



ARTIFEX

FINANCIAL GROUP

Snapshot Report

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Prepared For:

Stuebaker Nurseries 401 (k)

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<u>Name</u>	<u>Position</u>
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Standardized Performance Disclosure (Mutual Funds and ETFs only)

Standardized Returns for the period ended 12/31/2018. Returns for periods of less than one year are not annualized. Standardized Returns assume reinvestment of dividends and capital gains. It depicts performance without adjusting for the effects of taxation, but are adjusted to reflect sales charges and ongoing fund expenses. If adjusted for taxation, the performance quoted would be significantly reduced. The sales charge used in the calculation was obtained from the fund's most recent prospectus and/or shareholder report available to Morningstar.

*Investors should consider the investment objectives, risks, and charges and expenses of a fund carefully before investing. Prospectuses and, if available, the summary prospectuses, containing this and other information about the fund are available by contacting your financial consultant. Please read the prospectus and summary prospectus carefully before investing to make sure that the fund is appropriate for your goals and risk tolerance. **The performance information shown represents past performance and is not a guarantee of future results.** The investment return and principal value of an investment will fluctuate so that the shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information shown. For performance data current to the most recent month-end, please reference the Investment Company Contact Information section.*

Text in bold italics indicates extended performance which is based on the performance of the investment's oldest share class, adjusted for fees. FI360 Fiduciary Scores calculated using extended performance are shown with a colored border.

Investment Name	Inception			Standardized Investment Return				Prospectus Expense Ratio		Load		12b-1 Fee
	Type	Product	Share Class	1-Year	5-Year	10-Year	Since Inception	Net	Gross	Max Front	Max Deferred	
Large-Cap Equity												
DFA US Large Cap Value I (DFLVX)	MF	02/19/1993	02/19/1993	-11.65	5.83	13.17	9.60	0.27	0.37	-	-	
- Contractual expense waiver of 0.10. This may expire at anytime.												
Fidelity Total Market Index (FSKAX)	MF	09/24/2009	09/08/2011	-5.28	7.88	13.21	12.81	0.02	0.02	-	-	
Laudus US Large Cap Growth (LGILX)	MF	10/14/1997	10/14/1997	1.95	9.71	16.18	7.24	0.76	0.76	-	-	
Mid-Cap Equity												
Vanguard Mid Cap Index Investor (VIMSX)	MF	05/21/1998	05/21/1998	-9.34	6.07	13.71	8.95	0.17	0.17	-	-	
Small-Cap Equity												
Northern Small Cap Value (NOSGX)	MF	03/31/1994	03/31/1994	-13.68	3.71	10.51	9.22	1.00	1.13	-	-	
- Contractual expense waiver of 0.13. Expires on 2019-7-31.												
Developed International Equity												
Dodge & Cox International Stock (DODFX)	MF	05/01/2001	05/01/2001	-17.98	-0.48	7.72	6.40	0.63	0.63	-	-	
Emerging Market Equity												
Fidelity Emerging Markets (FEMKX)	MF	11/01/1990	11/01/1990	-18.02	2.69	8.37	4.70	0.96	0.96	-	-	
Intermediate Fixed Income												
Dodge & Cox Income (DODIX)	MF	01/03/1989	01/03/1989	-0.33	2.87	5.01	6.56	0.43	0.43	-	-	
Short-Term Fixed Income												
Vanguard Short-Term Investment-Grade Inv (VFSTX)	MF	10/29/1982	10/29/1982	0.86	1.68	3.44	5.89	0.20	0.20	-	-	
Allocation												
Permanent Portfolio Permanent I (PRPFX)	MF	12/01/1982	12/01/1982	-6.23	1.33	4.97	5.83	0.82	0.82	-	-	
T. Rowe Price Balanced (RPBAX)	MF	12/29/1939	12/29/1939	-4.92	4.85	9.63	9.37	0.61	0.64	-	-	

