

SunTrust Online 401k

Employee Benefit Solutions

**Welcome to the
Kizano Corp
401(k) Plan!**

How can we help you shine?





Your Retirement

Why do you need to save for retirement?

A secure retirement future doesn't just happen. It takes vision, planning, and determination. Part of the planning you need to do involves understanding why you need to save for retirement in the first place. Read on for some retirement realities you may face after you decide to begin your retirement.

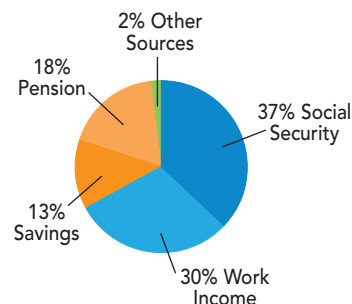
People are living longer and healthier lives

The good news is that with today's focus on health and fitness, people are living longer and healthier lives. Many people are also retiring earlier. These facts, taken together, mean that you could spend 15, 20, 25 years or more in retirement. Because you want your money to last as long as you do, it's important to make sure you're saving enough today!

Will you have enough income?

While Social Security is often a significant source of income for most retired people, it was never designed to be the only source. In fact, on average, Social Security will replace less than half of your income in retirement.

Sources of Retirement Income*



* Age 65 and older

Source: Social Security Administration, 2010

Real Life

"I plan on being here for a long time. I work out, do maybe 100 miles a week on my bike. Retirement? I'm only 23. It's so far away, why should I bother to save money now? I'll tell you why: My employer makes it really easy. Money goes from my paycheck into my retirement account automatically, and I don't have to think about it. In fact, I don't even miss it. Yeah, I know . . . I have my whole life ahead of me. But I want to make sure I have something to show for it."

— Vernon Alexander

Why Save



You want work to be a choice

Many people find that they may need to work part-time after retirement to supplement their income. If your hoped-for retirement doesn't include work, then you'll have to save more today to generate the extra income you'll need.

Inflation means things will cost more

Not too long ago — maybe even within your lifetime — a gallon of gas cost less than a dollar and you could buy a new house for less than \$50,000. Everything costs more today because of inflation. Inflation is the rise in the cost of goods and services over time. It has averaged about 4% per year for the last 35 years. Take a look at the chart below to see what your future costs might be.

The Effects of Inflation

	Cost Today	Cost in 20 Years
Fast food for 4	\$21.96	\$48.12
2 movie tickets	\$20.00	\$43.82
New home	\$194,900	\$427,050

Fast food: 4 extra value meals, Jan. 2010.

Movie tickets: Assumes median movie ticket price of \$10.00.

Home: U.S. Census Bureau, New Single Family Home (median price), Oct. 2010.

You want a great retirement

All of the facts you've read are important. But the most important reason to save is that you want a comfortable retirement. Imagining what you want to do in retirement is an important first step in getting started.

Write your retirement goals here:

1) _____

2) _____

3) _____



Saving Can Be Easy

Why your retirement plan is a great way to save

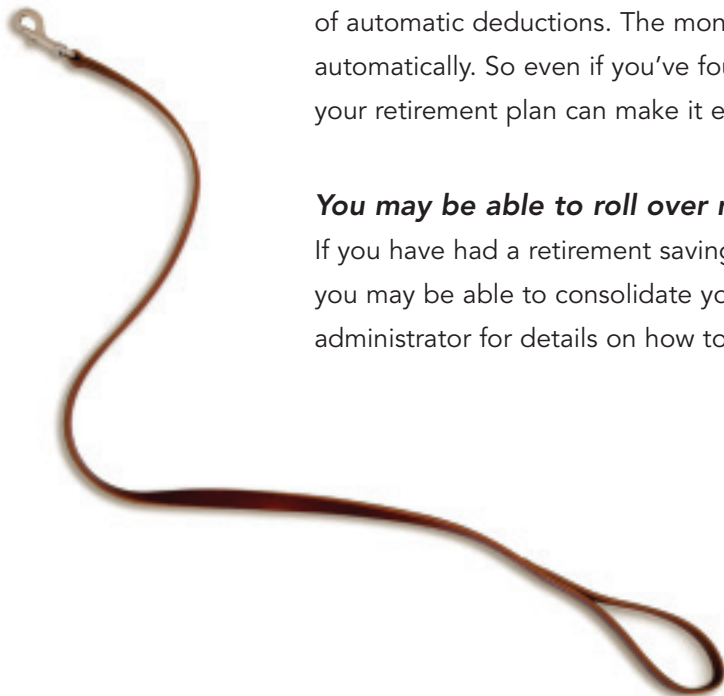
For most people, saving is easier when they are saving for a specific goal and have a specific way to reach that goal. Your retirement plan gives you a simple way to reach your retirement goals, and it offers some special advantages that you can't get with any other type of savings plan.

You enjoy the convenience of automatic deductions

Your retirement plan is set up to provide you with the convenience of automatic deductions. The money comes out of every paycheck automatically. So even if you've found it hard to save in the past, your retirement plan can make it easy.

You may be able to roll over money from other plans

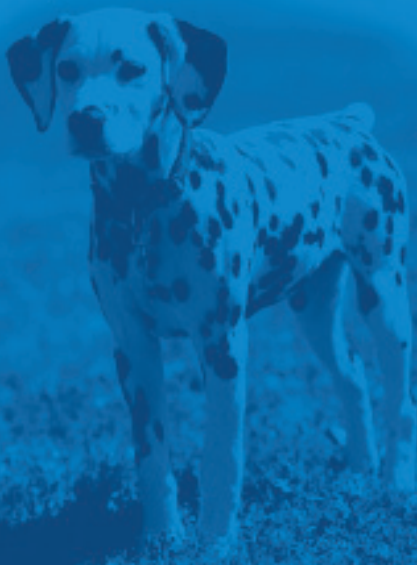
If you have had a retirement savings account at another employer, you may be able to consolidate your accounts. Talk to your plan administrator for details on how to roll over your account balance.



Real Life

"As a single mom, I have to stretch my money every month just to make ends meet. With my mortgage, car payment, and Dot's vet bills, I often wonder how I'm going to send my son to college. When I heard about putting money into a retirement plan, I thought, 'there's no way!' But my plan made it easy to save a few dollars, and the tax savings were great, too. Recently, I even increased my contribution by 2%, and I hardly feel the difference. I know investing has risks, but I really feel I am doing something positive to take care of myself in retirement."

— Susan Alvarez



Tax Savings Help



It costs less than you think

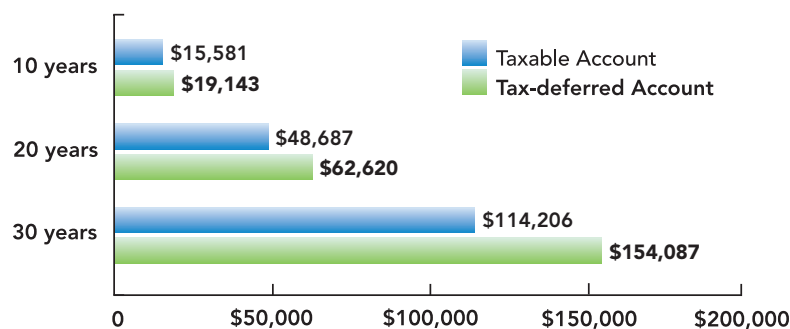
The money that goes into your retirement plan comes out of your paycheck before it is taxed.* Because your gross salary is reduced, you pay less tax on the amount that remains. This advantage is often called pretax savings. So you save two ways — you save on current taxes and you save for your future.

Tax-deferred compounding grows money faster

In your plan, your money has the chance to grow without being reduced by current taxes. The growth on your account is not taxed until you withdraw it. This special feature is called tax-deferred compounding, and it has the potential to greatly increase your account earnings over time. Take a look at the chart below to compare the returns of a tax-deferred account to a regular taxable account.

The Power of Tax-deferred Compounding

Saving \$100 per month



This graph compares the growth of \$100 per month (adjusted for inflation over time) contributed to a tax-deferred retirement account and the same amount contributed to a taxable account. Balance in the tax-deferred account will be subject to income taxes on withdrawal. Assumes 6% annual return, 4% annual inflation, and 15% federal tax rate. From the taxable account, taxes are taken each month on deposits and annually on gains.

* Deferrals are subject to FICA tax.



Real Life

"We want to start our own business someday. We both love to cook, and opening a bakery down by the beach is our dream. Once we figured out how much we were going to need to make that dream come true, we realized we needed to save more. So whenever we get a raise at work we increase our retirement account contribution by 2%. Our friends joke that we'll need to raise lots of dough to open a bakery. But to us, living our dream is no joke."

— Jack and Merry Skylar

Your Plan Brings It Together

There's no easier way to save!

Saving for something that may be as far in the future as your retirement may seem difficult. But as you've already seen, the special benefits offered by your retirement plan make it easier to save.

- ***Payroll deductions*** make it simple for you to save a portion of your salary from each paycheck.
- ***Pretax savings and tax-deferred compounding*** make your money work harder for you.
- ***It's always your choice*** of how much you want to contribute and how you want your contributions invested among the options offered by your plan. Even if your plan "automatically enrolls" employees at a specific percentage of pay (as some plans do today) and offers a "default investment" to those who don't choose their own, you always have the right to choose your own contribution rate and select your own investments. Your options are explained elsewhere in these materials.

Start saving early and watch your account grow

Time can be your most important ally when you're saving for retirement. The longer you have to invest, the greater the potential benefits of compounded earnings. With the power of compounding, putting aside even a small amount early in your career can mean big savings at retirement. And saving gradually over several years is less difficult than trying to save a lot when you have less time until retirement.



