

Cardinal Services, Inc. 401(k) Plan Fund List



TRAILING PERIOD RETURNS

FOR THE PERIOD ENDING APRIL 30, 2016

Fund Name	SYMBOL	Morningstar Category	YTD	1 Year	3 Year	5 Year	10 Year	"Net" Expense Ratio*
DFA Emerging Markets Core Equity	DFCEX	Diversified Emerging Mkts	8.54%	-15.21%	-3.84%	-4.00%	3.75%	0.61%
Vanguard Total Int'l Stock Index Admiral	VTIAX	Foreign Large Blend	2.06%	-10.63%	0.38%	0.09%	1.63%	0.14%
American Funds EuroPacific Growth R6	REGRX	Foreign Large Growth	-1.02%	-9.56%	2.90%	2.01%	3.45%	0.49%
American Funds New Perspective R6	RNPGX	World Stock	-1.39%	-2.90%	7.92%	7.29%	6.52%	0.45%
Vanguard Small Cap Index Admiral	VSMAX	Small Blend	2.76%	-3.90%	9.08%	8.54%	7.00%	0.09%
Vanguard Small Cap Growth Index Admiral	VSGAX	Small Growth	-0.67%	-6.87%	7.42%	6.96%	6.80%	0.09%
Vanguard Small Cap Value Index Admiral	VSIAX	Small Value	5.64%	-1.45%	10.33%	9.62%	6.68%	0.09%
Vanguard Mid Cap Index Admiral	VIMAX	Mid-Cap Blend	1.71%	-3.37%	10.35%	9.55%	7.18%	0.09%
Vanguard Mid Cap Growth Inv	VMGRX	Mid-Cap Growth	-3.07%	-7.64%	9.07%	8.43%	7.12%	0.46%
Vanguard Mid Cap Value Index Admiral	VMVAX	Mid-Cap Value	2.68%	-1.66%	10.82%	10.56%	---	0.09%
Vanguard Tot Stock Market Index Admiral	VTSAX	Large Blend	1.60%	-0.23%	10.73%	10.48%	6.99%	0.05%
Vanguard 500 Index Admiral	VFIAX	Large Blend	1.73%	1.19%	11.22%	10.98%	6.90%	0.05%
Vanguard US Growth Admiral	VWUAX	Large Growth	-4.10%	-0.33%	13.23%	11.47%	7.02%	0.33%
Vanguard Value Index Admiral	VVIAX	Large Value	3.18%	1.26%	10.34%	10.24%	5.97%	0.09%
Principal High Yield Inst.	PHYTX	High Yield Bond	5.55%	-1.55%	2.49%	5.19%	7.24%	0.52%
JPMorgan Core Plus Bond R6	JCPUX	Intermediate-Term Bond	3.53%	2.18%	2.91%	4.34%	5.84%	0.39%
Vanguard Intermediate-Term Bond Index Admir	VBILX	Intermediate-Term Bond	4.54%	3.55%	2.45%	4.87%	6.15%	0.10%
Vanguard Total Bond Market Index Admiral	VBTLX	Intermediate-Term Bond	3.49%	2.58%	2.20%	3.51%	4.92%	0.07%
Vanguard Short-Term Bond Index Admiral	VBIRX	Short-Term Bond	1.72%	1.62%	1.19%	1.62%	3.41%	0.10%
Vanguard Short-Term Fed Admiral	VSGDX	Short Government	1.30%	1.40%	0.94%	1.33%	3.20%	0.10%
Vanguard Inflation Protected Securities Admiral	VAIPX	Inflation-Protected Bond	4.76%	1.01%	-0.97%	2.52%	4.52%	0.10%
Vanguard Energy Index Admiral	VENAX	Equity Energy	14.62%	-15.98%	-3.04%	-2.18%	3.11%	0.10%
Vanguard Money Market	VMMXX	Money Market	0.13%	0.17%	0.07%	0.05%	1.21%	0.16%
DFA Real Estate Securities Portfolio Instl.	DFREX	Real Estate	3.58%	8.46%	7.38%	10.04%	6.41%	0.18%
Vanguard Target Retirement 2010	VTENX	Target-Date 2000-2010	2.77%	0.17%	4.13%	5.04%	---	0.16%
Vanguard Target Retirement 2015	VTXVX	Target-Date 2015	2.67%	-0.66%	5.01%	5.61%	5.30%	0.16%
Vanguard Target Retirement 2020	VTWNX	Target-Date 2020	2.62%	-1.21%	5.67%	6.03%	---	0.16%
Vanguard Target Retirement 2025	VTTVX	Target-Date 2025	2.50%	-1.70%	6.03%	6.26%	5.37%	0.17%
Vanguard Target Retirement 2030	VTHRX	Target-Date 2030	2.34%	-2.25%	6.35%	6.47%	---	0.17%
Vanguard Target Retirement 2035	VTTHX	Target-Date 2035	2.14%	-2.85%	6.65%	6.66%	5.36%	0.18%
Vanguard Target Retirement 2040	VFORX	Target-Date 2040	2.00%	-3.57%	6.77%	6.80%	---	0.18%
Vanguard Target Retirement 2045	VTIVX	Target-Date 2045	1.97%	-3.57%	6.75%	6.80%	5.43%	0.18%
Vanguard Target Retirement 2050	VFIFX	Target-Date 2050	1.97%	-3.58%	6.76%	6.79%	---	0.18%
Vanguard Target Retirement 2055	VFFVX	Target-Date 2055	1.98%	-3.72%	6.71%	6.81%	---	0.18%
Vanguard Target Retirement 2060	VTTSX	Target-Date 2060+	1.95%	-3.73%	6.71%	---	---	0.18%
Vanguard Target Retirement Income	VTINX	Target-Date Retirement	2.83%	0.43%	3.39%	4.60%	5.25%	0.16%
Nationwide Ziegler NYSEArca Tech 100	NWJFX	Technology	-1.61%	-6.24%	11.15%	10.35%	8.25%	0.45%
SMF Aggressive Portfolio	N/A	Managed Aggressive	1.61%	-1.20%	5.73%	4.02%	0.00%	0.36%
SMF Moderate Portfolio	N/A	Managed Moderate	1.38%	-1.06%	3.83%	3.70%	0.00%	0.38%
SMF Conservative Portfolio	N/A	Managed Conservative	0.89%	-0.27%	1.37%	1.58%	0.00%	0.38%
Benchmark Index Funds								
Equity 500 Index Fund			1.73%	1.20%	11.23%	10.99%	6.91%	----
Fixed Income Index Fund			3.49%	2.59%	2.21%	3.53%	4.95%	----

