

# PERFORMANCE UPDATE

## CITY OF SAN JOSE DEF COMP PLAN

**Average Annual Total Returns as of: 09/30/2020** (shown in percentages)

Variable annuities and mutual funds offered through a retirement plan are intended as long-term investments designed for retirement purposes. Money distributed from a 403(b) plan, 401(a)/(k) plan, or a 457 plan will be taxed as ordinary income in the year the money is distributed. Early withdrawals from a 403(b) plan and a 401(a)/(k) plan, if taken prior to age 59 1/2, will be subject to the IRS 10% premature distribution penalty tax, unless an exception applies. This IRS premature distribution penalty tax does not apply to 457 plans. Account values fluctuate with market conditions, and when surrendered the principal may be worth more or less than the original amount invested.

**The performance data quoted represents past performance. Past performance does not guarantee future results. For month-end performance which may be lower or higher than the performance data shown please call 800-584-6001. Investment return and principal value of an investment will fluctuate so that, when sold, an investment may be worth more or less than the original cost.**

The returns assume reinvestment of all dividends (ordinary income and capital gains) and are net of management fees and other fund operating expenses.

**You should consider the investment objectives, risks and charges, and expenses of the funds carefully before investing. The prospectus contains this and other information. Anyone who wishes to obtain a free copy of the fund prospectuses may call their Voya representative or the number above. Please read the prospectus carefully before investing.**

Returns less than one year are not annualized. Fund Inception Date is the date of inception for the underlying fund, and is the date used in calculating the periodic returns. This date may also precede the portfolio's inclusion in the product.

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Gross Fund Exp %*	Net Fund Exp %*
<b>Stability of Principal</b>											
<i>Money Market</i>											
Vanguard® Federal Money Market Fund - Investor Shares (1)	0.01	0.02	0.44	0.87	1.54	1.10	0.56		07/13/1981	0.11	0.11
<i>The 7-day annualized yield as of 09/30/2020 is 0.05%, which more closely reflects current earnings. (17)</i>											
<i>Stable Value</i>											
San Jose Stable Value Option (2)(16)	0.19	0.57	1.78	2.45	2.51	2.47	2.34				
<b>Bonds</b>											
<i>Intermediate Core-Plus Bond</i>											
Loomis Sayles Core Plus Bond Fund - Class N (3)	-0.08	1.57	8.58	8.95	5.87	5.79	4.94		12/30/1994	0.39	0.39
<i>Nontraditional Bond</i>											
Templeton Global Bond Fund - Class R6 (4)	0.29	-0.56	-4.81	-3.29	-1.37	1.86	2.09		09/18/1986	0.64	0.56
<b>Asset Allocation</b>											
<i>Lifecycle - Index</i>											
Vanguard® Target Retirement 2015 Fund - Investor Shares (5)	-0.81	3.53	4.35	7.68	6.09	7.04	7.04		10/27/2003	0.13	0.13
Vanguard® Target Retirement 2020 Fund - Investor Shares (5)	-1.31	4.48	3.87	8.51	6.54	7.96	7.81		06/07/2006	0.13	0.13
Vanguard® Target Retirement 2025 Fund - Investor Shares (5)	-1.58	5.17	3.63	9.04	6.89	8.60	8.38		10/27/2003	0.13	0.13
Vanguard® Target Retirement 2030 Fund - Investor Shares (5)	-1.85	5.70	3.24	9.38	7.04	9.07	8.84		06/07/2006	0.14	0.14
Vanguard® Target Retirement 2035 Fund - Investor Shares (5)	-2.11	6.29	2.84	9.71	7.16	9.53	9.29		10/27/2003	0.14	0.14
Vanguard® Target Retirement 2040 Fund - Investor Shares (5)	-2.36	6.80	2.40	9.96	7.27	9.97	9.58		06/07/2006	0.14	0.14