Your Personal Savings Planner

How much will you need?

Experts generally agree that many people will need between 70% and 85% of their current income throughout their retirement. However, depending on your financial goals and personal situation, you may need more or less than this. To help determine how much income you will need, take this retirement income quiz.

Retirement Income Quiz

For each question below, circle the answer that most closely fits your plans for retirement.

- 1) Do you feel you will have more or less debt at retirement (loans, credit cards, etc.) than you do now?
Less (0) About the same (1) More (2)
- 2) During retirement, will your mortgage or rent payments be higher or lower than they are now?
Lower (0) About the same (1) Higher (2)
- 3) During retirement, how much traveling do you plan to do compared to how much you do now?
Less (0) About the same (1) More (2)
- 4) During retirement, how many major purchases do you plan to make yearly compared to how many you make now?
Fewer (0) About the same (1) More (2)
- 5) Will your entertainment and recreational activities increase or decrease during retirement?
Decrease (0) Remain the same (1) Increase (2)
- 6) How will your out-of-pocket costs for medical care and insurance change when you retire?
Decrease (0) Remain the same (1) Increase (2)

Now add up the numbers next to your answers:

Total

What Does Your Score Tell You?

Use your quiz score to see how much of your current income you may need at retirement.

Quiz Score	Approximate % Needed for Retirement Income
0–1	70%
2–4	80%
5–7	90%
8–10	100%
11–12	110%

Source: Newkirk, 2011

Remember: This worksheet is designed to provide a starting point for retirement planning, not to predict your exact retirement income needs.



Invest in Your Future

The difference between saving and investing

Saving is putting something aside for use later. Investing is when you put something in with the hope of getting something better out. Understanding how to invest doesn't have to be hard. You just need to learn a few terms and investing strategies.

What are the major types of investments?

There are three major types of investments — stocks, bonds, and cash equivalents. Each of these investment types has its own characteristics described below:

Stocks represent shares of ownership in a company. Sometimes called "equities," stocks can make you money in one of two ways — by growing in value or by paying dividends.

Bonds are loans made to a government or corporate entity. In return for borrowing money, bonds pay a fixed amount of interest. For this reason, they are often called "fixed income" investments.

Cash equivalents can be turned into cash at any time without losing much, if any, of their original value. Cash equivalent investments include certificates of deposit (CDs), U.S. Treasury bills, and money market funds.

What is a mutual fund?

In your retirement plan, you usually don't invest in individual stocks or bonds — you invest in mutual funds. A mutual fund pools the money of many investors who share the same investment objective. A professional fund manager then invests this money in stocks, bonds, and/or cash equivalent investments in a way that meets the investment objective.



Mutual funds are not FDIC insured; are not deposits or obligations of, or guaranteed by, any financial institution; and are subject to investment risks, including possible loss of the principal amount invested. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost.

Real Life

"I've been an avid gardener ever since I was a child. So many colors, so many choices. That's what I like best. I can plant daisies or snapdragons or tulips — or whatever — and if one plant doesn't do as well as I'd like, something else can take its place. I invest the same way. I never put my retirement money in just one investment, I spread it around. The fancy name for this is diversification, but to me it means not putting all my flowers in one basket."

— Sonja Pena

Understanding Risk



Greater risk, greater return

Every investment carries risk. In general, the greater the level of risk you're willing to take, the greater the potential return. Listed below are some simple tools that can help you manage risk.

Diversification helps you manage risk

Diversification is the process of spreading your money around within an investment type. Mutual funds are automatically diversified. Let's say you invest your money in a stock fund. That fund may hold stock in many individual companies. Even if a few of those companies do poorly, those losses may be offset by the stocks that perform better than expected. But be aware that diversification does not ensure a profit or protect against loss in a declining market.

Time smooths out risk

Stocks have historically been much riskier than investments like bonds or cash equivalents. But as you can see from the chart below, stocks have historically outperformed other types of investments over time.

Historical Performance of Different Investment Types

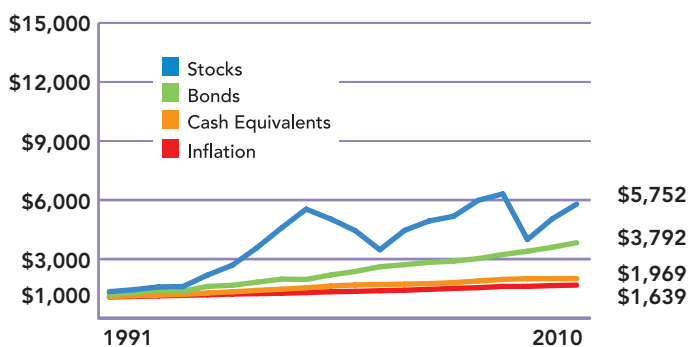


Chart assumes \$1,000 invested in different investment types on 01/01/1991 through 12/31/2010. Stocks are represented by the Standard & Poor's 500 Index (covers 500 large U.S. industrial, utility, transportation, and financial companies). Bonds are represented by the Barclays Capital U.S. Aggregate Bond Index (composed of securities from Barclays Capital government/corporate bond index, mortgage backed securities index, and asset backed securities index). Cash equivalents are represented by 3-month Treasury bills. Inflation is represented by the Consumer Price Index (a government index measuring the increase in inflation). Indexes are unmanaged and do not include fees and expenses an investor would normally incur. Past performance does not guarantee future results. It is not possible to invest directly in an index.

Source: Newkirk Products, Inc., 2011

If you have many years until retirement, you can usually afford to be more aggressive with your investments because you have more time for your money to recover if your investments fall in value. If you are nearing retirement, you may want to take a more cautious approach by investing in more conservative investments.



Your Asset Allocation



Asset allocation helps you manage risk

Asset allocation is a proven investment strategy for managing risk. It takes diversification one step further by spreading your money over different types of investments, or asset classes. By spreading your money across asset classes, you balance risk because different investments do better in different market conditions — stocks may thrive while bonds languish, and vice versa. Asset allocation has been shown to account for more than 90% of investment performance.*

Some funds do the work for you

Your plan may offer blended funds that spread the money around for you. These are often called balanced, asset allocation, or lifestyle funds. These funds can make it easy for an investor to get the advantages of a balanced portfolio without having to create a personalized asset allocation strategy. Many investors, however, prefer a more hands-on approach to asset allocation.

Creating an asset allocation strategy

When you create an asset allocation strategy, you decide how much of your money you want to put into each of the three major asset classes based on your time horizon, investor type, and personal goals. Creating an asset allocation strategy can be done in a few simple steps. Get started by taking the quiz on the next page.



* "Does Asset Allocation Policy Explain 40, 90, or 100 Percent of Performance?" by Roger G. Ibbotson and Paul D. Kaplan, *Financial Analysts Journal*, vol. 56, no. 1 (January/February 2000):26–33.

Real Life

"When I'm not working, fly fishing is my life. I enjoy the challenge of trying to outguess the river. Depending on the day, I may need to cast from the boat or from the shore, or just put the waders on and go for it. Investing is a challenge, too, but I learned real quick that you can't outguess the markets! So I played it safe by dividing my retirement account among a variety of investments . . . some in stocks, some in cash, and some in bonds."

— Walt Davis

Step 1

Take the investor quiz

After each question, circle the number that best describes you. Then add up the points and match the total with an investor profile on the next page.

- 1) To obtain above-average returns on my investment, I am willing to accept above-average risk.

Disagree Strongly < 1 2 3 4 5 > Agree Strongly

- 2) Staying ahead of inflation is very important to me.

Disagree Strongly < 1 2 3 4 5 > Agree Strongly

- 3) If an investment loses money over the course of a year, I can easily resist the temptation to sell it.

Disagree Strongly < 1 2 3 4 5 > Agree Strongly

- 4) This money is intended for retirement. I do not plan on taking it out for major financial expenses.

Disagree Strongly < 1 2 3 4 5 > Agree Strongly

- 5) I consider myself knowledgeable about economic issues and personal investing.

Disagree Strongly < 1 2 3 4 5 > Agree Strongly

Your Score



Step 2

Find your investor profile

Now, match your total score from the previous page to an investor profile. Your investor profile may be a good starting point for selecting your investment strategy.



<i>Score</i>	<i>Investor profile</i>
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5–11	<i>Conservative investor</i>
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You may not be comfortable with ups and downs in your account value and may wish to seek more stability.

12–18	<i>Moderate investor</i>
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You may be able to tolerate moderate ups and downs in your account value.

19–25	<i>Aggressive investor</i>
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You may be able to tolerate significant ups and downs in your account value to enjoy potentially higher returns.

Step 3

Understand your time horizon

Your time horizon plays an important part in creating your personal investment strategy. Your time horizon is simply the amount of time you have before you need to begin withdrawing money from your retirement account.

The more time you have before retirement, the greater the risk you may be willing to take with your money, and the more aggressive you can be. As you approach retirement, you may consider becoming more conservative in your choices in order to enjoy more stable returns.

Circle your time horizon >>>

0–5 years	6–14 years	15+ years
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Real Life

"I paint strictly for me. When I look at my palette, I can pick whatever colors I want. I can also pick any medium I choose: oil or pastel or watercolor — whatever suits my mood and my style. I have complete freedom to paint life as I see it and it is a great feeling. At work, my retirement plan gives me freedom, too. I can choose the investments that feel right for me. I decide where my money will work best. This will probably change over time. Just like my paintings."

