

## Fund Performance for the Period Ending October 31, 2019

The following tables show the returns of each Investment Option over the time period(s) indicated. For purposes of this discussion, each age band is considered a separate Investment Option. The tables below compare the average annual total return of an Investment Option (after deducting fees and expenses) to the returns of a benchmark. The benchmark included in the tables combines the benchmark(s) for the underlying investment(s) in which an Investment Option invests weighted according to the allocations to those underlying investment(s) and adjusted to reflect any changes in the allocations, benchmark(s) or both during the relevant time period. Benchmarks are not available for investment, are not managed and do not reflect the fees or expenses of investing. Past performance is not a guarantee of future results. Performance may be substantially affected over time by changes in the allocations and changes in the investments in which an Investment Option invests. Investment returns and the value of your Account will fluctuate, so that your Account, when redeemed, may be worth more or less than the amounts contributed to your Account.

### Age-Based Investment Option +

#### Managed Allocation Option\*

\*Investment option will no longer be available after 10/25/19.

Investment Portfolio <sup>1</sup>	Inception Date	Year to Date	1 Year	3 Year	5 Year	10 Year	Since Inception
Age Band 0-4 <sup>3,5,6</sup>	08/12/14	16.50%	4.55%	9.14%	7.40%	-	7.16%
Benchmark	-	16.39%	4.73%	9.18%	7.48%	-	7.24%
Age Band 5-8 <sup>3,5,6</sup>	08/12/14	15.44%	5.06%	8.37%	6.89%	-	6.64%
Benchmark	-	15.42%	5.38%	8.44%	7.00%	-	6.76%
Age Band 9-10 <sup>3,5,6</sup>	08/12/14	14.50%	5.68%	7.67%	6.38%	-	6.14%
Benchmark	-	14.43%	6.00%	7.70%	6.51%	-	6.27%
Age Band 11-12 <sup>3,5,6</sup>	08/12/14	13.14%	5.70%	6.77%	5.73%	-	5.51%
Benchmark	-	13.09%	6.25%	6.86%	5.88%	-	5.66%
Age Band 13-14 <sup>3,5,6</sup>	08/12/14	11.79%	5.96%	5.96%	5.12%	-	4.93%
Benchmark	-	11.74%	6.47%	6.02%	5.25%	-	5.04%
Age Band 15 <sup>3,5,6</sup>	08/12/14	9.49%	5.56%	5.00%	4.36%	-	4.18%
Benchmark	-	9.70%	5.99%	5.02%	4.36%	-	4.19%
Age Band 16 <sup>3,5,6</sup>	08/12/14	8.35%	4.87%	4.42%	3.88%	-	3.73%
Benchmark	-	8.53%	5.56%	4.48%	3.86%	-	3.70%
Age Band 17 <sup>3,5,6</sup>	08/12/14	7.16%	4.51%	3.92%	3.46%	-	3.33%
Benchmark	-	7.35%	5.14%	3.93%	3.35%	-	3.22%
Age Band 18+ <sup>3,5,6</sup>	08/12/14	5.84%	4.13%	3.44%	3.03%	-	2.93%
Benchmark	-	6.19%	4.70%	3.39%	2.84%	-	2.73%