments, their agencies or instrumentalities, and corporations.

STATISTICS	ANNUALIZED PERFORMANCE						EXPENSE RATIO	PM TENURE (YRS)	
	Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
	PIMCO Real Return	4.56	3.75	-1.14	3.29	2.38	0.67	4	4
	Bloomberg Barclays U.S. Tips Index	4.71	3.90	-1.00	3.15	2.42			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Above Avg	Above Avg	Avg	Avg	Above Avg	Above Avg	Above Avg

COVERED

Name: **Strategic Income Opp Fund**

Asset Class: Multi-Sector Bond

Portfolio Managers (PM):

Primary Investment Overview:

STATISTICS	ANNUALIZED PERFORMANCE						EXPENSE RATIO	PM TENURE (YRS)	
	Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
	Strategic Income Opp Fund	6.23	7.69	-0.54	3.66	3.28	0.47	7	14
	Global Credit Hedged Index	7.32	9.36	-2.06	2.51	3.11			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Above Avg	Avg	Above Avg	Above Avg	Above Avg	Above Avg	Avg

ALLOCATION

INELIGIBLE

Name: **PIMCO All Asset**

Asset Class: Flexible Allocation

Portfolio Managers (PM): Research Affiliates LLC: Robert D. Arnott, Christopher J. Brightman, Jim Masturzo

Primary Investment Overview:
The Fund seeks maximum real return, consistent with preservation of real capital and prudent investment management. The Fund seeks to achieve its investment objective by investing under normal circumstances substantially all of its assets in Underlying PIMCO Funds.

STATISTICS	ANNUALIZED PERFORMANCE						EXPENSE RATIO	PM TENURE (YRS)	
	Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
	PIMCO All Asset	6.84	8.56	3.55	6.21	4.32	1.40	9	21
	S&P Target Risk Growth Index	9.31	15.38	2.87	7.73	5.96			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Avg	Above Avg	Avg	Avg	Above Avg	Above Avg	Avg

TAXABLE BOND

COVERED

Name: **T. Rowe Price Spectrum Inc**

Asset Class: Multi-Sector Bond

Portfolio Managers (PM): T Rowe Price Associates Inc: Charles M. Shriver, Toby M. Thompson

Primary Investment Overview:
The Fund seeks a high level of current income, with moderate price fluctuation by investing in a diversified group of underlying T. Rowe Price funds. The Fund normally invests in domestic and international bond funds, a money market fund, and an income-oriented stock fund.

STATISTICS	ANNUALIZED PERFORMANCE						EXPENSE RATIO	PM TENURE (YRS)	
	Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
	T. Rowe Price Spectrum Inc	6.92	8.05	-0.20	3.36	3.15	0.47	7	12
	Global Credit Hedged Index	7.32	9.36	-2.06	2.51	3.11			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Above Avg	Avg	Avg	Above Avg	Avg	Above Avg	Avg

COVERED

Name: **John Hancock Bond Fund**

Asset Class: Interm-Term Core Plus Bond

Portfolio Managers (PM): Manulife Investment Management (US) LLC: Howard C. Greene, Jeffrey N. Given, Pranay Sonalkar, Connor Minnaar

Primary Investment Overview:
The Fund seeks a high level of current income consistent with prudent investment risk. The Fund invests at least 80% of its net assets in a diversified portfolio of bonds, including corporate bonds and debentures, U.S. government and agency securities. The fund may invest up to 25% of assets in low rated high-yield bonds.

STATISTICS	ANNUALIZED PERFORMANCE						EXPENSE RATIO	PM TENURE (YRS)	
	Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
	John Hancock Bond Fund	7.14	6.76	-2.89	2.12	2.88	0.26	10	21
	Barclays US Universal Bond Index	6.83	6.17	-2.97	1.44	2.08			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Above Avg	Above Avg	Avg	Above Avg	Avg	Above Avg	Avg

COVERED

Name: **Money Market Fund**

Asset Class: Prime Money Market

Portfolio Managers (PM): Manulife Asset Mgmt (North America) Ltd: Not Disclosed

Primary Investment Overview:
The Fund seeks to obtain maximum current income consistent with preservation of principal and liquidity. Under normal market conditions, the Fund invests at least 99.5% of its total assets in cash, U.S. government securities and/or repurchase agreements that are fully collateralized by U.S. government securities or cash.