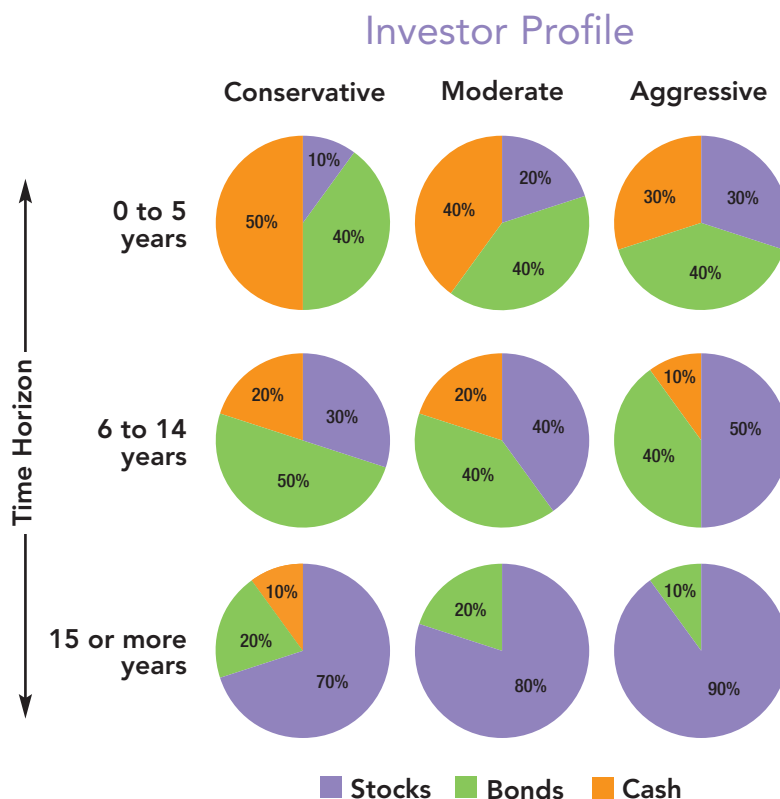
— Amy Lin

Step 4

Select a sample asset allocation

Your asset allocation is an important part of your investing strategy. The following sample asset allocations show how you may want to diversify your investments across the different classes of investments.

Circle the sample asset allocation pie that matches your investor profile and time horizon. Remember that these pies are meant as samples only. If you feel you need more information, you may wish to contact a personal financial advisor.*



* In applying any asset allocation model to your individual situation, you should consider your other assets, income, and investments (for example, your home equity, IRA investments, savings accounts, and other retirement accounts), in addition to the balance in this plan.

Step 5

Select your investments

The last step is to choose your investment options. You may want to start with your sample asset allocation as a guide.

PLAN HIGHLIGHTS ATTACHMENT

Kizano Corp

Employer: Kizano Corp
TIN: 20-2869033
Plan Number: 001

Plan Year End: December 31
Plan Effective Date: January 1, 2013
Amendment Date: November 15, 2014

Who Can Participate?

If you are an employee age 18 or over who has completed one (1) month of service with the employer then you have met the plan's eligibility requirements. You will join the plan immediately after meeting the eligibility requirements. See information below regarding your initial login and access to your account to complete the plan enrollment process.

How Do I Contribute to the Plan?

You may elect to defer as much as 100% of your gross wages ("compensation") up to a maximum of \$19,500 per year (annual maximum for 2020). If you are age 50.0 or older during the year there is a "catch-up" provision to contribute an additional \$6,500. All contributions are pre-tax (federal and state income taxes) but post-tax for FICA and FUTA.

Does My Employer Contribute to the Plan?

Yes. Your Employer makes the following contributions to the Plan on your behalf.

- A Safe Harbor matching contribution of 100% of your elective deferral contributions up to 3% of compensation plus 50% of your elective deferral contributions over 3% up to 5% of compensation.

How Do I Become "Vested" In My Plan Account?

Vesting is your ownership in your account balance. You are always 100% vested in your deferral account balance and rollover account balance.

The account balance from employer contributions vest according to the schedule below:

<i>Contribution Type</i>	<i>Years of Vesting Service</i>						
	0	1	2	3	4	5	6
Safe Harbor Match	100%	100%	100%	100%	100%	100%	100%
Regular Deferral	100%	100%	100%	100%	100%	100%	100%
Roth Deferral	100%	100%	100%	100%	100%	100%	100%
Regular Rollover	100%	100%	100%	100%	100%	100%	100%
Roth Rollover	100%	100%	100%	100%	100%	100%	100%

Note: You earn a Year of Vesting Service for any Plan year that you worked at least 1,000 hours.

Can I Borrow Money From My Account?

Yes. You may borrow as much as 50% of your vested account balance up to a maximum of \$50,000. Generally, you must pay back the loan over a period of one to five years. The loan interest rate is 2% over the Prime Rate in effect at the beginning of the month in which the loan is approved. A loan application fee (\$150) is debited from your account.

Your employer will collect the loan payments with after-tax payroll deductions. If continual and timely loan payments are not made you will owe income tax on the amount of the loan balance.

When Can Money be Withdrawn From My Account?

Money may be withdrawn from your Plan account in these events:

- Retirement at age 65.0 (your plan's Normal Retirement Age)
- Termination of employment, disability or death
- Termination of plan
- After reaching age 59.5 while still employed
- Hardship (upon certain immediate and heavy financial needs)

See the Summary Plan Description for more details regarding the tax implications of any withdrawal from your account.

How Do I Obtain Information About My Account?

You may access your account 24/7 using either of the following methods:

Internet: www.suntrust.com/online401k

- Initial Username: Social Security Number (no dashes)
- Initial Password: Last 4 Digits of SSN

Note: You will be prompted to change both your username and password immediately upon log-in. User names and passwords must be at least 8 and up to 16 letters and/or numbers and are case sensitive.

Customer Service

You may contact Customer Service at 866-949-3402 Monday through Friday between the hours of 7:00 am and 5:00 pm Mountain Time.

Who Do I Contact At My Company To Obtain Additional Information About The Plan?

Employer

Kizano Corp
4310 Prince William Pkwy
Suite 209
Woodbridge, VA 22192

Trustee(s)

David L Young

Contact Name

Phone Number

eMail Address

Faulk, Paige

703-490-6444

pfaulk@kizano.com

McLaughlin, Erica F

703-490-6444

Emcloughlin@kizano.com

Young, David L

703-490-6444

dyoung@kizano.com

Trustee Address(es) are the same as Employer Address referenced above.

NOTE: This Plan Highlights Attachment Is Not Meant To Be A Substitute For A Thorough Reading Of The Summary Plan Description. The Provisions Of The 401(K) Plan Are Very Complex And Cannot Be Fully Explained Through This Plan Highlights Attachment. You Should Use The Plan Highlights Attachment As A Reference While Reading The Summary Plan Description. You Should Always Consult The Summary Plan Description If You Have Any Questions About The Plan. If You Still Have Questions After Reading The Summary Plan Description, You Should Consult The Plan Administrator.

Investment Performance Information and Disclosure¹ (AS OF 07-31-2020)

Kizano Corp 401k Plan

[illegible]

MSCI ACWI Ex USA NR USD (benchmark)					0.66	1.39	3.22	4.52	4.55		
BNY Mellon Emerging Markets Securities Fund - I \$ www.dreyfus.com	DRPEX	Diversified Emerging Mkts	-5.39	17.90	4.65	-0.65	4.71	0.92	-	1.75	0.23
MSCI EM NR USD (benchmark)					6.55	2.84	6.15	3.33	10.34	\$17.50	
MFS Conservative Allocation Fund \$ www.mfs.com	MACJX	Conservative Allocation	4.09	8.43	8.52	7.10	6.26	6.77	-	0.66	0.14
Morningstar Mod Con Tgt Risk TR USD (benchmark)					8.48	6.47	6.12	6.37	5.28	\$6.60	
Vanguard Balanced Index Adm ⁴ \$ www.vanguard.com	VBIAX	Moderate Allocation	5.04	9.47	11.47	9.53	8.61	9.88	-	0.07	0.00
Morningstar Mod Tgt Risk TR USD (benchmark)					7.04	6.53	6.69	7.63	5.96	\$0.70	
Invesco Real Estate Fund R5 \$ www.invesco.com	IARIX	Real Estate	-11.10	8.80	-5.84	3.58	5.15	8.77	-	0.87	0.09
S&P United States REIT TR USD (benchmark)					-10.54	0.96	3.57	8.38	9.09	\$8.70	
Invesco Global Real Estate Fund R5 \$ www.invesco.com	IGREX	Global Real Estate	-18.19	7.35	-12.86	-0.63	1.44	5.68	-	0.91	0.09
S&P Global REIT TR USD (benchmark)					-12.17	0.20	2.78	7.51	6.27	\$9.10	
Franklin Gold and Precious Metals Adv \$ www.franklintempleton.com	FGADX	Equity Precious Metals	44.30	46.71	68.47	20.53	21.65	-1.03	-	0.73	0.14
MSCI World/Metals & Mining NR USD (benchmark)					14.08	8.46	11.70	-0.45	3.66	\$7.30	

Footnotes

¹The Employee Retirement Income Security Act of 1974, as amended, ("ERISA") requires service providers like ePlan Services, Inc. to provide disclosure of investment information as well as disclosure of fees earned from providing services to a qualified retirement plan. This disclosure provides a portion of that required information.

²The Net Expense Ratio displayed reflects any fee waivers or reimbursements that may be in effect. The fund may discontinue the waivers at any time. Please see the prospectus for more details.

³The Expense dollar amount reflects the cost impact of the Net Expense Ratio upon a \$1,000.00 investment over a one year period.

⁴The Employer hereby agrees and directs this investment option will be the investment vehicle into which Plan contributions made on behalf of Participants who have not made affirmative investment elections will be invested (the "Default Fund").

⁵Money market funds seek to maintain a stable net asset value of \$1.00 per share. There is no guarantee they will be able to do so.