* The Net expense ratio displayed for the SMF investment options reflects both the underlying fund expenses and the SMF management fee.

- Source: Morningstar.com. Investment returns do not include plan level administration and asset based expenses.
- For more detailed historical performance please refer to our web site, www.slavic401k.com.
- Calendar-year results for 2016 are based on preliminary data and may not reflect dividends and capital gains that have not yet been reported to Morningstar. The "Net Expense Ratio" is the Expense Ratio after 12b-1 and Sub TA fee are reimbursed to the participant's account. Performance data may reflect a different share class of the identical mutual fund to demonstrate longer term performance.

*Certain mutual fund companies pay the Broker of Record or the 401(k) Record-Keeper fees based upon assets in their funds. These fees are called 12b-1, Shareholder Subsidy or Sub TA fees. Slavic's policy is to credit back these fees to participants owning the funds at the time payment is received. The total credit is reflected in the "Net" expense ratio. Most fund options do not pay these types of fees and participants are not affected accordingly.

The cost of investing in a particular fund can easily be estimated by multiplying the Net expense ratio by \$1000. For example, a fund with a Net expense ratio of 0.65% will cost the participant \$6.50 on annual basis for each \$1000 invested in the fund. An index fund with an expense ratio of 0.05% will cost \$0.50 per \$1000 invested.

The index funds used for benchmarking are the Vanguard 500 Index Fund and the Vanguard Total Stock Market index fund unadjusted for fees.

Performance data is provided by Morningstar. For more information including a prospectus and investment glossary, please visit www.slavic401k.com.