<b>Investment Options</b>	<b>1-Mo</b>	<b>3-Mo</b>	<b>YTD</b>	<b>1-Yr</b>	<b>3-Yr</b>	<b>5-Yr</b>	<b>10-Yr</b>	<b>Incept</b>	<b>Fund Inception Date</b>	<b>Gross Fund Exp %*</b>	<b>Net Fund Exp %*</b>
Vanguard® Target Retirement 2045 Fund - Investor Shares (5)	-2.63	7.36	2.11	10.27	7.32	10.13	9.66		10/27/2003	0.15	0.15
Vanguard® Target Retirement 2050 Fund - Investor Shares (5)	-2.61	7.35	2.09	10.26	7.32	10.13	9.65		06/07/2006	0.15	0.15
Vanguard® Target Retirement 2055 Fund - Investor Shares (5)	-2.61	7.38	2.06	10.25	7.31	10.12	9.68		08/18/2010	0.15	0.15
Vanguard® Target Retirement 2060 Fund - Investor Shares (5)	-2.60	7.39	2.07	10.25	7.31	10.12		9.78	01/19/2012	0.15	0.15
Vanguard® Target Retirement 2065 Fund - Investor Shares (6)	-2.58	7.36	1.95	10.11	7.25			8.03	07/12/2017	0.15	0.15
Vanguard® Target Retirement Income Fund - Investor Shares (5)	-0.74	3.12	4.63	7.35	5.79	6.03	5.60		10/27/2003	0.12	0.12
<b>Lifestyle</b>											
Aggressive Custom Lifestyle Portfolio (7)	-2.20	7.17	4.68	12.28	9.48	11.38	10.21		10/02/2006	0.43	0.43
Conservative Custom Lifestyle Portfolio (8)	-0.78	3.11	4.87	8.07	5.87	6.37	5.83		10/02/2006	0.31	0.31
Moderate Custom Lifestyle Portfolio (9)	-1.47	5.26	4.76	10.33	7.70	8.95	8.10		10/02/2006	0.39	0.39
<b>Large Cap Value</b>											
<b>Large Blend</b>											
Parnassus Core Equity FundSM - Institutional Shares (10)	-1.73	11.46	9.31	16.21	14.77	14.17	13.87		04/28/2006	0.63	0.63
Vanguard® Institutional Index Fund - Institutional Shares	-3.80	8.92	5.57	15.13	12.25	14.12	13.71		07/31/1990	0.04	0.04
Vanguard® Total Stock Market Index Fund - Institutional	-3.57	9.19	5.50	15.01	11.65	13.68	13.49		07/07/1997	0.03	0.03
<b>Large Value</b>											
AMG Yacktman Fund - Class I (11)	-1.80	5.38	-4.30	1.90	7.51	9.76	10.07		07/06/1992	0.75	0.75
Vanguard® Equity Income Fund - Admiral™ Shares	-1.91	5.15	-8.85	-2.77	4.66	9.45	11.39		08/13/2001	0.18	0.18
<b>Large Cap Growth</b>											
<b>Large Growth</b>											
American Funds The Growth Fund of America® - Class R-5	-3.86	11.09	19.04	32.49	16.78	17.16	15.01		12/01/1973	0.36	0.36
Fidelity Advisor® New Insights Fund - Class I	-4.51	11.43	13.90	23.95	14.64	15.31	13.76		07/31/2003	0.84	0.84
<b>Small/Mid/Specialty</b>											
<b>Mid-Cap Blend</b>											
Vanguard® Mid-Cap Index Fund - Institutional Shares	-1.71	7.94	0.21	7.10	7.99	10.34	11.98		05/21/1998	0.04	0.04
<b>Mid-Cap Growth</b>											
Janus Henderson Enterprise Fund - Class N Shares	-2.61	7.15	0.33	6.30	12.45	14.96	14.32		09/01/1992	0.66	0.66
<b>Mid-Cap Value</b>											
JPMorgan Mid Cap Value Fund - Class L Shares (12)	-2.46	4.38	-15.91	-10.91	-0.51	4.90	9.66		11/13/1997	0.86	0.75
<b>Small Blend</b>											
Vanguard® Small-Cap Index Fund - Institutional Shares	-2.72	5.80	-6.28	1.35	4.40	8.96	10.96		07/07/1997	0.04	0.04
<b>Small Growth</b>											
Emerald Growth Fund - Institutional Class (13)	-2.32	9.25	9.48	22.70	10.39	11.61	14.62		10/01/1992	0.71	0.71
<b>Small Value</b>											
Janus Henderson Small Cap Value Fund - Class I Shares (14)	-4.89	-2.40	-25.78	-20.60	-5.06	3.65	6.26		07/06/2009	0.79	0.79
<b>Specialty - Real Estate</b>											
VY® Clarion Real Estate Portfolio - Institutional Class (15)	-3.33	0.80	-16.30	-15.95	0.77	3.39	7.53		01/24/1989	1.01	0.68
<b>Global / International</b>											
<b>Diversified Emerging Mkts</b>											
Invesco Developing Markets Fund - Class Y	-2.13	8.27	-1.23	10.44	4.35	10.38	4.29		09/07/2005	1.00	1.00
<b>Foreign Large Blend</b>											
Vanguard® Total International Stock Index Fund - Adm™ Sh	-1.93	6.48	-4.80	3.77	1.25	6.31	4.20		04/29/1996	0.11	0.11