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

Investment Name	Inception			Standardized Investment Return				Prospectus Expense Ratio		Load		
	Type	Product	Share Class	1-Year	5-Year	10-Year	Since Inception	Net	Gross	Max Front	Max Deferred	12b-1 Fee
Allocation												
T. Rowe Price Retirement 2030 (TRRCX)	MF	09/30/2002	09/30/2002	-6.28	5.03	11.09	8.61	0.67	0.67	-	-	
Other / Specialty												
Fidelity Select Energy (FSENX)	MF	07/14/1981	07/14/1981	-24.92	-7.44	3.93	7.08	0.79	0.79	-	-	
T. Rowe Price Health Sciences (PRHSX)	MF	12/29/1995	12/29/1995	1.23	11.60	19.42	14.02	0.77	0.77	-	-	

Investment Snapshot

The Fi360 Fiduciary Score is a peer percentile ranking of an investment against a set of quantitative due diligence criteria selected to reflect prudent fiduciary management. The criteria include total returns, risk-adjusted returns, expenses, and other portfolio statistics. Investments are ranked according to their ability to meet due diligence criteria every month. The rank becomes the Fi360 Fiduciary Score. The Fi360 Fiduciary Score Average is a one-, three-, five- or ten-year rolling average of an investments Fi360 Fiduciary Score. The Fi360 Fiduciary Score represents a suggested course of action and is not intended, nor should it be used, as the sole source of information for reaching an investment decision. Visit the Glossary or fi360.com/fi360-Fiduciary-Score for more information.

*Investors should consider the investment objectives, risks, and charges and expenses of a fund carefully before investing. Prospectuses and, if available, the summary prospectuses, containing this and other information about the fund are available by contacting your financial consultant. Please read the prospectus and summary prospectus carefully before investing to make sure that the fund is appropriate for your goals and risk tolerance. The performance quoted reflects the reinvestment of dividends and capital gains and is net of expenses. It does not reflect the maximum sales charges, which are generally waived for investments within qualified plans. Such charges, if applied, would reduce the performance quoted. **The performance information shown represents past performance and is not a guarantee of future results.** The investment return and principal value of an investment will fluctuate so that the shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information shown. For performance data current to the most recent month-end, please reference the Investment Company Contact Information section. Text in bold italics indicates extended performance which is based on the performance of the investment's oldest share class, adjusted for fees. Fi360 Fiduciary Scores calculated using extended performance are shown with a colored border.*

Investment Name	Ticker	Type	Fi360 Fiduciary Score®				Prosp. Net Exp Ratio % (% rank in peer group)	Total Return % (% rank in peer group)						
			Score	Average				3-Month	YTD	1-Year	3-Year	5-Year	10-Year	
			1 Yr	3 Yr	5 Yr	10 Yr								
Large-Cap Equity														
Peer Group: Large Blend														
Fidelity Total Market Index	FSKAX	MF	0	2	1	1	-	0.02 (2)	-14.35 (66)	-5.28 (39)	-5.28 (39)	8.95 (23)	7.88 (26)	13.21 (15)
# of Fund/ETF peers			1,316	1,239	1,108	969	671	1,491	1,473	1,438	1,438	1,315	1,228	1,070
Median Fund/ETF in Large Blend								0.81	-13.75	-5.97	-5.97	7.95	6.96	12.10
Russell 1000 TR USD									-13.82	-4.78	-4.78	9.09	8.21	13.28
Peer Group: Large Growth														
Laudus US Large Cap Growth	LGILX	MF	0	0	13	19	15	0.76 (30)	-15.66 (51)	1.95 (16)	1.95 (16)	11.22 (16)	9.71 (27)	16.18 (10)
# of Fund/ETF peers			1,371	1,313	1,208	1,010	666	1,450	1,450	1,440	1,440	1,371	1,320	1,129
Median Fund/ETF in Large Growth								0.96	-15.65	-2.07	-2.07	9.19	8.55	13.91
Russell 1000 Growth TR USD									-15.88	-1.51	-1.51	11.14	10.40	15.28
Peer Group: Large Value														
DFA US Large Cap Value I	DFLVX	MF	23	5	6	7	16	0.27 (6)	-14.72 (80)	-11.65 (82)	-11.65 (82)	7.71 (26)	5.83 (37)	13.17 (6)
# of Fund/ETF peers			1,196	1,119	1,001	834	560	1,278	1,276	1,267	1,267	1,196	1,103	959
Median Fund/ETF in Large Value								0.89	-12.56	-8.88	-8.88	6.58	5.30	10.82
Russell 1000 Value TR USD									-11.72	-8.26	-8.26	6.95	5.94	11.17

Investment Snapshot (Cont.)