⁶The Concession rates indicate a shareholder service fee that the custodian of the plan assets makes available as revenue to ePlan Services, Inc. ePlan Services, Inc. does not retain this amount as fee revenue but rather reallocates these amounts into plan participant accounts.

⁸The following funds indicate a possible redemption fee as described. Please see the fund prospectus for more information.

Federated Govt Obligs Instl: 0% deferred sales charge subtracted from amounts withdrawn within null of purchase.

BNY Mellon Bond Market Index Fund - investor: 0% deferred sales charge subtracted from amounts withdrawn within null of purchase.

T. Rowe Price Inflation Protected Bd: 0% deferred sales charge subtracted from amounts withdrawn within null of purchase.

Franklin High Income Adv: 0% deferred sales charge subtracted from amounts withdrawn within null of purchase.

JPMorgan Large Cap Growth Fund: 0% deferred sales charge subtracted from amounts withdrawn within null of purchase.

Vanguard Growth Index Adm: 0% deferred sales charge subtracted from amounts withdrawn within null of purchase.

JPMorgan Equity Income Fund: 0% deferred sales charge subtracted from amounts withdrawn within null of purchase.

Vanguard Mid-Cap Index Fund Admiral: 0% deferred sales charge subtracted from amounts withdrawn within null of purchase.

Goldman Sachs Small Cap Value I: 0% deferred sales charge subtracted from amounts withdrawn within null of purchase.

BNY Mellon Internat'l Stock Index Fund - investor: 0% deferred sales charge subtracted from amounts withdrawn within null of purchase.

MFS Research International R4: 0% deferred sales charge subtracted from amounts withdrawn within null of purchase.

BNY Mellon Emerging Markets Securities Fund - I: 2% deferred sales charge subtracted from amounts withdrawn within 60 days of purchase.

MFS Conservative Allocation Fund: 0% deferred sales charge subtracted from amounts withdrawn within null of purchase.

Vanguard Balanced Index Adm: 0% deferred sales charge subtracted from amounts withdrawn within null of purchase.

Invesco Real Estate Fund R5: 0% deferred sales charge subtracted from amounts withdrawn within null of purchase.

Invesco Global Real Estate Fund R5: 0% deferred sales charge subtracted from amounts withdrawn within null of purchase.

Franklin Gold and Precious Metals Adv: 0% deferred sales charge subtracted from amounts withdrawn within null of purchase.

Legal Disclosure

The performance numbers shown reflect SEC "standardized performance" for each applicable investment vehicle. Thus, these figures are total return numbers and reflect performance net of all investment management and related fees and expenses. These returns do not reflect any asset based fees, which may be assessed to each client's account. These fees would have reduced the performance shown.

The above performance data represents past performance and past performance does not guarantee future results. Investment returns and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. There are specific risks associated with different asset classes and investment strategies including but not necessarily limited to the special risks associated with foreign stocks, small-cap stocks, sector funds and high yield bonds.

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An investor should carefully consider the investment objectives, risks, charges and expenses of each investment before investing. More information is provided on the product website including Fund Fact Sheets, fund prospectus and the value of a share of each fund. Please read this information before investing.

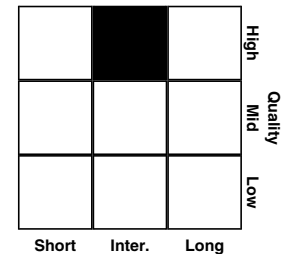
ePlan Advisors, LLC shall not be responsible for investment decisions, damages or other losses resulting from the use of this information.

This document includes important information to help you compare the investment options under your retirement plan. If you want additional information about your investment options, you can go to the specific Internet Web site address shown above or use the contact information shown on the "Fee and Investment Disclosure" document. If necessary, use that same contact information to obtain a free paper copy of the information available on the Web site[s].

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site for an example showing the long-term effect of fees and expenses at http://www.dol.gov/ebsa/publications/401k_employee.html. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

BNY Mellon Bond Market Index Fund (Inv)

The Fund seeks to match the total return of the Bloomberg Barclays U.S. Aggregate Bond Index. The Fund normally invests primarily in bonds that are included in the Bloomberg Barclays U.S. Aggregate Bond Index (or other instruments with similar economic characteristics). The Bloomberg Barclays U.S. Aggregate Bond Index is a broad-based, unmanaged index that covers the U.S. dollar-denominated, investment grade (Baa/BBB or higher), fixed-rate, taxable bond market.



Characteristics

Asset Class BOND
 Category Intermediate Core Bond
 Ticker DBMIX
 Fund Inception 11/30/1993
 Share Class Inception 04/28/1994
 Manager Nancy Rogers
 Manager Tenure (yrs.) 10.39
 Turnover (%) 125.67%
 Total Net Assets (\$mil.) \$1,158.26
 30-day Yield (%) 1.12%
 Duration 6.04

Bond Quality (as of 06/30/2020)

AAA 69.92%
 AA 3.03%
 A 12.41%
 BBB 14.64%
Fund investments change daily and may differ.

Asset Allocation

Domestic Bond 85.18%
 Foreign Bond 7.09%
 Convertibles 0.86%
 Cash 6.87%

Fee Summary

Total Annual Operating Expenses (02/28/2020) 0.41%
 Total Annual Operating Expenses (per \$1,000) \$4.10
 Net Expense Ratio 0.40%

Shareholder-type Fees

Redemption Fee N/A
 Purchase Fee N/A
 Maximum Sales Charge N/A
 Maximum Deferred Sales Charge N/A

Performance at NAV (as of 06/30/2020)

	Total Return		Annualized Total Return			
	3-Month	1-Year	3-Year	5-Year	10-Year	
Fund	2.58%	8.49%	4.96%	3.87%	3.36%	
Benchmark*	2.90%	8.74%	5.32%	4.30%	3.82%	

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

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Calendar Yr. Returns	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Fund	5.99%	7.42%	3.69%	-2.59%	5.56%	0.05%	2.08%	3.09%	-0.30%	8.12%
Benchmark*	6.54%	7.84%	4.21%	-2.02%	5.97%	0.55%	2.65%	3.54%	0.01%	8.72%

* The Bloomberg Barclays U.S. Aggregate Bond Index is a broad-based benchmark measuring investment grade, U.S. dollar-denominated, fixed-rate taxable bond market, including Treasuries, government-related and corporate securities. You cannot invest in an index.

Investors may obtain performance current to the most recent month end at www.bnymellonim.com/us.

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Bond funds contain interest rate risk, the risk of issuer default, and inflation risk.

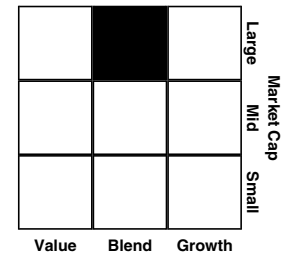
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BNY Mellon International Stock Idx Fund (Inv)

The Fund seeks to match the performance of the Morgan Stanley Capital International Europe, Australasia, Far East (MSCI EAFE) Index. The Fund generally is fully invested in stocks included in the MSCI EAFE Index and in futures whose performance is tied to certain countries included in the Index. It generally invests in all stocks included in the Index. The Fund's investments are selected to match the benchmark composition along individual name, country and industry weighting, and other benchmark characteristics. The Fund is non-diversified.



Characteristics

Asset Class STOCK
 Category Foreign Large Blend
 Ticker DIISX
 Fund Inception 06/30/1997
 Manager Brown/Wong
 Manager Tenure (yrs.) 13.20
 Turnover (%) 7.58%
 Total Net Assets (\$mil.) \$521.38
 Avg. Market Cap (\$mil.) \$34,651.67
 No. of Securities 929

Region (as of 06/30/2020)

United States 0.60%
 United Kingdom 14.41%
 Europe 47.41%
 Mideast 0.60%
 Japan 25.47%
 Australia & New Zealand 7.06%
 Asia ex-Japan 4.45%

Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 0.60%
 Foreign Stock 99.23%
 Domestic Bond 0.08%
 Cash 0.02%
 Other 0.08%

Fee Summary

Total Annual Operating Expenses (02/28/2020) 0.61%
 Total Annual Operating Expenses (per \$1,000) \$6.10
 Net Expense Ratio 0.60%

Shareholder-type Fees

Redemption Fee N/A
 Purchase Fee N/A
 Maximum Sales Charge N/A
 Maximum Deferred Sales Charge N/A

Performance at NAV (as of 06/30/2020)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	14.63%	-5.44%	0.41%	1.64%	5.35%
Benchmark*	16.12%	-4.80%	1.13%	2.26%	4.97%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

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Calendar Yr. Returns	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Fund	7.31%	-12.51%	17.74%	21.12%	-5.91%	-1.19%	0.98%	24.46%	-13.92%	21.46%
Benchmark*	11.15%	-13.71%	16.83%	15.29%	-3.87%	-5.66%	4.50%	27.19%	-14.20%	21.51%

* The MSCI All Country World ex US Index is a free float-adjusted market capitalization weighted index that is designed to measure the equity market performance of developed and emerging markets, excluding the U.S. You cannot invest in an index.

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Foreign investing involves additional risks, including currency fluctuations and political uncertainty. These risks are magnified for stocks of companies in emerging markets.

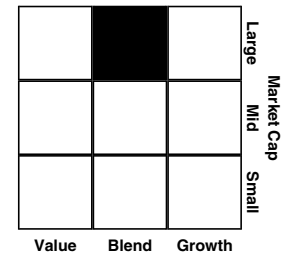
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BNY Mellon Emerging Markets Secs Fund (I)

The Fund seeks long-term capital growth. The Fund normally invests primarily in the stocks of companies organized, or with a majority of assets or business, in emerging market countries. In selecting stocks, the portfolio manager identifies potential investments through extensive quantitative and fundamental research using a value-oriented, research-driven approach. The Fund's manager considers emerging market countries to be generally all countries represented by the Morgan Stanley Capital International (MSCI) Emerging Markets Index. The Fund is non-diversified.