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Gross Fund Exp %*	Net Fund Exp %*
<b>Foreign Large Growth</b>											
American Funds EuroPacific Growth Fund® - Class R-5	-1.71	9.65	4.38	14.91	5.63	9.03	6.74		04/16/1984	0.51	0.51
<b>Foreign Small/Mid Blend</b>											
DFA International Small Company Portfolio - Inst Class	-1.01	9.68	-7.39	3.96	-1.02	6.10	6.18		09/30/1996	0.52	0.52

The risks of investing in small company stocks may include relatively low trading volumes, a greater degree of change in earnings and greater short-term volatility.

Foreign investing involves special risks such as currency fluctuation and public disclosure, as well as economic and political risks.

Some of the Funds invest in securities guaranteed by the U.S. Government as to the timely payment of principal and interest; however, shares of the Funds are not insured nor guaranteed.

High yielding fixed-income securities generally are subject to greater market fluctuations and risks of loss of income and principal than are investments in lower yielding fixed-income securities.

Sector funds may involve greater-than average risk and are often more volatile than funds holding a diversified portfolio of stocks in many industries. Examples include: banking, biotechnology, chemicals, energy, environmental services, natural resources, precious metals, technology, telecommunications, and utilities.

\*The Gross Expense Ratios shown do not reflect any temporary fee or expense waivers that may be in effect for a fund. The performance of a fund with a temporary fee or expense waiver would have been lower if the gross fund fees / expenses listed had been reflected.

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Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Gross Fund Exp %*	Net Fund Exp %*
<b>Stability of Principal</b>											
<i>Money Market</i>											
Vanguard® Federal Money Market Fund - Investor Shares (1)	0.00	0.02	0.45	0.72	1.52	1.10	0.56		07/13/1981	0.11	0.11
<i>The 7-day annualized yield as of 10/31/2020 is 0.03%, which more closely reflects current earnings. (17)</i>											
<i>Stable Value</i>											
San Jose Stable Value Option (2)(16)	0.18	0.56	1.97	2.41	2.49	2.47	2.33				
<b>Bonds</b>											
<i>Intermediate Core-Plus Bond</i>											
Loomis Sayles Core Plus Bond Fund - Class N (3)	-0.38	-0.83	8.17	8.29	5.70	5.34	4.81		12/30/1994	0.39	0.39
<i>Nontraditional Bond</i>											
Templeton Global Bond Fund - Class R6 (4)	0.18	-0.15	-4.64	-2.90	-1.13	1.22	2.12		09/18/1986	0.64	0.56
<b>Asset Allocation</b>											
<i>Lifecycle - Index</i>											
Vanguard® Target Retirement 2015 Fund - Investor Shares (5)	-0.95	0.00	3.36	5.64	5.40	6.10	6.68		10/27/2003	0.13	0.13
Vanguard® Target Retirement 2020 Fund - Investor Shares (5)	-1.18	0.09	2.64	5.78	5.68	6.79	7.39		06/07/2006	0.13	0.13
Vanguard® Target Retirement 2025 Fund - Investor Shares (5)	-1.41	0.10	2.17	5.86	5.89	7.27	7.90		10/27/2003	0.13	0.13
Vanguard® Target Retirement 2030 Fund - Investor Shares (5)	-1.51	0.24	1.67	5.83	5.95	7.61	8.33		06/07/2006	0.14	0.14
Vanguard® Target Retirement 2035 Fund - Investor Shares (5)	-1.68	0.35	1.11	5.76	5.97	7.91	8.73		10/27/2003	0.14	0.14
Vanguard® Target Retirement 2040 Fund - Investor Shares (5)	-1.82	0.43	0.54	5.66	5.96	8.21	9.00		06/07/2006	0.14	0.14