American Funds Europacific Growth

Overall Rating

★★★

MorningStar Category

Foreign Stock

Net Assets

43224809407 mil

NAV

44.86

Expense Ratio

0.49

REGX**Investment Approach****Equity Style**

			Large
			Medium
			Small

Value Blend Growth

Fixed-Income Style

			High
			Mid
			Low

Short Int Long

Composition

	%
Cash	7.96
Stocks	86.25
Bonds	0.56
Other	5.24

Risk and Return Profile

Morningstar	3Yr	5Yr
	81 funds	70 funds
Rating	4	3
Risk	Below Average	Below Average
Return	Above Average	Above Average

Top 5 Holdings

1. Novo Nordisk	4. Baidu Inc ADR
2. Novartis AG	5. Associated Britis
3. Prudential PLC	

Top 5 Managers Start Date

1. Jonathan Knowles	06/01/2006
2. Sung Lee	06/01/2002
3. Nicholas Grace	06/01/2002
4. Jesper Lyckeus	06/01/2004
5.. Christopher Tho	2008-06-01

Top 3 Sector Weightings

1. Information Econo	3.79
2. Service Economy	11.48
3. Manufacturing Eco	15.56

Trailing-Period Performance

YTD

3 Mo

1 Yr

3 Yr

5 Yr

10 Yr

Total Return as of 04/30/2016

-1.02%

5.38%

-9.56%

2.90%

2.01%

3.45%

American Funds New Perspective R6

Overall Rating

★★★★

MorningStar Category

World Stock

Net Assets

8422589621 mil

NAV

35.52

Expense Ratio

0.45

RNPGX**Investment Approach****Equity Style**

			Large
			Medium
			Small

Value Blend Growth

Fixed-Income Style

			High
			Mid
			Low

Short Int Long

Composition

	%
Cash	9.37
Stocks	90.29
Bonds	0.17
Other	0.18

Risk and Return Profile

Morningstar	3Yr	5Yr
	242 funds	189 funds
Rating	4	4
Risk	Below Average	Below Average
Return	High	High

Top 5 Holdings

1. Novo Nordisk	4. Taiwan Semicon
2. Amazon.com I	5. Regeneron Phar
3. Microsoft Corp	

Top 5 Managers Start Date

1. Jonathan Knowles	12/01/2004
2. Brady Enright	12/01/2005
3. Noriko Chen	04/30/2012
4. Isabelle de Wisme	12/01/2007
5.. Robert Lovelace	2000-12-01

Top 3 Sector Weightings

1. Information Econo	3.86
2. Service Economy	15.87
3. Manufacturing Eco	10.66

Trailing-Period Performance

YTD

3 Mo

1 Yr

3 Yr

5 Yr

10 Yr

Total Return as of 04/30/2016

-1.39%

5.40%

-2.90%

7.92%

7.29%

6.52%

DFA Emerging Markets Core Equity I

Overall Rating

★★★★

MorningStar Category

Diversified Emerging Markets

Net Assets

16359195855 mil

NAV

17.05

Expense Ratio

0.62

DFCEX**Investment Approach****Equity Style**

			Large
			Medium
			Small

Value Blend Growth

Fixed-Income Style

			High
			Mid
			Low

Short Int Long

Composition

	%
Cash	1.43
Stocks	97.18
Bonds	0
Other	1.39

Risk and Return Profile

Morningstar	3Yr	5Yr
	167 funds	125 funds
Rating	3	3
Risk	Above Average	Above Average
Return	Above Average	Above Average