Investment Name	Ticker	Type	Fi360 Fiduciary Score®				Prosp. Net Exp Ratio % (% rank in peer group)	Total Return % (% rank in peer group)						
			Score	Average				3-Month	YTD	1-Year	3-Year	5-Year	10-Year	
			1 Yr	3 Yr	5 Yr	10 Yr								
Mid-Cap Equity														
Peer Group: Mid-Cap Blend														
Vanguard Mid Cap Index Investor	VIMSX	MF	0	2	6	6	10	0.17 (7)	-15.48 (35)	-9.34 (26)	-9.34 (26)	6.25 (40)	6.07 (13)	13.71 (12)
# of Fund/ETF peers			425	399	343	291	180	478	476	471	471	425	391	334
Median Fund/ETF in Mid-Cap Blend								0.97	-16.70	-11.48	-11.48	5.03	4.24	12.19
Russell Mid Cap TR USD									-15.37	-9.05	-9.05	7.04	6.26	14.02
Small-Cap Equity														
Peer Group: Small Value														
Northern Small Cap Value	NOSGX	MF	0	15	7	10	16	1.00 (35)	-17.79 (26)	-13.68 (28)	-13.68 (28)	5.51 (35)	3.71 (23)	10.51 (61)
# of Fund/ETF peers			404	386	343	298	186	435	430	423	423	404	377	327
Median Fund/ETF in Small Value								1.15	-19.39	-15.56	-15.56	4.84	2.49	10.89
Russell 2000 Value TR USD									-18.66	-12.86	-12.86	7.37	3.60	10.39
Developed International Equity														
Peer Group: Foreign Large Value														
Dodge & Cox International Stock	DODFX	MF	25	67	51	34	27	0.63 (18)	-12.39 (32)	-17.98 (76)	-17.98 (76)	3.24 (27)	-0.48 (41)	7.72 (7)
# of Fund/ETF peers			308	285	225	200	101	337	333	323	323	308	274	225
Median Fund/ETF in Foreign Large Value								1.00	-13.04	-16.52	-16.52	1.77	-0.96	5.13
MSCI ACWI Ex USA Value NR USD									-10.70	-13.97	-13.97	4.74	-0.38	5.95
Emerging Market Equity														
Peer Group: Diversified Emerging Mkts														
Fidelity Emerging Markets	FEMKX	MF	15	4	5	7	35	0.96 (23)	-9.05 (76)	-18.02 (65)	-18.02 (65)	7.72 (41)	2.69 (9)	8.37 (27)
# of Fund/ETF peers			788	711	511	338	143	906	888	860	860	788	644	354
Median Fund/ETF in Diversified Emerging Mkts								1.25	-7.62	-16.40	-16.40	7.08	0.89	7.63
MSCI EM NR USD									-7.47	-14.57	-14.57	9.24	1.64	8.01

Investment Snapshot (Cont.)