Characteristics

Asset Class STOCK
 Category Diversified Emerging Mkts
 Ticker DRPEX
 Fund Inception 06/28/1996
 Share Class Inception 11/15/2002
 Manager Julianne McHugh
 Manager Tenure (yrs.) 1.30
 Turnover (%) 107.25%
 Total Net Assets (\$mil.) \$75.09
 Avg. Market Cap (\$mil.) \$46,701.39
 No. of Securities 99

Region (as of 06/30/2020)

Latin America 7.46%
 United Kingdom 0.67%
 Europe 9.55%
 Africa 2.58%
 Mideast 0.72%
 Asia ex-Japan 79.02%
Fund investments change daily and may differ.

Asset Allocation

Foreign Stock 99.33%
 Cash 0.67%

Fee Summary

Total Annual Operating Expenses (09/30/2019) 1.76%
 Total Annual Operating Expenses (per \$1,000) \$17.60
 Net Expense Ratio 1.75%

Shareholder-type Fees

Redemption Fee N/A
 Purchase Fee N/A
 Maximum Sales Charge N/A
 Maximum Deferred Sales Charge N/A

Performance at NAV (as of 06/30/2020)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	19.43%	-5.39%	-2.00%	1.26%	0.82%
Benchmark*	18.08%	-3.39%	1.89%	2.86%	3.27%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

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Calendar Yr. Returns	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Fund	15.69%	-24.06%	16.36%	-4.99%	-3.88%	-16.71%	19.33%	27.52%	-16.86%	18.75%
Benchmark*	18.88%	-18.42%	18.22%	-2.60%	-2.19%	-14.92%	11.19%	37.28%	-14.58%	18.44%

* The MSCI Emerging Markets Index is a free float-adjusted market capitalization index that is designed to measure equity market performance of emerging markets. You cannot invest in an index.

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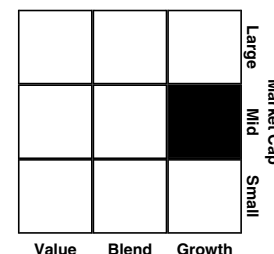
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Franklin Gold & Precious Metals Fund (Adv)

The Fund seeks capital appreciation; current income is a secondary consideration. The Fund normally invests primarily in securities of gold and precious metals operation companies. It may buy securities of gold and precious metals operation companies located anywhere in the world and in general invests predominantly in non-U.S. companies. The Fund may invest in companies without regard to market capitalization, and may heavily invest in small- and mid-capitalization companies. It also invests in American, Global and European Depository Receipts. The Fund is non-diversified.



Characteristics

Asset Class STOCK
 Category Equity Precious Metals
 Ticker FGADX
 Fund Inception 05/19/1969
 Share Class Inception 12/31/1996
 Manager Steve Land
 Manager Tenure (yrs.) 21.26
 Turnover (%) 12.82%
 Total Net Assets (\$mil.) \$1,169.13
 Avg. Market Cap (\$mil.) \$2,670.91
 No. of Securities 110

Largest Holdings (as of 06/30/2020)

Barrick Gold 6.96%
 Anglogold Ashanti Ltd ADR 5.50%
 B2Gold 5.03%
 Newmont 4.83%
 Newcrest Mining 4.48%
 Alamos Gold 4.14%
 Perseus Mining 3.48%
 Teranga Gold 2.77%
 Centerra Gold 2.76%
 Centamin PLC 2.40%

Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 4.83%
 Foreign Stock 89.50%
 Domestic Bond 0.11%
 Convertibles 0.19%
 Cash 1.06%
 Other 4.31%

Fee Summary

Total Annual Operating Expenses (12/01/2019) 0.73%
 Total Annual Operating Expenses (per \$1,000) \$7.30
 Net Expense Ratio 0.73%

Shareholder-type Fees

Redemption Fee N/A
 Purchase Fee N/A
 Maximum Sales Charge N/A
 Maximum Deferred Sales Charge N/A

Performance at NAV (as of 06/30/2020)

	Total Return		Annualized Total Return			
	3-Month	1-Year	3-Year	5-Year	10-Year	
Fund	69.52%	50.24%	13.08%	12.84%	-2.70%	
Benchmark*	35.74%	-1.38%	8.88%	6.61%	-0.64%	

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Calendar Yr. Returns	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Fund	49.55%	-24.64%	-14.54%	-47.89%	-9.96%	-22.20%	56.01%	0.05%	-17.89%	51.87%
Benchmark*	23.58%	-27.62%	0.90%	-14.83%	-17.69%	-39.43%	56.29%	32.83%	-14.99%	22.72%

* The MSCI World/Metals & Mining Index is a free float-adjusted market capitalization weighted index that is designed to measure the equity market performance of the metals and mining sector of developed markets. You cannot invest in an index.

Investors may obtain performance current to the most recent month end at www.franklintempleton.com.

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Funds that concentrate on a relatively narrow market sector face the risk of higher share-price volatility.

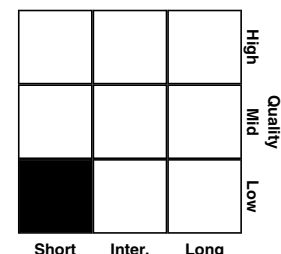
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Franklin High Income Fund (Adv)

The Fund seeks to earn a high level of current income; its secondary goal is to seek capital appreciation to the extent it is possible and consistent with the Fund's principal goal. The Fund invests predominantly in high yield, lower-rated debt securities. Lower-rated securities generally pay higher yields than more highly rated securities to compensate investors for the higher risk. These securities include bonds, notes, debentures, convertible securities and senior and subordinated debt securities. It may invest up to 100% of its total assets in debt securities that are rated below investment grade.



Characteristics

Asset Class BOND
 Category High Yield Bond
 Ticker FVHIX
 Fund Inception 12/31/1969
 Share Class Inception 12/31/1996
 Manager Glenn Voyles
 Manager Tenure (yrs.) 5.17
 Turnover (%) 25.48%
 Total Net Assets (\$mil.) \$2,746.25
 30-day Yield (%) 5.80%
 Duration 3.46

Bond Quality (as of 06/30/2020)

BBB 6.44%
 BB 39.00%
 B 39.17%
 Below B 15.39%
Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 0.60%
 Domestic Bond 83.19%
 Foreign Bond 13.31%
 Preferreds 0.56%
 Convertibles 0.48%
 Cash 1.81%
 Other 0.05%

Fee Summary

Total Annual Operating Expenses (10/01/2019) 0.62%
 Total Annual Operating Expenses (per \$1,000) \$6.20
 Net Expense Ratio 0.61%

Shareholder-type Fees

Redemption Fee N/A
 Purchase Fee N/A
 Maximum Sales Charge N/A
 Maximum Deferred Sales Charge N/A

Performance at NAV (as of 06/30/2020)

	Total Return		Annualized Total Return			
	3-Month	1-Year	3-Year	5-Year	10-Year	
Fund	8.84%	-0.56%	2.82%	3.60%	5.67%	
Benchmark*	10.18%	0.03%	3.33%	4.79%	6.68%	

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Calendar Yr. Returns	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Fund	13.86%	4.71%	15.26%	7.79%	-0.25%	-10.06%	19.41%	6.85%	-3.57%	14.45%
Benchmark*	15.12%	4.98%	15.81%	7.44%	2.45%	-4.47%	17.13%	7.50%	-2.08%	14.32%

* The Bloomberg Barclays U.S. Corporate High-Yield Index measures the market of USD-denominated, non-investment grade, fixed-rate, taxable corporate bonds. You cannot invest in an index.

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Bond funds contain interest rate risk, the risk of issuer default, and inflation risk. Because high-yield bonds are considered speculative, investors should be prepared to assume a substantially greater level of credit risk than with other types of bonds.

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Federated Hermes Govt Obl Fund (IS)

The Fund seeks to provide current income consistent with stability of principal. The Fund invests in a portfolio of U.S. Treasury and government securities maturing in 397 days or less and repurchase agreements collateralized fully by U.S. Treasury and government securities. The Fund will operate as a government money market fund, as such term is defined in or interpreted under Rule 2a-7 under the Investment Company Act of 1940.

Characteristics

Asset Class CASH/STABLE
VALUE
Category Money Market Taxable
Ticker GOIXX
Fund Inception 03/30/1990
Manager Management Team
Manager Tenure (yrs.) 16.76
Turnover (%) N/A
7-day yield 0.07%

Largest Holdings (as of 06/30/2020)

BNP Bank Repo A3 Bnp Repo A3 3.51%
Anz Prime Repo 1 Anz Prime 2.51%
United States Treasury Bills 0.01% 2.35%
United States Treasury Bills 0.01% 2.30%
Ficcjpm 1 Ficc Jpm 2.29%
United States Treasury Bills 0.01% 2.15%
United States Treasury Bills 0.01% 2.13%
Usd 2.07%
United States Treasury Bills 0% 1.94%
United States Treasury Bills 0.01% 1.91%
Fund investments change daily and may differ.