STATISTICS	ANNUALIZED PERFORMANCE						EXPENSE RATIO	PM TENURE (YRS)	
	Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
	Money Market Fund	1.34	5.01	2.15	1.85	1.26	0.08	-	-
	FTSE 3 Month T-Bill Index	1.41	5.26	2.25	1.91	1.26			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Above Avg	Above Avg	Avg	Above Avg	Avg	Above Avg	Avg

TAXABLE BOND

COVERED

Name: **Fidelity Advisor Total Bond**

Asset Class: Interm-Term Core Plus Bond

Portfolio Managers (PM): Fidelity Management & Research Co LLC: Ford O'Neil, Jeffrey Moore, Michael Foggin, Celso Munoz, Franco Castagliuolo, Benjamin Harrison

Primary Investment Overview:
The Fund seeks a high level of current income. The Fund normally invests at least 80% of its assets in debt securities of all types and repurchase agreements for those securities. The Fund may invest up to 20% of its assets in high yield and emerging market debt securities.

STATISTICS

Investment Name	ANNUALIZED PERFORMANCE 3 Months	1 Year	3 Year	5 Year	10 Year	EXPENSE RATIO Net	PM TENURE (YRS) Avg	Longest
Fidelity Advisor Total Bond	7.00	7.45	-2.06	2.53	2.80	0.25	7	19
Barclays US Universal Bond Index	6.83	6.17	-2.97	1.44	2.08			

SCORECARD

Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
Above Avg	Above Avg	Above Avg	Above Avg	Avg	Above Avg	Above Avg

COVERED

Name: **Vanguard Short-Term Federal**

Asset Class: Short-Term Government

Portfolio Managers (PM): Vanguard Group Inc: Brain W. Quigley

Primary Investment Overview:
The Fund seeks the highest possible income consistent with minimum fluctuations in principal value and current liquidity by investing in short-term US Government obligations and US Government agency securities with average maturity of 1 to 4 years.

STATISTICS

Investment Name	ANNUALIZED PERFORMANCE 3 Months	1 Year	3 Year	5 Year	10 Year	EXPENSE RATIO Net	PM TENURE (YRS) Avg	Longest
Vanguard Short-Term Federal	3.05	3.91	-0.67	1.30	1.21	0.10	8	8
Bloomberg Barclays Government Index 1-3 Yr	2.55	4.32	-0.08	1.28	1.05			

SCORECARD

Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
Above Avg	Above Avg	Avg	Above Avg	Avg	Above Avg	Avg

COVERED

Name: **High Yield Fund**

Asset Class: High Yield Bond

Portfolio Managers (PM): Western Asset Management Company LLC: Michael C. Buchanan, Walter E. Kilcullen, S. Kenneth Leech

Primary Investment Overview:
The Fund seeks to realize an above-average total return. The Fund invests, under normal circumstances at least 80% of its net assets in high yield securities, including corporate bonds, preferred stocks, U.S. Government securities, mortgage-backed securities, loan assignments or participations and convertible securities.

STATISTICS

Investment Name	ANNUALIZED PERFORMANCE 3 Months	1 Year	3 Year	5 Year	10 Year	EXPENSE RATIO Net	PM TENURE (YRS) Avg	Longest
High Yield Fund	5.83	13.25	1.42	5.25	3.89	0.48	10	17
BBgBarc Global High Yield TR Hdg USD	7.16	13.44	1.98	5.37	4.60			

SCORECARD

Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
Avg	Above Avg	Below Avg	Above Avg	Below Avg	Above Avg	Avg

TAXABLE BOND

COVERED

Name: **AF US Government Securities**

Asset Class: Interm-Term Government

Portfolio Managers (PM): Capital Research and Management Co: Fergus N. MacDonald, David J. Betanzos, Ritchie Tuazon

Primary Investment Overview:
The Fund seeks to provide a high level of current income. The Fund invests its assets in securities that are guaranteed or sponsored by the US government, its agencies and instrumentalities, including bonds and other debt securities denominated in US dollars, which may be represented by derivatives.

	ANNUALIZED PERFORMANCE						EXPENSE RATIO	PM TENURE (YRS)	
STATISTICS	Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
	AF US Government Securities	6.12	3.19	-2.83	1.26	1.73	0.26	9	13
	Bloomberg Barclays Government Intermediate Index	3.97	4.30	-1.83	1.03	1.24			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Above Avg	Avg	Avg	Above Avg	Above Avg	Above Avg	Above Avg

COVERED

Name: **Total Bond Market Fund**

Asset Class: Interm-Term Core Bond

Portfolio Managers (PM): Manulife Investment Management (US) LLC: Connor Minnaar, Pranay Sonalkar

Primary Investment Overview:
The Fund seeks to track the performance of the Barclays Capital Aggregate Bond Index (which represents the U.S. investment grade bond market). The Fund invests, under normal market conditions, at least 80% of its assets in securities listed in the Barclays Capital Index.