Investment Name	Ticker	Type	Fi360 Fiduciary Score®				Prosp. Net Exp Ratio % (% rank in peer group)	Total Return % (% rank in peer group)						
			Score	1 Yr	3 Yr	5 Yr		10 Yr	3-Month	YTD	1-Year	3-Year	5-Year	10-Year
Intermediate Fixed Income														
Peer Group: Intermediate-Term Bond														
Dodge & Cox Income	DODIX	MF	22	22	24	17	11	0.43 (20)	0.27 (80)	-0.33 (38)	-0.33 (38)	3.18 (9)	2.87 (17)	5.01 (29)
# of Fund/ETF peers			965	909	816	702	445	1,092	1,074	1,044	1,044	965	915	806
Median Fund/ETF in Intermediate-Term Bond								0.65	0.98	-0.58	-0.58	2.09	2.30	4.46
BBgBarc US Agg Bond TR USD									1.63	0.01	0.01	2.05	2.52	3.47
Short-Term Fixed Income														
Peer Group: Short-Term Bond														
Vanguard Short-Term Investment-Grade Inv	VFSTX	MF	43	33	12	8	9	0.20 (7)	0.64 (41)	0.86 (57)	0.86 (57)	1.87 (28)	1.68 (17)	3.44 (21)
# of Fund/ETF peers			515	482	410	344	209	567	557	544	544	515	472	393
Median Fund/ETF in Short-Term Bond								0.64	0.54	0.97	0.97	1.45	1.18	2.57
BBgBarc US Govt/Credit 1-5 Yr TR USD									1.45	1.38	1.38	1.40	1.32	2.08
Allocation														
Peer Group: Allocation--30% to 50% Equity														
Permanent Portfolio Permanent I	PRPFX	MF	52	61	75	80	51	0.82 (32)	-5.38 (37)	-6.23 (81)	-6.23 (81)	4.86 (15)	1.33 (89)	4.97 (94)
# of Fund/ETF peers			514	454	377	307	202	555	555	550	550	514	421	345
Median Fund/ETF in Allocation--30% to 50% Equity								1.01	-5.84	-4.62	-4.62	3.81	2.76	6.73
Morningstar Mod Con Tgt Risk TR USD									-4.09	-2.86	-2.86	4.72	3.46	6.26
Peer Group: Allocation--50% to 70% Equity														
T. Rowe Price Balanced	RPBAX	MF	0	0	4	3	5	0.61 (13)	-8.06 (39)	-4.92 (39)	-4.92 (39)	5.92 (16)	4.85 (22)	9.63 (18)
# of Fund/ETF peers			756	702	651	522	363	792	791	785	785	756	703	567
Median Fund/ETF in Allocation--50% to 70% Equity								1.02	-8.45	-5.65	-5.65	4.78	3.85	8.36
Morningstar Mod Tgt Risk TR USD									-6.80	-4.75	-4.75	5.83	4.07	7.96

Investment Snapshot (Cont.)

Investment Name	Ticker	Type	Fi360 Fiduciary Score®				Prosp. Net Exp Ratio % (% rank in peer group)	Total Return % (% rank in peer group)						
			Score	Average				3-Month	YTD	1-Year	3-Year	5-Year	10-Year	
			1 Yr	3 Yr	5 Yr	10 Yr								
Peer Group: Target-Date 2030														
T. Rowe Price Retirement 2030	TRRCX	MF	0	0	1	1	2	0.67 (44)	-9.39 (67)	-6.28 (46)	-6.28 (46)	6.43 (10)	5.03 (5)	11.09 (1)
# of Fund/ETF peers			218	205	161	131	43	256	256	243	243	218	193	140
Median Fund/ETF in Target-Date 2030								0.73	-9.10	-6.49	-6.49	5.37	3.98	8.98
Morningstar Lifetime Mod 2030 TR USD									-8.44	-5.82	-5.82	6.25	4.43	9.73
Other / Specialty														
Peer Group: Equity Energy														
Fidelity Select Energy	FSENX	MF	0	0	0	2	16	0.79 (31)	-30.22 (57)	-24.92 (41)	-24.92 (41)	-0.73 (29)	-7.44 (18)	3.93 (9)
# of Fund/ETF peers			95	86	73	60	39	105	103	101	101	95	83	66
Median Fund/ETF in Equity Energy								1.10	-29.84	-25.35	-25.35	-3.68	-12.15	0.42
S&P 1500 Energy TR									-25.40	-19.30	-19.30	0.20	-6.55	3.18
Peer Group: Health														
T. Rowe Price Health Sciences	PRHSX	MF	0	5	19	17	13	0.77 (32)	-15.81 (63)	1.23 (44)	1.23 (44)	5.11 (34)	11.60 (16)	19.42 (3)
# of Fund/ETF peers			138	134	125	111	83	149	148	143	143	138	132	121
Median Fund/ETF in Health								1.02	-14.87	0.51	0.51	3.26	8.90	14.69
S&P 1500 Health Care TR									-9.59	6.70	6.70	8.57	11.40	15.16