Asset Allocation

Domestic Bond 36.13%
Cash 63.87%

Fee Summary

Total Annual Operating Expenses (09/30/2019) 0.34%
Total Annual Operating Expenses (per \$1,000) \$3.40
Net Expense Ratio 0.20%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Employee Benefits Security Administration's web site for an example showing the long-term effect of fees and expenses. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Performance at NAV (as of 06/30/2020)

	Total Return		Annualized Total Return			
	3-Month	1-Year	3-Year	5-Year	10-Year	
Fund	0.04%	1.28%	1.53%	1.02%	0.52%	
Benchmark*	0.02%	1.47%	1.68%	1.12%	0.59%	

Calendar Yr. Returns	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Fund	0.04%	0.01%	0.01%	0.01%	0.01%	0.01%	0.23%	0.75%	1.70%	2.07%
Benchmark*	0.13%	0.07%	0.08%	0.05%	0.02%	0.03%	0.26%	0.82%	1.82%	2.21%

* The Bloomberg Barclays U.S. Treasury Bill 1-3 Month Index is an unmanaged index of U.S. Treasury bills with maturities between one and three months. You cannot invest directly in an index.

Investors may obtain performance current to the most recent month end at www.federatedinvestors.com.

Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Investments in money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund. The 7-day yield more closely reflects the Fund's current earning than the quotation of total return.

The current prospectus for the fund contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained free of charge at www.federatedinvestors.com.

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NOT FDIC INSURED - MAY LOSE VALUE - NO BANK GUARANTEE

			Market Cap
Value	Blend	Growth	

Characteristics

Largest Holdings (as of 06/30/2020)

Asset Allocation

Fee Summary

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

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Performance at NAV (as of 06/30/2020)

Calendar Yr. Returns	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Fund	26.37%	0.81%	16.54%	38.82%	7.28%	-5.39%	24.65%	12.34%	-14.02%	23.14%
Benchmark*	26.31%	1.02%	16.33%	41.31%	5.76%	-1.97%	26.56%	13.23%	-8.48%	22.78%

Investors may obtain performance current to the most recent month end at www.qsamfunds.com.

Prices of small-cap stocks often fluctuate more than those of large-company stocks.

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NOT FDIC INSURED - MAY LOSE VALUE - NO BANK GUARANTEE

			Market Cap
Value	Blend	Growth	

Characteristics

Largest Holdings (as of 06/30/2020)

Asset Allocation

Fee Summary

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Redemption Fee	N/A
Purchase Fee	N/A
Maximum Sales Charge	N/A
Maximum Deferred Sales Charge	N/A

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	13.14%	-8.10%	2.68%	5.47%	9.35%
Benchmark*	13.05%	-5.39%	3.98%	6.99%	10.83%

Calendar Yr. Returns	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Fund	23.27%	8.05%	16.99%	2.18%	28.62%	2.07%	6.18%	8.86%	-5.28%	28.22%
Benchmark*	28.23%	9.86%	19.12%	1.92%	29.59%	3.86%	7.67%	8.55%	-3.07%	27.63%

Investors may obtain performance current to the most recent month end at www.invesco.com/us.

Funds that concentrate on a relatively narrow market sector face the risk of higher share-price volatility.

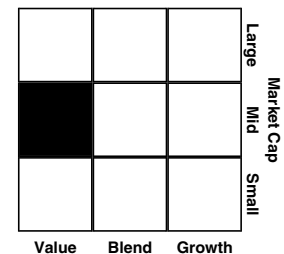
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Invesco Global Real Estate Fund (R5)

The Fund seeks total return through growth of capital and current income. The Fund normally invests primarily in securities of real estate and real estate-related issuers, and in derivatives and other instruments that have economic characteristics similar to such securities. It invests primarily in real estate investment trusts (REITs) and equity securities (including common and preferred stock, and convertible securities) of domestic and foreign issuers. The Fund will provide exposure to investments that are economically tied to at least three different countries, including the U.S.



Characteristics

Asset Class STOCK
 Category Global Real Estate
 Ticker IGREX
 Fund Inception 04/29/2005
 Manager Joe Rodriguez
 Manager Tenure (yrs.) 15.18
 Turnover (%) 60.00%
 Total Net Assets (\$mil.) \$580.88
 Avg. Market Cap (\$mil.) \$7,717.58
 No. of Securities 168

Largest Holdings (as of 06/30/2020)

Vonovia SE 4.74%
 Equity Residential 3.57%
 Invitation Homes 2.98%
 Digital Realty Trust 2.65%
 Healthpeak Properties 2.58%
 Duke Realty 2.43%
 UDR 2.38%
 Ventas 2.22%
 VICI Properties Inc Ordinary Shares 2.11%
 American Tower 2.02%
Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 49.11%
 Foreign Stock 48.27%
 Cash 1.35%
 Other 1.27%

Fee Summary

Total Annual Operating Expenses (06/29/2020) 0.91%
 Total Annual Operating Expenses (per \$1,000) \$9.10
 Net Expense Ratio 0.91%

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Shareholder-type Fees

Redemption Fee N/A
 Purchase Fee N/A
 Maximum Sales Charge N/A
 Maximum Deferred Sales Charge N/A

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Performance at NAV (as of 06/30/2020)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	9.50%	-15.73%	-0.80%	1.30%	6.38%
Benchmark*	19.22%	2.11%	6.13%	6.46%	9.16%

Calendar Yr. Returns	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Fund	17.69%	-6.51%	28.38%	2.97%	14.79%	-1.10%	2.06%	13.12%	-5.92%	22.90%
Benchmark*	12.67%	-7.35%	16.13%	22.80%	4.16%	-2.36%	7.86%	23.97%	-9.42%	26.60%

* The MSCI All Country World Index is a free float-adjusted market capitalization weighted index that is designed to measure the equity market performance of developed and emerging markets. You cannot invest in an index.

Investors may obtain performance current to the most recent month end at www.invesco.com/us.

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Foreign investing involves additional risks, including currency fluctuations and political uncertainty. These risks are magnified for stocks of companies in emerging markets.

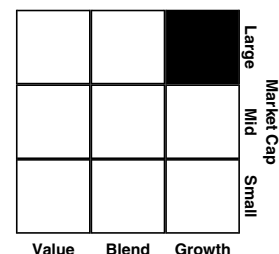
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JPMorgan Large Cap Growth Fund (R5)

The Fund seeks long-term capital appreciation. Normally, the Fund's assets will be invested primarily in the equity securities of large, well-established companies. Assets mean net assets, plus the amount of borrowings for investment purposes. Large, well-established companies are companies with market capitalizations equal to those within the universe of the Russell 1000 Growth Index at the time of purchase.



Characteristics

Asset Class STOCK
 Category Large Growth
 Ticker JLGRIX
 Fund Inception 02/28/1992
 Share Class Inception 04/14/2009
 Manager Giri Devulapally
 Manager Tenure (yrs.) 15.92
 Turnover (%) N/A
 Total Net Assets (\$mil.) \$23,260.46
 Avg. Market Cap (\$mil.) \$129,537.90
 No. of Securities 74

Largest Holdings (as of 06/30/2020)

Apple 6.92%
 Microsoft 6.00%
 Tesla 5.68%
 Amazon.com 5.26%
 Alphabet Inc Class 3.34%
 PayPal Holdings 2.88%
 Facebook 2.67%
 NVIDIA 2.62%
 Mastercard 2.47%
 DexCom 2.37%

Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 90.23%
 Foreign Stock 5.10%
 Cash 4.67%

Fee Summary

Total Annual Operating Expenses (11/01/2019) 0.65%
 Total Annual Operating Expenses (per \$1,000) \$6.50
 Net Expense Ratio 0.54%

Shareholder-type Fees

Redemption Fee N/A
 Purchase Fee N/A
 Maximum Sales Charge N/A
 Maximum Deferred Sales Charge N/A

Performance at NAV (as of 06/30/2020)

	Total Return		Annualized Total Return			
	3-Month	1-Year	3-Year	5-Year	10-Year	
Fund	36.23%	30.59%	24.34%	18.21%	18.76%	
Benchmark*	26.23%	17.75%	16.73%	14.63%	16.62%	

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Calendar Yr. Returns	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Fund	22.86%	3.13%	12.31%	33.00%	11.08%	7.84%	-1.85%	38.22%	0.47%	39.24%
Benchmark*	15.05%	4.65%	14.61%	32.75%	14.89%	5.52%	6.89%	27.44%	-0.01%	31.13%

* The S&P 500 Growth Index measures growth stocks in the S&P 500 Index using three factors: sales growth, the ratio of earnings change to price, and momentum. You cannot invest in an index.

Investors may obtain performance current to the most recent month end at www.jpmorganfunds.com.

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MFS Conservative Allocation Fund (R4)

The Fund seeks a high level of total return consistent with a conservative level of risk relative to the other MFS Asset Allocation Funds. The Fund is designed to provide diversification among different asset classes by investing its assets in other mutual funds advised by the adviser, referred to as underlying funds. Within the stock fund allocations, the adviser seeks to diversify by geography, in terms of market capitalization, and by style.

Characteristics

Asset Class BLENDED
 Category Allocation--30% to 50% Equity
 Ticker MACJX
 Fund Inception 06/28/2002
 Share Class Inception 04/01/2005
 Manager Joseph Flaherty
 Manager Tenure (yrs.) 18.02
 Turnover (%) 12.00%
 Total Net Assets (\$mil.) \$3,113.41

Largest Holdings (as of 06/30/2020)

MFS Total Return Bond 14.90%
 MFS Government Securities 9.93%
 MFS Limited Maturity 9.92%
 MFS Inflation-Adjusted Bond 9.92%
 MFS Value 6.04%
 MFS Growth 6.03%
 MFS Research 6.03%
 MFS Global Bond 4.95%
 MFS High Income 4.94%
 MFS Mid Cap Value 4.05%
Fund investments change daily and may differ.