	ANNUALIZED PERFORMANCE						EXPENSE RATIO	PM TENURE (YRS)	
STATISTICS	Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
	Total Bond Market Fund	6.63	5.59	-3.41	0.99	1.78	0.07	-	-
	Bloomberg U.S. Aggregate Bond TR	6.82	5.53	-3.31	1.10	1.81			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Above Avg	Above Avg	Above Avg	Above Avg	Above Avg	Avg	Avg

COVERED

Name: **AF Capital World Bond Fund**

Asset Class: World Bond

Portfolio Managers (PM): Capital Research and Management Co: Andrew A. Cormack, Philip Chitty, Thomas Reithinger

Primary Investment Overview:
The Fund seeks to provide, over the long term, a high level of total return as is consistent with prudent management. The fund invests at least 80% of its assets in investment grade bonds denominated in US dollars or other currencies. The Fund may also invest in lower quality, higher yielding debt securities.

	ANNUALIZED PERFORMANCE						EXPENSE RATIO	PM TENURE (YRS)	
STATISTICS	Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
	AF Capital World Bond Fund	9.21	6.42	-5.66	0.06	0.74	0.48	3	4
	Bloomberg Barclays Global Aggregate Index	8.10	5.72	-5.51	-0.32	0.38			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Above Avg	Avg	Avg	Above Avg	Above Avg	Above Avg	Above Avg

ALLOCATION

COVERED

Name: **AF American Balanced Fund**

Asset Class: Moderate Allocation

Portfolio Managers (PM): Capital Research and Management Co: Hilda L. Applbaum, Alan N. Berro, Jeffrey T. Lager, John R. Queen, Alan J. Wilson, Paul Benjamin, Pramod Atluri, Mark L. Casey, Anne-Marie Peterson, Ritchie Tuazon, Jin Lee, Chitrang Purani

Primary Investment Overview:
The Fund seeks to provide conservation of capital, current income, and long-term growth of both capital and income. The Fund invests in a broad range of securities, including common stocks and investment-grade bonds. The Fund also invests in securities issued and guaranteed by the U.S. government.

STATISTICS	ANNUALIZED PERFORMANCE						EXPENSE RATIO	PM TENURE (YRS)	
	Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
	AF American Balanced Fund	9.95	14.36	5.40	9.27	7.89	0.25	7	24
	S&P Target Risk Growth Index	9.31	15.38	2.87	7.73	5.96			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Above Avg	Above Avg	Avg	Above Avg	Avg	Above Avg	Avg

COVERED

Name: **BlackRock Global Allocation**

Asset Class: Global Allocation

Portfolio Managers (PM): BlackRock Inc: Russ Koesterich, David Clayton, Rick Rieder

Primary Investment Overview:
The Fund seeks high total investment return, consistent with prudent risk. The Fund invests in a portfolio of equity, debt and money market securities. Generally, the Funds portfolio will include both equity and debt securities. the Fund mainly seeks securities that Fund management believes are undervalued.

STATISTICS	ANNUALIZED PERFORMANCE						EXPENSE RATIO	PM TENURE (YRS)	
	Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
	BlackRock Global Allocation	10.00	12.90	0.64	7.84	5.06	0.59	5	6
	S&P Target Risk Growth Index	9.31	15.38	2.87	7.73	5.96			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Above Avg	Above Avg	Above Avg	Above Avg	Above Avg	Above Avg	Avg

COVERED

Name: **AF The Income Fund of America**

Asset Class: Moderate Aggressive Allocation

Portfolio Managers (PM): Capital Research and Management Co: Hilda L. Applbaum, Pramod Atluri, Andrew B. Suzman, David A. Daigle, Shannon Ward, Anirudh Samsi, Caroline Randall, Bradley J. Vogt, John R. Queen, Dimitrije M. Mitrinovic, Justine Toner

Primary Investment Overview:
The Fund seeks current income and capital growth secondarily. At least 60% of the funds assets will be invested in common stocks and other equity-type securities. The composition of the funds investments in equity, debt and cash or money market instruments may vary substantially depending on various factors.