<b>Investment Options</b>	<b>1-Mo</b>	<b>3-Mo</b>	<b>YTD</b>	<b>1-Yr</b>	<b>3-Yr</b>	<b>5-Yr</b>	<b>10-Yr</b>	<b>Incept</b>	<b>Fund Inception Date</b>	<b>Gross Fund Exp %*</b>	<b>Net Fund Exp %*</b>
Vanguard® Target Retirement 2045 Fund - Investor Shares (5)	-1.98	0.57	0.08	5.60	5.95	8.31	9.06		10/27/2003	0.15	0.15
Vanguard® Target Retirement 2050 Fund - Investor Shares (5)	-1.97	0.56	0.08	5.62	5.94	8.32	9.06		06/07/2006	0.15	0.15
Vanguard® Target Retirement 2055 Fund - Investor Shares (5)	-2.00	0.54	0.02	5.57	5.94	8.30	9.08		08/18/2010	0.15	0.15
Vanguard® Target Retirement 2060 Fund - Investor Shares (5)	-1.98	0.58	0.05	5.59	5.94	8.30		9.43	01/19/2012	0.15	0.15
Vanguard® Target Retirement 2065 Fund - Investor Shares (6)	-2.00	0.54	-0.08	5.40	5.88			7.16	07/12/2017	0.15	0.15
Vanguard® Target Retirement Income Fund - Investor Shares (5)	-0.83	-0.13	3.77	5.63	5.21	5.39	5.32		10/27/2003	0.12	0.12
<b>Lifestyle</b>											
Aggressive Custom Lifestyle Portfolio (7)	-0.55	1.73	4.10	9.83	8.42	10.01	9.76		10/02/2006	0.43	0.43
Conservative Custom Lifestyle Portfolio (8)	-0.34	0.72	4.51	6.78	5.44	5.76	5.65		10/02/2006	0.31	0.31
Moderate Custom Lifestyle Portfolio (9)	-0.41	1.36	4.33	8.45	6.95	7.95	7.78		10/02/2006	0.39	0.39
<b>Large Cap Value</b>											
<b>Large Blend</b>											
Parnassus Core Equity FundSM - Institutional Shares (10)	-2.52	1.70	6.55	12.93	13.08	12.09	13.27		04/28/2006	0.63	0.63
Vanguard® Institutional Index Fund - Institutional Shares	-2.66	0.37	2.76	9.70	10.40	11.68	12.99		07/31/1990	0.04	0.04
Vanguard® Total Stock Market Index Fund - Institutional	-2.15	1.15	3.24	10.20	10.05	11.49	12.80		07/07/1997	0.03	0.03
<b>Large Value</b>											
AMG Yacktman Fund - Class I (11)	-0.92	1.57	-5.18	-0.36	6.48	8.05	9.58		07/06/1992	0.75	0.75
Vanguard® Equity Income Fund - Admiral™ Shares	-1.99	-0.47	-10.67	-5.90	3.35	7.31	10.87		08/13/2001	0.18	0.18
<b>Large Cap Growth</b>											
<b>Large Growth</b>											
American Funds The Growth Fund of America® - Class R-5	-2.48	2.00	16.08	25.14	14.41	14.73	14.25		12/01/1973	0.36	0.36
Fidelity Advisor® New Insights Fund - Class I	-2.71	1.29	10.82	17.83	12.14	13.18	12.99		07/31/2003	0.84	0.84
<b>Small/Mid/Specialty</b>											
<b>Mid-Cap Blend</b>											
Vanguard® Mid-Cap Index Fund - Institutional Shares	-0.08	1.29	0.12	5.83	7.45	9.05	11.53		05/21/1998	0.04	0.04
<b>Mid-Cap Growth</b>											
Janus Henderson Enterprise Fund - Class N Shares	-0.17	1.32	0.16	6.32	11.21	13.57	13.94		09/01/1992	0.66	0.66
<b>Mid-Cap Value</b>											
JPMorgan Mid Cap Value Fund - Class L Shares (12)	1.14	1.93	-14.95	-10.58	-0.43	4.02	9.38		11/13/1997	0.86	0.75
<b>Small Blend</b>											
Vanguard® Small-Cap Index Fund - Institutional Shares	2.01	3.27	-4.40	1.76	4.56	8.19	10.74		07/07/1997	0.04	0.04
<b>Small Growth</b>											
Emerald Growth Fund - Institutional Class (13)	2.05	4.79	11.73	20.17	10.51	12.00	14.43		10/01/1992	0.71	0.71
<b>Small Value</b>											
Janus Henderson Small Cap Value Fund - Class I Shares (14)	3.74	1.20	-23.00	-18.71	-4.40	3.32	6.46		07/06/2009	0.79	0.79
<b>Specialty - Real Estate</b>											
VY® Clarion Real Estate Portfolio - Institutional Class (15)	-2.94	-6.13	-18.75	-19.90	-0.15	1.51	6.76		01/24/1989	1.01	0.68
<b>Global / International</b>											
<b>Diversified Emerging Mkts</b>											
Invesco Developing Markets Fund - Class Y	0.38	2.08	-0.86	6.02	3.60	8.55	3.96		09/07/2005	1.00	1.00
<b>Foreign Large Blend</b>											
Vanguard® Total International Stock Index Fund - Adm™ Sh	-2.25	0.01	-6.94	-1.92	-0.15	4.55	3.61		04/29/1996	0.11	0.11