Fee Summary

Total Annual Operating Expenses (09/27/2019) 0.66%
 Total Annual Operating Expenses (per \$1,000) \$6.60
 Net Expense Ratio 0.66%

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Shareholder-type Fees

Redemption Fee N/A
 Purchase Fee N/A
 Maximum Sales Charge N/A
 Maximum Deferred Sales Charge N/A

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Performance at NAV (as of 06/30/2020)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	10.81%	5.42%	6.28%	5.70%	6.79%
Benchmark*	9.47%	5.30%	5.51%	5.30%	6.28%

Calendar Yr. Returns	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Fund	11.53%	2.75%	10.91%	8.98%	4.20%	-0.54%	5.69%	11.06%	-2.86%	17.38%
Benchmark*	8.22%	2.26%	8.59%	10.47%	4.49%	-1.06%	5.63%	11.93%	-3.72%	15.71%

* The S&P Target Risk Moderate Index is a multi-asset class index that provides significant exposure to fixed income securities while also providing increased opportunity for capital growth through equities. You cannot invest in an index.

Investors may obtain performance current to the most recent month end at www.mfs.com.

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These allocation portfolios typically invest 30% to 50% of assets in equities and the remainder in fixed income securities and cash. Underlying securities are subject to the same risks as other, similar stocks and bonds.

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			Market Cap
Value	Blend	Growth	

Characteristics

Asset Class	STOCK
Category	Foreign Large Blend
Ticker	MRSJX
Fund Inception	01/02/1997
Share Class Inception	04/01/2005
Manager	Victoria Higley
Manager Tenure (yrs.)	4.17
Turnover (%)	22.00%
Total Net Assets (\$mil.)	\$10,633.57
Avg. Market Cap (\$mil.)	\$34,255.33
No. of Securities	112

United States	4.38%
Canada	1.72%
United Kingdom	10.59%
Europe	44.73%
Mideast	0.35%
Japan	20.88%
Australia & New Zealand	3.13%
Asia ex-Japan	14.21%

Fund investments change daily and may differ.

Domestic Stock	4.32%
Foreign Stock	94.17%
Cash	1.52%

Total Annual Operating Expenses (12/27/2019)	0.86%
Total Annual Operating Expenses (per \$1,000)	\$8.60
Net Expense Ratio	0.86%

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Redemption Fee	N/A
Purchase Fee	N/A
Maximum Sales Charge	N/A
Maximum Deferred Sales Charge	N/A

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	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	16.55%	2.26%	4.39%	3.75%	6.62%
Benchmark*	16.12%	-4.80%	1.13%	2.26%	4.97%

Calendar Yr. Returns	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Fund	11.27%	-10.67%	16.99%	18.95%	-6.74%	-1.78%	-0.89%	28.38%	-13.96%	27.94%
Benchmark*	11.15%	-13.71%	16.83%	15.29%	-3.87%	-5.66%	4.50%	27.19%	-14.20%	21.51%

* The MSCI All Country World ex US Index is a free float-adjusted market capitalization weighted index that is designed to measure the equity market performance of developed and emerging markets, excluding the U.S. You cannot invest in an index.

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Foreign investing involves additional risks, including currency fluctuations and political uncertainty. These risks are magnified for stocks of companies in emerging markets.

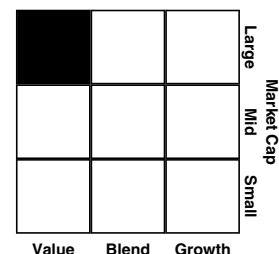
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JPMorgan Equity Income Fund (R5)

The Fund seeks capital appreciation and current income. The Fund normally invests primarily in the equity securities of corporations that regularly pay dividends, including common stocks and debt securities and preferred stock convertible to common stock. The Fund may invest in equity investments of companies across all market capitalizations.



Characteristics

Asset Class STOCK
 Category Large Value
 Ticker OIERX
 Fund Inception 07/02/1987
 Share Class Inception 02/28/2011
 Manager Clare Hart
 Manager Tenure (yrs.) 15.92
 Turnover (%) N/A
 Total Net Assets (\$mil.) \$29,550.62
 Avg. Market Cap (\$mil.) \$81,810.27
 No. of Securities 92

Largest Holdings (as of 06/30/2020)

Bank of America 2.50%
 Bristol-Myers Squibb 2.50%
 Johnson & Johnson 2.44%
 Comcast 2.41%
 Microsoft 2.39%
 BlackRock 2.28%
 Texas Instruments 2.21%
 CME Group 2.17%
 The Home Depot 2.10%
 UnitedHealth Group 1.93%
Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 96.21%
 Foreign Stock 0.81%
 Cash 2.99%

Fee Summary

Total Annual Operating Expenses (11/01/2019) 0.60%
 Total Annual Operating Expenses (per \$1,000) \$6.00
 Net Expense Ratio 0.59%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

Shareholder-type Fees

Redemption Fee N/A
 Purchase Fee N/A
 Maximum Sales Charge N/A
 Maximum Deferred Sales Charge N/A

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Employee Benefits Security Administration's web site for an example showing the long-term effect of fees and expenses. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Performance at NAV (as of 06/30/2020)

	Total Return		Annualized Total Return			
	3-Month	1-Year	3-Year	5-Year	10-Year	
Fund	13.23%	-5.98%	5.04%	6.91%	12.07%	
Benchmark*	13.15%	-4.50%	3.74%	5.98%	10.88%	

Calendar Yr. Returns	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Fund	18.92%	7.76%	13.65%	31.85%	13.97%	-2.05%	15.06%	17.73%	-4.33%	26.52%
Benchmark*	15.10%	-0.48%	17.68%	31.99%	12.36%	-3.13%	17.40%	15.36%	-8.95%	31.93%

* The S&P 500 Value Index represents the large cap segment of the US equity market with a focus on the "value" style of investing. You cannot invest directly in an index.

Returns for periods prior to share class inception are hypothetical returns from an older share class and have been restated to reflect any expense differences between the share classes. Investors may obtain performance current to the most recent month end at www.jpmmorganfunds.com.

Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Investments in money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund. The 7-day yield more closely reflects the Fund's current earning than the quotation of total return.

The current prospectus for the fund contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained free of charge at www.jpmmorganfunds.com.

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			High
			Mid
			Low
Short	Inter.	Long	

Characteristics

Bond Quality (as of 06/30/2020)

AAA	91.86%
AA	0.48%
A	2.43%
BBB	4.93%
BB	0.09%
Not Rated	0.20%

Fund investments change daily and may differ.

Domestic Bond	95.83%
Foreign Bond	3.22%
Cash	0.95%

Total Annual Operating Expenses (10/01/2019)	0.57%
Total Annual Operating Expenses (per \$1,000)	\$5.70
Net Expense Ratio	0.41%

Redemption Fee	N/A
Purchase Fee	N/A
Maximum Sales Charge	N/A
Maximum Deferred Sales Charge	N/A

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	4.33%	8.32%	5.10%	3.54%	3.16%
Benchmark*	4.24%	8.28%	5.04%	3.75%	3.52%

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Calendar Yr. Returns	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Fund	6.29%	12.02%	6.36%	-8.77%	3.42%	-1.51%	3.52%	2.75%	-1.33%	8.65%
Benchmark*	6.31%	13.56%	6.98%	-8.61%	3.64%	-1.44%	4.68%	3.01%	-1.26%	8.43%

* The Bloomberg Barclays U.S. Treasury TIPS Index is a rules based, market value-weighted index that tracks inflation-protected securities issued by the U.S. Treasury. You cannot invest in an index.

Investors may obtain performance current to the most recent month end at www.troweprice.com.

Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Investments in money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund. The 7-day yield more closely reflects the Fund's current earning than the quotation of total return.

The market value of government securities are not guaranteed and may fluctuate. Government securities offer substantial protection against credit risk, but are subject to price changes due to changing interest rates.

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SunTrust Bank FDIC Insured Account

Strategy

Deposits maintained in the SunTrust Bank FDIC Insured Account are FDIC insured. The FDIC protection becomes effective as soon as SunTrust Bank receives the retirement plan account's deposit. Any accounts maintained with SunTrust Bank in the same legal ownership category as the retirement plan account are aggregated for FDIC insurance limit purposes. The FDIC's Standard Maximum Deposit Insurance Amount is \$250,000 per depositor, per ownership category, per depository institution. Participants utilizing the SunTrust Bank FDIC Insured Account are responsible for monitoring the total amount of deposits held at SunTrust Bank, in any ownership category, including deposits maintained through the SunTrust Bank FDIC Insured Account feature, in order to determine the extent of FDIC insurance coverage available to such deposits. SunTrust Bank is not responsible for any insured or uninsured portion of the SunTrust Bank FDIC Insured Account deposits or any other deposits.

Category: Fixed Return: *Cash Equivalents*

Returns

Current crediting rating 0.14%

Set 5/31/2020

Term: NA

Guaranteed Minimum Return N/A

Investors may obtain performance as of the most recent month end by calling PlanLine at 1-888-816-4015.

Rates are subject to change without notice.

This information was prepared by DST Retirement Solutions (DST RS) and is intended for distribution to retirement plans and their participants only. The information is taken from sources believed to be reliable, but is not guaranteed as to completeness or accuracy. Source of data: SunTrust Securities, Inc. and DST RS.

Vanguard Balanced Index Fund (Adm)

The Fund employs an indexing investment approach to track the performance of two benchmark indexes. The Fund seeks to track the investment return of the overall U.S. stock market with 60% of its assets by following the CRSP US Total Market Index and the performance of a broad, market-weighted bond index with 40% of its assets by tracking the Bloomberg Barclays U.S. Aggregate Float Adjusted Index.