STATISTICS	ANNUALIZED PERFORMANCE						EXPENSE RATIO	PM TENURE (YRS)	
	Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
	AF The Income Fund of America	8.78	7.94	6.05	8.42	6.79	0.27	8	26
	S&P Target Risk Aggressive Index	10.22	18.40	4.71	9.78	7.20			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Avg	Avg	Avg	Above Avg	Below Avg	Above Avg	Avg

ALLOCATION

COVERED

Name: **JH Multimanager 2065 Lifetime**

Asset Class: Target 2065

Portfolio Managers (PM): Manulife Investment Management (US) LLC: Robert Sykes, Nathan Thooft, Geoffrey Kelley, David Kobuszewski

Primary Investment Overview:
The Fund seeks high total return through a combination of income and capital appreciation until the fund's target retirement date. The Fund is a "fund-of-funds" and invests its assets in underlying funds using an asset allocation strategy designed for investors expected to retire around the year 2065.

	ANNUALIZED PERFORMANCE						EXPENSE RATIO	PM TENURE (YRS)	
STATISTICS	Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
	JH Multimanager 2065 Lifetime	11.31	18.90	3.70	N/A	N/A	0.43	1	3
	S&P Target Date 2060 Index	10.73	19.74	5.89	11.04	8.04			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Avg	Avg	Avg	Above Avg	Avg	Below Avg	Avg

COVERED

Name: **JH Lifestyle Blend Aggressive**

Asset Class: Aggressive Allocation

Portfolio Managers (PM): Manulife Investment Management (US) LLC: Nathan Thooft, Robert Sykes, David Kobuszewski, Geoffrey Kelley

Primary Investment Overview:
The Fund seeks to provide long-term growth of capital. Current income is not a consideration. The Fund may have an equity/fixed-income underlying fund allocation of 90%/10%. Although variations beyond the 10% range are generally not permitted, the subadvisors may determine in light of market or economic conditions.

	ANNUALIZED PERFORMANCE						EXPENSE RATIO	PM TENURE (YRS)	
STATISTICS	Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
	JH Lifestyle Blend Aggressive	11.14	17.79	5.50	11.31	8.42	0.16	3	10
	S&P Target Risk Aggressive Index	10.22	18.40	4.71	9.78	7.20			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Above Avg	Above Avg	Avg	Above Avg	Above Avg	Above Avg	Avg

COVERED

Name: **JH Lifestyle Blend Balanced**

Asset Class: Moderate Allocation

Portfolio Managers (PM): Manulife Investment Management (US) LLC: Nathan Thooft, Robert Sykes, Geoffrey Kelley, David Kobuszewski

Primary Investment Overview:
The Fund seeks a balance between a high level of current income and growth of capital, with a greater emphasis on growth of capital. The Fund normally invests 40% of its assets in underlying funds that invest in fixed-income securities and 60% of its assets in underlying funds that invest in equity securities.

	ANNUALIZED PERFORMANCE						EXPENSE RATIO	PM TENURE (YRS)	
STATISTICS	Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
	JH Lifestyle Blend Balanced	9.76	13.67	2.78	7.98	6.26	0.19	3	10
	S&P Target Risk Growth Index	9.31	15.38	2.87	7.73	5.96			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Above Avg	Avg	Avg	Above Avg	Above Avg	Above Avg	Avg

ALLOCATION

COVERED

Name: **JH Lifestyle Bln Conservative**

Asset Class: Conservative Allocation

Portfolio Managers (PM): Manulife Investment Management (US) LLC: Nathan Thooft, Robert Sykes, Geoffrey Kelley, David Kobuszewski

Primary Investment Overview:
The Fund seeks a high level of current income with some consideration given to growth of capital. The Fund normally invests approximately 80% of its assets in underlying funds that invest primarily in fixed-income securities and approximately 20% in underlying funds that invest primarily in equity securities.

STATISTICS	ANNUALIZED PERFORMANCE					EXPENSE RATIO	PM TENURE (YRS)	
Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
JH Lifestyle Bln Conservative	7.75	10.30	0.33	4.64	3.98	0.22	3	10
S&P Target Risk Conservative Index	7.95	10.94	0.06	4.60	3.76			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Above Avg	Above Avg	Avg	Above Avg	Above Avg	Above Avg	Avg

COVERED

Name: **JH Lifestyle Blend Growth**

Asset Class: Moderate Aggressive Allocation

Portfolio Managers (PM): Manulife Investment Management (US) LLC: Nathan Thooft, Robert Sykes, Geoffrey Kelley, David Kobuszewski

Primary Investment Overview:
The Fund seeks long-term growth of capital. Current income is also a consideration. The Fund normally invests approximately 20% of its assets in underlying funds that invest primarily in fixed-income securities and approximately 80% of its assets in underlying funds that invest primarily in equity securities.