Peer Group Definitions / Risk Disclosures

Allocation--30% to 50% Equity

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

Allocation--50% to 70% Equity

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

Diversified Emerging Mkts

Diversified emerging-markets portfolios tend to divide their assets among 20 or more nations, although they tend to focus on the emerging markets of Asia and Latin America rather than on those of the Middle East, Africa, or Europe. These portfolios invest predominantly in emerging market equities, but some funds also invest in both equities and fixed income investments from emerging markets.

Equity Energy

Equity Energy portfolios invest primarily in equity securities of U.S. or non-U.S. companies who conduct business primarily in energy-related industries. This includes and is not limited to companies in alternative energy, coal, exploration, oil and gas services, pipelines, natural gas services and refineries.

Foreign Large Value

Foreign large-value portfolios invest mainly in big international stocks that are less expensive or growing more slowly than other large-cap stocks. Most of these portfolios divide their assets among a dozen or more developed markets, including Japan, Britain, France, and Germany. These portfolios primarily invest in stocks that have market caps in the top 70% of each economically integrated market (such as Europe or Asia ex-Japan). Value is defined based on low valuations (low price ratios and high dividend yields) and slow growth (low growth rates for earnings, sales, book value, and cash flow). These portfolios typically will have less than 20% of assets invested in U.S. stocks.

Health

Health portfolios focus on the medical and health-care industries. Most invest in a range of companies, buying everything from pharmaceutical and medical-device makers to HMOs, hospitals, and nursing homes. A few portfolios concentrate on just one industry segment, such as service providers or biotechnology firms.

Intermediate-Term Bond

Intermediate-term bond portfolios invest primarily in corporate and other investment-grade U.S. fixed-income issues and typically have durations of 3.5 to six years. These portfolios are less sensitive to interest rates, and therefore less volatile, than portfolios that have longer durations. Morningstar calculates monthly breakpoints using the effective duration of the Morningstar Core Bond Index (MCBI) in determining duration assignment. Intermediate-term is defined as 75% to 125% of the 3 year average effective duration of the MCBI.

Large Blend

Large-blend portfolios are fairly representative of the overall U.S. stock market in size, growth rates, and price. Stocks in the top 70% of the capitalization of the U.S. equity market are defined as large-cap. The blend style is assigned to portfolios where neither growth nor value characteristics predominate. These portfolios tend to invest across the spectrum of U.S. industries, and owing to their broad exposure, the portfolios' returns are often similar to those of the S&P 500 Index.

Large Growth

Large-growth portfolios invest primarily in big U.S. companies that are projected to grow faster than other large-cap stocks. Stocks in the top 70% of the capitalization of the U.S. equity market are defined as large cap. Growth is defined based on fast growth (high growth rates for earnings, sales, book value, and cash flow) and high valuations (high price ratios and low dividend yields). Most of these portfolios focus on companies in rapidly expanding industries.

Large Value

Large-value portfolios invest primarily in big U.S. companies that are less expensive or growing more slowly than other large-cap stocks. Stocks in the top 70% of the capitalization of the U.S. equity market are defined as large-cap. Value is defined based on low valuations (low price ratios and high dividend yields) and slow growth (low growth rates for earnings, sales, book value, and cash flow).

Mid-Cap Blend

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

Short-Term Bond

Short-term bond portfolios invest primarily in corporate and other investment-grade U.S. fixed-income issues and typically have durations of one to 3.5 years. These portfolios are attractive to fairly conservative investors, because they are less sensitive to interest rates than portfolios with longer durations. Morningstar calculates monthly breakpoints using the effective duration of the Morningstar Core Bond Index (MCBI) in determining duration assignment. Short-term is defined as 25% to 75% of the 3 year average effective duration of the MCBI.

Peer Group Definitions / Risk Disclosures (Cont.)