See Performance Introduction Page for Important Information

<b>Investment Options</b>	<b>1-Mo</b>	<b>3-Mo</b>	<b>YTD</b>	<b>1-Yr</b>	<b>3-Yr</b>	<b>5-Yr</b>	<b>10-Yr</b>	<b>Incept</b>	<b>Fund Inception Date</b>	<b>Gross Fund Exp %*</b>	<b>Net Fund Exp %*</b>
<b><i>Foreign Large Growth</i></b>											
American Funds EuroPacific Growth Fund® - Class R-5	-0.95	2.72	3.39	10.04	4.24	7.61	6.30		04/16/1984	0.51	0.51
<b><i>Foreign Small/Mid Blend</i></b>											
DFA International Small Company Portfolio - Inst Class	-3.33	2.30	-10.47	-3.64	-2.47	4.36	5.41		09/30/1996	0.52	0.52

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High yielding fixed-income securities generally are subject to greater market fluctuations and risks of loss of income and principal than are investments in lower yielding fixed-income securities.

Sector funds may involve greater-than average risk and are often more volatile than funds holding a diversified portfolio of stocks in many industries. Examples include: banking, biotechnology, chemicals, energy, environmental services, natural resources, precious metals, technology, telecommunications, and utilities.

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<i>Money Market</i>											
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San Jose Stable Value Option (2)(16)	0.18	0.54	2.15	2.37	2.48	2.47	2.33				
<b>Bonds</b>											
<i>Intermediate Core-Plus Bond</i>											
Loomis Sayles Core Plus Bond Fund - Class N (3)	1.81	1.34	10.13	10.26	6.28	5.89	5.11		12/30/1994	0.39	0.39
<i>Nontraditional Bond</i>											
Templeton Global Bond Fund - Class R6 (4)	0.07	0.53	-4.58	-2.53	-1.19	0.82	2.22		09/18/1986	0.64	0.56
<b>Asset Allocation</b>											
<i>Lifecycle - Index</i>											
Vanguard® Target Retirement 2015 Fund - Investor Shares (5)	4.72	2.88	8.23	9.56	6.72	7.12	7.23		10/27/2003	0.13	0.13
Vanguard® Target Retirement 2020 Fund - Investor Shares (5)	6.38	3.74	9.19	11.07	7.48	8.16	8.11		06/07/2006	0.13	0.13
Vanguard® Target Retirement 2025 Fund - Investor Shares (5)	7.65	4.45	9.98	12.12	8.04	8.90	8.75		10/27/2003	0.13	0.13
Vanguard® Target Retirement 2030 Fund - Investor Shares (5)	8.53	4.90	10.34	12.81	8.34	9.42	9.27		06/07/2006	0.14	0.14
Vanguard® Target Retirement 2035 Fund - Investor Shares (5)	9.40	5.28	10.61	13.38	8.59	9.91	9.77		10/27/2003	0.14	0.14
Vanguard® Target Retirement 2040 Fund - Investor Shares (5)	10.29	5.73	10.89	13.99	8.83	10.40	10.12		06/07/2006	0.14	0.14



<b>Investment Options</b>	<b>1-Mo</b>	<b>3-Mo</b>	<b>YTD</b>	<b>1-Yr</b>	<b>3-Yr</b>	<b>5-Yr</b>	<b>10-Yr</b>	<b>Incept</b>	<b>Fund Inception Date</b>	<b>Gross Fund Exp %*</b>	<b>Net Fund Exp %*</b>
Vanguard® Target Retirement 2045 Fund - Investor Shares (5)	11.21	6.14	11.30	14.66	9.07	10.68	10.27		10/27/2003	0.15	0.15
Vanguard® Target Retirement 2050 Fund - Investor Shares (5)	11.26	6.21	11.34	14.74	9.09	10.70	10.28		06/07/2006	0.15	0.15
Vanguard® Target Retirement 2055 Fund - Investor Shares (5)	11.27	6.21	11.30	14.70	9.08	10.69	10.28		08/18/2010	0.15	0.15