STATISTICS	ANNUALIZED PERFORMANCE					EXPENSE RATIO	PM TENURE (YRS)	
Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
JH Lifestyle Blend Growth	10.46	15.76	4.24	9.76	7.41	0.17	3	10
S&P Target Risk Aggressive Index	10.22	18.40	4.71	9.78	7.20			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Above Avg	Above Avg	Avg	Above Avg	Above Avg	Above Avg	Avg

COVERED

Name: **JH Lifestyle Blend Moderate**

Asset Class: Moderate Conservative Allocation

Portfolio Managers (PM): Manulife Investment Management (US) LLC: Nathan Thooft, Robert Sykes, Geoffrey Kelley, David Kobuszewski

Primary Investment Overview:
The Fund seeks a balance between a high level of current income and growth of capital, with a greater emphasis on income. The Fund normally invests approximately 60% of its assets in underlying funds that invest in fixed-income securities and approximately 40% in underlying funds that invest in equity securities.

STATISTICS	ANNUALIZED PERFORMANCE					EXPENSE RATIO	PM TENURE (YRS)	
Investment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
JH Lifestyle Blend Moderate	8.62	11.71	1.47	6.20	5.05	0.22	3	10
S&P Target Risk Moderate Index	8.40	12.41	1.01	5.66	4.48			

SCORECARD	Wilshire Investment Rating	Performance	Risk	Expense	Style	Track Record	Org
	Above Avg	Above Avg	Avg	Above Avg	Above Avg	Above Avg	Avg

10 Lifetime

Portfolio Managers (PM): Manulife Investment Management (US) LLC: Nathan Thooft, Robert Sykes, Geoffrey Kelley, David Kobuszewski

rn through a combination of income and capital appreciation until the fund's target retirement date. The nvests its assets in underlying funds using an asset allocation strategy designed for investors expected

	ANNUALIZED PERFORMANCE					EXPENSE RATIO	PM TENURE (YRS)	
nent Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
manager 2010 Lifetime	7.05	10.43	1.74	6.16	4.87	0.35	3	10
Target Date 2010 Index	7.42	10.79	1.49	5.61	4.50			

ating	Performance	Risk	Expense	Style	Track Record	Org
	Above Avg	Avg	Above Avg	Avg	Above Avg	Avg

15 Lifetime

Portfolio Managers (PM): Manulife Investment Management (US) LLC: Nathan Thooft, Robert Sykes, Geoffrey Kelley, David Kobuszewksi

rn through a combination of income and capital appreciation until the fund's target retirement date. The nvests its assets in underlying funds using an asset allocation strategy designed for investors expected

	ANNUALIZED PERFORMANCE					EXPENSE RATIO	PM TENURE (YRS)	
nent Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
manager 2015 Lifetime	7.69	11.17	1.72	6.60	5.21	0.37	3	10
Target Date 2015 Index	7.68	11.38	1.85	6.10	4.94			

ating	Performance	Risk	Expense	Style	Track Record	Org
	Above Avg	Below Avg	Above Avg	Avg	Above Avg	Avg

20 Lifetime

Portfolio Managers (PM): Manulife Investment Management (US) LLC: Nathan Thooft, Robert Sykes, Geoffrey Kelley, David Kobuszewski

rn and capital appreciation until its target retirement date. The Fund invests its assets in underlying n strategy designed for investors expected to retire in 2020. The fund may invest in a broad range of ities including derivatives.

	ANNUALIZED PERFORMANCE					EXPENSE RATIO	PM TENURE (YRS)	
ment Name	3 Months	1 Year	3 Year	5 Year	10 Year	Net	Avg	Longest
manager 2020 Lifetime	8.35	11.77	1.68	7.20	5.67	0.39	3	10
Target Date 2020 Index	8.04	12.32	2.12	6.47	5.28			

ating	Performance	Risk	Expense	Style	Track Record	Org
	Above Avg	Below Avg	Above Avg	Avg	Above Avg	Avg

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