Characteristics

Asset Class BLENDED
 Category Allocation--50% to 70% Equity
 Ticker VBIAX
 Fund Inception 11/09/1992
 Share Class Inception 11/13/2000
 Manager Joshua Barrickman
 Manager Tenure (yrs.) 7.36
 Turnover (%) 37.00%
 Total Net Assets (\$mil.) \$44,300.69

Largest Holdings (as of 06/30/2020)

Microsoft 2.97%
 Apple 2.74%
 Amazon.com 2.24%
 Facebook 1.05%
 Alphabet Inc Class 0.83%
 Alphabet 0.77%
 Johnson & Johnson 0.71%
 Visa 0.63%
 Berkshire Hathaway 0.60%
 Procter & Gamble 0.57%
Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 57.98%
 Foreign Stock 0.56%
 Domestic Bond 35.04%
 Foreign Bond 3.05%
 Convertibles 0.37%
 Cash 3.00%

Fee Summary

Total Annual Operating Expenses (04/26/2019) 0.07%
 Total Annual Operating Expenses (per \$1,000) \$0.70
 Net Expense Ratio 0.07%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

Shareholder-type Fees

Redemption Fee N/A
 Purchase Fee N/A
 Maximum Sales Charge N/A
 Maximum Deferred Sales Charge N/A

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Performance at NAV (as of 06/30/2020)

	Total Return		Annualized Total Return			
	3-Month	1-Year	3-Year	5-Year	10-Year	
Fund	14.27%	8.24%	8.58%	8.04%	9.94%	
Benchmark*	12.44%	3.86%	5.56%	5.73%	7.95%	

Calendar Yr. Returns	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Fund	13.29%	4.29%	11.49%	18.10%	9.99%	0.51%	8.77%	13.89%	-2.86%	21.79%
Benchmark*	11.18%	1.30%	11.44%	16.03%	6.30%	-0.94%	6.67%	16.04%	-5.69%	19.20%

* The S&P Target Risk Growth Index is a multi-asset class index that offers increased exposure to equities, while also using some fixed income exposure to diversify risk. You cannot invest in an index.

Investors may obtain performance current to the most recent month end at www.vanguard.com.

Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Investments in money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund. The 7-day yield more closely reflects the Fund's current earning than the quotation of total return.

These allocation portfolios typically invest 50% to 70% of assets in equities and the remainder in fixed income and cash. Underlying securities are subject to the same risks as other, similar stocks and bonds.

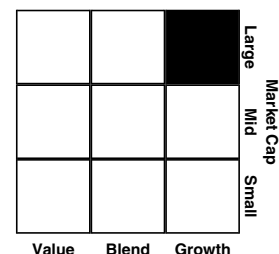
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Vanguard Growth Index Fund (Adm)

The Fund seeks to track the performance the CRSP US Large Cap Growth Index. The Fund employs an indexing investment approach to track the diversified index predominantly made up of growth stocks of large U.S. companies. The advisor attempts to replicate the target index by investing substantially all, of its assets in the stocks that make up the index in approximately the same proportion as its weighting in the index.



Characteristics

Asset Class STOCK
 Category Large Growth
 Ticker VIGAX
 Fund Inception 11/02/1992
 Share Class Inception 11/13/2000
 Manager Gerard O'Reilly
 Manager Tenure (yrs.) 25.52
 Turnover (%) 11.00%
 Total Net Assets (\$mil.) \$117,742.13
 Avg. Market Cap (\$mil.) \$196,490.47
 No. of Securities 272

Largest Holdings (as of 06/30/2020)

Microsoft 10.33%
 Apple 9.52%
 Amazon.com 7.83%
 Facebook 3.65%
 Alphabet 2.84%
 Alphabet Inc Class 2.71%
 Visa 2.11%
 The Home Depot 1.80%
 Mastercard 1.77%
 NVIDIA 1.49%
Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 98.56%
 Foreign Stock 0.99%
 Cash 0.45%

Fee Summary

Total Annual Operating Expenses (04/26/2019) 0.05%
 Total Annual Operating Expenses (per \$1,000) \$0.50
 Net Expense Ratio 0.05%

Shareholder-type Fees

Redemption Fee N/A
 Purchase Fee N/A
 Maximum Sales Charge N/A
 Maximum Deferred Sales Charge N/A

Performance at NAV (as of 06/30/2020)

	Total Return		Annualized Total Return			
	3-Month	1-Year	3-Year	5-Year	10-Year	
Fund	29.04%	24.77%	18.04%	14.92%	16.77%	
Benchmark*	26.23%	17.75%	16.73%	14.63%	16.62%	

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Employee Benefits Security Administration's web site for an example showing the long-term effect of fees and expenses. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Calendar Yr. Returns	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Fund	17.12%	1.87%	17.01%	32.40%	13.63%	3.30%	6.12%	27.80%	-3.34%	37.23%
Benchmark*	15.05%	4.65%	14.61%	32.75%	14.89%	5.52%	6.89%	27.44%	-0.01%	31.13%

* The S&P 500 Growth Index measures growth stocks in the S&P 500 Index using three factors: sales growth, the ratio of earnings change to price, and momentum. You cannot invest in an index.

Investors may obtain performance current to the most recent month end at www.vanguard.com.

Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Investments in money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund. The 7-day yield more closely reflects the Fund's current earning than the quotation of total return.

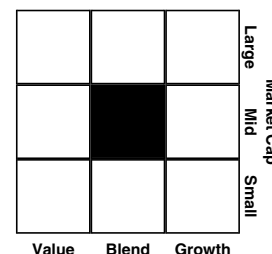
The current prospectus for the fund contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained free of charge at www.vanguard.com.

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Vanguard Mid-Cap Index Fund (Adm)

The Fund seeks to track the performance of a benchmark index that measures the investment return of mid-capitalization stocks. The Fund employs an indexing investment approach designed to track the performance of the CRSP US Mid Cap Index, a broadly diversified Index of stocks of mid-size U.S. companies. The Advisor invests primarily in the stocks that make up the Index.



Characteristics

Asset Class STOCK
 Category Mid-Cap Blend
 Ticker VIMAX
 Fund Inception 05/21/1998
 Share Class Inception 11/12/2001
 Manager Donald Butler
 Manager Tenure (yrs.) 22.13
 Turnover (%) 15.00%
 Total Net Assets (\$mil.) \$106,848.13
 Avg. Market Cap (\$mil.) \$17,067.28
 No. of Securities 362

Largest Holdings (as of 06/30/2020)

Digital Realty Trust 0.89%
 DexCom 0.87%
 Lululemon Athletica 0.86%
 Centene 0.86%
 SBA Communications 0.77%
 Veeva Systems 0.74%
 Splunk 0.74%
 KLA 0.70%
 DocuSign 0.70%
 Synopsys 0.69%
Fund investments change daily and may differ.

Fee Summary

Total Annual Operating Expenses (04/26/2019) 0.05%
 Total Annual Operating Expenses (per \$1,000) \$0.50
 Net Expense Ratio 0.05%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

Shareholder-type Fees

Redemption Fee N/A
 Purchase Fee N/A
 Maximum Sales Charge N/A
 Maximum Deferred Sales Charge N/A

Performance at NAV (as of 06/30/2020)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	24.96%	-0.20%	6.45%	6.99%	12.47%
Benchmark*	24.07%	-6.70%	2.39%	5.22%	11.34%

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Calendar Yr. Returns	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Fund	25.59%	-1.97%	15.99%	35.15%	13.76%	-1.34%	11.22%	19.25%	-9.23%	31.03%
Benchmark*	26.64%	-1.73%	17.88%	33.50%	9.77%	-2.18%	20.74%	16.24%	-11.08%	26.20%

* The S&P MidCap 400 Index covers over 7% of the U.S. equity market, and seeks to remain an accurate measure of mid-sized companies, reflecting the risk and return characteristics of the broader mid-cap universe on an on-going basis. You cannot invest in an index.

Investors may obtain performance current to the most recent month end at www.vanguard.com.

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Prices of mid-cap stocks often fluctuate more than those of large-company stocks.

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Employee Enrollment Guide

Congratulations! You are about to take the first steps toward a financially secure retirement by choosing to participate in your employer's workplace retirement savings plan. Follow the simple instructions below to get started.

Once you are logged in, we will step you through this process online.

Required Steps

1: Log In Online

Website: <https://online401k.suntrust.com>

Username: Your Social Security Number (SSN)

Password: Last 4 digits of your SSN

2: Set Up Your Account

- Create a new **Username and Password**
- Create a custom **Security Question**
- Provide your **Email Address**

After creating an account, you will have immediate access to:

- Details about your 401(k) plan and the benefits available to you
- Visibility into your account balance, funds, performance, and transactions
- Free retirement planning tools and resources

Recommended Steps

3: Retirement Savings Goal/Outlook

Provide minimal information to use our simple retirement outlook calculator.

4: Set a Contribution Rate

Decide how much money you would like to contribute to your 401(k) account each pay period either as a dollar amount or a percentage of your gross pay.

5: Add a Beneficiary

Provide basic information about the individual(s) you wish to receive the funds in your 401(k) account in the event of your passing. This can give you the peace of mind that your finances are in order.

6: Review your Investments and Allocation

Familiarize yourself with how your money will be invested and make immediate changes if needed.

Optional Setup 2 of 4: Contribution Rate

Ready to start saving? Set your contribution rate.
Because your employer offers a 3% match, if you set your contribution rate to 3% or more you will receive the full dollar amount your employer will contribute to your 401(k).

☒ % ☐ \$

of your compensation each pay period

Skip

Save

You've created your account!
If you have a minute, there's a few more things you can do to finish setting up your account. If you'd like to do this another time, select the "skip" option.

Optional Setup 1 of 4: Retirement Outlook

Get a retirement savings outlook and recommendation.

Annual salary/compensation