Vanguard® Target Retirement 2060 Fund - Investor Shares (5)	11.24	6.20	11.29	14.68	9.08	10.68		10.66	01/19/2012	0.15	0.15
Vanguard® Target Retirement 2065 Fund - Investor Shares (6)	11.28	6.24	11.19	14.53	9.02			10.41	07/12/2017	0.15	0.15
Vanguard® Target Retirement Income Fund - Investor Shares (5)	4.23	2.61	8.16	9.24	6.47	6.30	5.84		10/27/2003	0.12	0.12
<b>Lifestyle</b>											
Aggressive Custom Lifestyle Portfolio (7)	11.93	8.86	16.52	19.57	11.94	12.40	11.06		10/02/2006	0.43	0.43
Conservative Custom Lifestyle Portfolio (8)	4.21	3.05	8.91	10.12	6.59	6.62	6.11		10/02/2006	0.31	0.31
Moderate Custom Lifestyle Portfolio (9)	8.37	6.34	13.06	15.31	9.38	9.64	8.70		10/02/2006	0.39	0.39
<b>Large Cap Value</b>											
<b>Large Blend</b>											
Parnassus Core Equity FundSM - Institutional Shares (10)	10.40	5.75	17.63	20.08	15.57	14.25	14.52		04/28/2006	0.63	0.63
Vanguard® Institutional Index Fund - Institutional Shares	10.94	3.88	14.01	17.44	13.14	13.96	14.17		07/31/1990	0.04	0.04
Vanguard® Total Stock Market Index Fund - Institutional	12.21	5.89	15.84	19.16	13.23	13.96	14.05		07/07/1997	0.03	0.03
<b>Large Value</b>											
AMG Yacktman Fund - Class I (11)	13.80	10.72	7.91	12.03	9.89	11.05	11.18		07/06/1992	0.75	0.75
Vanguard® Equity Income Fund - Admiral™ Shares	11.89	7.56	-0.05	3.07	6.24	9.69	12.17		08/13/2001	0.18	0.18
<b>Large Cap Growth</b>											
<b>Large Growth</b>											
American Funds The Growth Fund of America® - Class R-5	12.33	5.31	30.40	34.41	18.18	17.18	15.64		12/01/1973	0.35	0.35
Fidelity Advisor® New Insights Fund - Class I	8.44	0.74	20.17	22.88	14.46	14.86	13.79		07/31/2003	0.84	0.84
<b>Small/Mid/Specialty</b>											
<b>Mid-Cap Blend</b>											
Vanguard® Mid-Cap Index Fund - Institutional Shares	13.45	11.42	13.59	16.33	10.90	11.78	12.70		05/21/1998	0.04	0.04
<b>Mid-Cap Growth</b>											
Janus Henderson Enterprise Fund - Class N Shares	14.17	11.01	14.35	16.74	15.44	16.27	15.20		09/01/1992	0.66	0.66
<b>Mid-Cap Value</b>											
JPMorgan Mid Cap Value Fund - Class L Shares (12)	13.60	12.08	-3.38	-0.64	2.77	6.64	10.61		11/13/1997	0.86	0.75
<b>Small Blend</b>											
Vanguard® Small-Cap Index Fund - Institutional Shares	16.02	15.13	10.92	13.35	8.76	11.05	12.05		07/07/1997	0.04	0.04
<b>Small Growth</b>											
Emerald Growth Fund - Institutional Class (13)	12.67	12.30	25.88	29.71	13.46	13.99	15.25		10/01/1992	0.72	0.72
<b>Small Value</b>											
Janus Henderson Small Cap Value Fund - Class I Shares (14)	13.47	11.96	-12.63	-10.04	-1.36	5.40	7.58		07/06/2009	1.01	1.01
<b>Specialty - Real Estate</b>											
VY® Clarion Real Estate Portfolio - Institutional Class (15)	10.87	4.03	-9.93	-10.35	2.37	3.77	7.99		01/24/1989	1.01	0.68
<b>Global / International</b>											
<b>Diversified Emerging Mkts</b>											
Invesco Developing Markets Fund - Class Y	10.97	9.02	10.02	16.26	7.43	11.28	5.29		09/07/2005	1.00	1.00
<b>Foreign Large Blend</b>											
Vanguard® Total International Stock Index Fund - Adm™ Sh	12.99	8.32	5.14	9.59	3.72	7.41	5.37		04/29/1996	0.11	0.11