Small Value

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

Target-Date 2030

Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2026-2030) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

Index Definitions

BBgBarc US Agg Bond TR USD

The index measures the performance of investment grade, U.S. dollar-denominated, fixed-rate taxable bond market, including Treasuries, government-related and corporate securities, MBS (agency fixed-rate and hybrid ARM passthroughs), ABS, and CMBS. It rolls up into other Barclays flagship indices, such as the multi-currency Global Aggregate Index and the U.S. Universal Index, which includes high yield and emerging markets debt.

BBgBarc US Govt/Credit 1-5 Yr TR USD

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

Morningstar Lifetime Mod 2030 TR USD

The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2030. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.

Morningstar Mod Con Tgt Risk TR USD

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

Morningstar Mod Tgt Risk TR USD

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

MSCI ACWI Ex USA Value NR USD

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

MSCI EM NR USD

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

Russell 1000 Growth TR USD

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

Russell 1000 TR USD

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

Russell 1000 Value TR USD

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

Russell 2000 Value TR USD

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

Russell Mid Cap TR USD

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

Index Definitions (Cont.)

S&P 1500 Energy TR

The index measures the performance of energy(sector) segment of US equity securities. It comprises those companies included in the S&P Composite 1500 that are classified as members of the Global Industry Classification Standard(GICS) Energy (sector).

S&P 1500 Health Care TR

The index measures the performance of health care(sector) segment of US equity securities. It comprises those companies included in the S&P Composite 1500 that are classified as members of the Global Industry Classification Standard(GICS) Health Care (sector).

Glossary

12b-1 Fee

Maximum annual charge deducted from fund assets to pay for distribution and marketing costs. Although usually set on a percentage basis, this amount will occasionally be a flat figure. This information is taken directly from the fund's prospectus, and includes distribution, service and other expenses incurred by the fund. Morningstar lists the maximum amount. Some 12b-1 fees are something of a hidden charge, because they are taken out of the NAV. Morningstar breaks the 12b-1 amount out of the expense ratio so investors know how much they're paying. (Description provided by Morningstar)

Broad Asset Class

A term used to group funds with similar categories and investing styles. (Description provided by fi360)

Deferred Load

This is also known as a back-end sales charge, and it is imposed when investors redeem shares. The percentage charged generally declines the longer shares are held, and it is usually applied to the lower of the beginning price or ending price. This charge is often coupled with higher 12b-1 fees in B or C share classes as an alternative to a traditional front-end load fund. (Description provided by Morningstar)

Expense Ratio - Prospectus Gross

Gross Expense Ratio represents the total gross expenses (net expenses with waivers added back in) divided by the fund's average net assets. If it is not equal to the net expense ratio, the gross expense ratio portrays the fund's expenses had the fund not waived a portion, or all, of its fees. Thus, to some degree, it is an indication of fee contracts. Some fee waivers have an expiration date; other waivers are in place indefinitely. (Description provided by Morningstar)

Expense Ratio - Prospectus Net

The percentage of fund assets used to pay for operating expenses and management fees, including 12b-1 fees, administrative fees, and all other asset-based costs incurred by the fund, except brokerage costs. Fund expenses are reflected in the fund's NAV. Sales charges are not included in the expense ratio. The expense ratio for fund of funds is the aggregate expense ratio as defined as the sum of the wrap or sponsor fees plus the estimated weighted average of the underlying fund fees. (Description provided by Morningstar)

fi360 Fiduciary Score

The fi360 Fiduciary Score® is a peer percent ranking of an investment against a set of quantitative due diligence criteria selected to reflect prudent fiduciary management. The fi360 Fiduciary Score® is calculated on a monthly basis for investments with at least a three year history. Note: Group Retirement Plan Annuities (GRPAs) are ranked in a peer group that includes GRPAs, Mutual Funds and ETFs. Prior to 9/30/2013 only Mutual Funds and ETFs were used to construct the peer group. (Description provided by fi360)

fi360 Fiduciary Score« Average

The fi360 Fiduciary Score Average is a one-, three-, five- or ten-year rolling average of an investment's fi360 Fiduciary Score. The Average Score is calculated on a monthly basis. Since the Average Score is a rolling average of the historical fi360 Fiduciary Score, an investment needs to have the requisite amount of Fiduciary Score calculations for each Average Score. (Description provided by fi360)

fi360 Fiduciary Score« Methodology

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

Front-End Load

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

Fund Family

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

Glossary (Cont.)

