[CLIENT PLAN NAME HERE]

Investment performance can change from year to year. Diversification across different asset classes can help smooth out your overall investment performance.

HISTORICAL PERFORMANCE

<table>
<thead>
<tr>
<th>Year</th>
<th>Large-Cap Value</th>
<th>Large-Cap Growth</th>
<th>Small-Cap Value</th>
<th>International</th>
<th>Cash</th>
<th>Large-Cap Growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>2014</td>
<td>13.45%</td>
<td>5.67%</td>
<td>31.74%</td>
<td>32.65%</td>
<td>1.86%</td>
<td>36.39%</td>
</tr>
<tr>
<td>2015</td>
<td>13.05%</td>
<td>0.55%</td>
<td>Large-Cap Value</td>
<td>17.34%</td>
<td>0.01%</td>
<td>28.48%</td>
</tr>
<tr>
<td>2016</td>
<td>Bonds 11.22%</td>
<td>Cash 0.03%</td>
<td>Large-Cap Growth</td>
<td>30.21%</td>
<td>Large-Cap Growth -1.51%</td>
<td>26.54%</td>
</tr>
<tr>
<td>2017</td>
<td>Large-Cap Value 17.08%</td>
<td>Large-Cap Value 7.08%</td>
<td>13.66%</td>
<td>8.27%</td>
<td>23.16%</td>
<td></td>
</tr>
<tr>
<td>2018</td>
<td>Small-Cap Value -1.38%</td>
<td>Small-Cap Value 2.65%</td>
<td>Bonds 0.54%</td>
<td>8.72%</td>
<td>22.39%</td>
<td></td>
</tr>
<tr>
<td>2019</td>
<td>Cash 0.03%</td>
<td>Large-Cap Value 31.74%</td>
<td>Bonds 0.54%</td>
<td>Small-Cap Value -9.31%</td>
<td>22.39%</td>
<td></td>
</tr>
</tbody>
</table>

Cash: 3-Month Treasury Bill Index
Bonds: Barclays Capital Aggregate Bond Index
Large-Cap Value: Russell 1000® Value Index
Large-Cap Growth: Russell 1000 Growth Index
Small-Cap Value: Russell 2000® Value Index
International: Morgan Stanley Capital International (MSCI) World ex-U.S. Index
STAY DIVERSIFIED

Your investments can be a mix of stocks, bonds, and cash. Knowing your risk tolerance and when you plan to retire can help you determine how much to put in each category. Diversification does not assure a profit, cannot eliminate the risk of investment losses, and may not protect against losses in an overall declining market.

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