See Performance Introduction Page for Important Information

<b>Investment Options</b>	<b>1-Mo</b>	<b>3-Mo</b>	<b>YTD</b>	<b>1-Yr</b>	<b>3-Yr</b>	<b>5-Yr</b>	<b>10-Yr</b>	<b>Incept</b>	<b>Fund Inception Date</b>	<b>Gross Fund Exp %*</b>	<b>Net Fund Exp %*</b>
<b><i>Foreign Large Growth</i></b>											
American Funds EuroPacific Growth Fund® - Class R-5	13.43	10.43	17.28	22.32	8.70	10.43	8.09		04/16/1984	0.51	0.51
<b><i>Foreign Small/Mid Blend</i></b>											
DFA International Small Company Portfolio - Inst Class	13.90	8.99	1.97	7.05	1.59	7.09	7.10		09/30/1996	0.52	0.52

The risks of investing in small company stocks may include relatively low trading volumes, a greater degree of change in earnings and greater short-term volatility.

Foreign investing involves special risks such as currency fluctuation and public disclosure, as well as economic and political risks.

Some of the Funds invest in securities guaranteed by the U.S. Government as to the timely payment of principal and interest; however, shares of the Funds are not insured nor guaranteed.

High yielding fixed-income securities generally are subject to greater market fluctuations and risks of loss of income and principal than are investments in lower yielding fixed-income securities.

Sector funds may involve greater-than average risk and are often more volatile than funds holding a diversified portfolio of stocks in many industries. Examples include: banking, biotechnology, chemicals, energy, environmental services, natural resources, precious metals, technology, telecommunications, and utilities.

\*The Gross Expense Ratios shown do not reflect any temporary fee or expense waivers that may be in effect for a fund. The performance of a fund with a temporary fee or expense waiver would have been lower if the gross fund fees / expenses listed had been reflected.