Fund Name

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

Index

A collection of securities chosen to represent a specific investment area. Common indexes include the Dow Jones Industrial Average, the S&P 500, and the NASDAQ Composite. (Description provided by Morningstar)

Investment Type

The following abbreviations are used to identify an investment type. MF - Mutual Fund, ETF - Exchange Traded Fund, VA - Variable Annuity, SMA - Separately Managed Account, GRPA - Group Retirement Plan Annuity (Description provided by fi360)

Median Mutual Fund/ETF Manager

The median manager for a given data point is calculated by ranking the managers (investments) within a given peer group on a particular data point from best to worst. The manager that represents the 50th percentile of the ranking becomes the median manager for the group. (Description provided by fi360)

Number of investments in Peer Group

A count of the number of investments within a specific peer group for a particular data point such as 1yr return or Alpha. This number represents the total number of investments used to calculate the bar charts and rankings for each data point. (Note: Group Retirement Plan Annuities (GRPAs) are ranked in a peer group that includes GRPAs, Mutual Funds and ETFs. Prior to 9/30/2013 only Mutual Funds and ETFs were used to construct the peer group. (Description provided by fi360)

Ticker

The NASDAQ assigned symbol commonly used to locate the fund on electronic price-quoting systems. Ticker information is provided by NASDAQ. Morningstar receives daily internet transmissions detailing ticker as well as fund-name changes, plus a listing of any funds that have been recently added or deleted from NASDAQ listings. The ticker symbol itself is designated by the fund company. Thus, tickers do not always follow a uniform pattern. (Description provided by Morningstar)

Total Return - Funds

Expressed in percentage terms, Morningstar's calculation of total return is determined each month by taking the change in monthly net asset value, reinvesting all income and capital-gains distributions during that month, and dividing by the starting NAV. Reinvestments are made using the actual reinvestment NAV, and daily payoffs are reinvested monthly. Unless otherwise noted, Morningstar does not adjust total returns for sales charges (such as front-end loads, deferred loads and redemption fees), preferring to give a clearer picture of a fund's performance. The total returns do account for management, administrative, 12b-1 fees and other costs taken out of fund assets. Total returns for periods longer than one year are expressed in terms of compounded average annual returns (also known as geometric total returns), affording a more meaningful picture of fund performance than non-annualized figures. (Description provided by Morningstar)

Total Return - Load-Adjusted

Expressed as a percentage, this return is adjusted for front-end loads, deferred loads and redemption fees, but not taxes. For investments with front-end loads, the full amount of the load is deducted. For deferred loads and redemption fees, the percentage charged often declines the longer the shares are held. Morningstar adjusts the deferred load for each time period accordingly when making this calculation. (Description provided by Morningstar)

Total Return - Percentile Rank

This is the investment's total-return percentile rank relative to all funds that have the same Morningstar Category. The highest (or most favorable) percentile rank is 1 and the lowest (or least favorable) percentile rank is 100. The top-performing investment in a category will always receive a rank of 1. Rankings may vary among share classes and are based on historical total returns, which are not indicative of future results. (Description provided by Morningstar)

Watch List

The watch list is a list of investments that fail to meet the stated due diligence requirements used to periodically monitor the investment. The due diligence requirements are typically outlined in an Investment Policy Statement. (Description provided by fi360)

Investment Company Contact Information

For performance data current to the most recent month-end, please contact the investment company using the number(s) provided below.

Company Name	Phone Number(s)
Dimensional Fund Advisors	888-576-1167
Dodge & Cox	800-621-3979
Fidelity Investments	800-544-8544 800-835-5092
Laudus Funds	800-447-3332
Northern Funds	800-595-9111
Permanent Portfolio	800-341-8900
T. Rowe Price	800-638-5660
Vanguard	800-662-7447

Index Family Disclosure

MSCI

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