Top 5 Holdings

1. Samsung Electr	4. China Constructi
2. Taiwan Semico	5. Hon Hai Precisio
3. Tencent Holdi	

Top 5 Managers Start Date

1. Jed Fogdall	02/28/2010
2. N/A	
3. N/A	
4. N/A	
5.. N/A	

Top 3 Sector Weightings

1. Information Econo	10.12
2. Service Economy	11.85
3. Manufacturing Eco	18.79

Trailing-Period Performance

YTD

3 Mo

1 Yr

3 Yr

5 Yr

10 Yr

Total Return as of 04/30/2016

8.54%

13.81%

-15.21%

-3.84%

-4.00%

3.75%

DFA Real Estate Securities I

Overall Rating

★★★

MorningStar Category

Specialty - Real Estate

Net Assets

6945855829 mil

NAV

33.99

Expense Ratio

0.18

DFREX**Investment Approach****Equity Style**

			Large
			Medium
			Small

Value Blend Growth

Fixed-Income Style

			High
			Mid
			Low

Short Int Long

Composition

	%
Cash	0.55
Stocks	98.74
Bonds	0
Other	0.71

Risk and Return Profile

Morningstar	3Yr	5Yr
	66 funds	60 funds
Rating	3	4
Risk	Above Average	Above Average
Return	Above Average	Above Average

Top 5 Holdings

1. Simon Propert	4. AvalonBay Com
2. Public Storage	5. Welltower Inc
3. Equity Residen	

Top 5 Managers Start Date

1. Jed Fogdall	02/28/2012
2. N/A	
3. N/A	
4. N/A	
5.. N/A	

Top 3 Sector Weightings

1. Information Econo	0
2. Service Economy	0.01
3. Manufacturing Eco	0

Trailing-Period Performance

YTD

3 Mo

1 Yr

3 Yr

5 Yr

10 Yr

Total Return as of 04/30/2016

3.58%

7.20%

8.46%

7.38%

10.04%

6.41%

JPMorgan Core Plus Bond R6

JCPUX

Overall Rating

★★★★★

MorningStar Category

Corporate Bond - General

Net Assets

2466734879 mil

NAV

8.26

Expense Ratio

0.39

Investment Approach**Equity Style**

		Large
		Medium
		Small

Value Blend Growth

Fixed-Income Style

		High
	■	Mid
		Low

Short Int Long

Composition

	%
Cash	4.92
Stocks	0.1
Bonds	93.94
Other	1.04

Risk and Return Profile

Morningstar	3Yr	5Yr
	261 funds	246 funds
Rating	5	5
Risk	Average	Average
Return	High	High

Top 5 Holdings

1. US Treasury N
2. US Treasury N
3. US Treasury N
4. US Treasury Bon
5. US Treasury Not

Top 5 Managers Start Date

1. Frederick Sabetta 12/22/2006
2. N/A
3. N/A
4. N/A
5. N/A

Top 3 Sector Weightings

- | | |
|----------------------|---|
| 1. Information Econo | 0 |
| 2. Service Economy | 0 |
| 3. Manufacturing Eco | 0 |

Trailing-Period Performance

YTD

3 Mo

1 Yr

3 Yr

5 Yr

10 Yr

Total Return as of 04/30/2016

3.53%

2.63%

2.18%

2.91%

4.34%

5.84%

Nationwide Ziegler NYSEArcaTech100

NWJFX

Overall Rating

★★★★★

MorningStar Category

Specialty - Technology

Net Assets

60661692 mil

NAV

54.24

Expense Ratio

0.56

Investment Approach**Equity Style**

		Large
		Medium
		Small

Value Blend Growth

Fixed-Income Style

		High
		Mid
		Low

Short Int Long

Composition

	%
Cash	0.16
Stocks	99.85
Bonds	0
Other	0

Risk and Return Profile

Morningstar	3Yr	5Yr
	53 funds	52 funds
Rating	3	4
Risk	Low	Low
Return	Average	Average

Top 5 Holdings

1. Biogen Inc
2. Lockheed Mart
3. International B
4. Amgen Inc
5. Thermo Fisher S

Top 5 Managers Start Date

1. Mikhail Alkhazov 01/01/2005
2. N/A
3. N/A
4. N/A
5. N/A

Top 3 Sector Weightings

- | | |
|----------------------|------|
| 1. Information Econo | 0 |
| 2. Service Economy | 1.9 |
| 3. Manufacturing Eco | 3.03 |

Trailing-Period Performance

YTD

3 Mo

1 Yr

3 Yr

5 Yr

10 Yr

Total Return as of 04/30/2016

-1.61%

5.88%

-6.24%

11.15%

10.35%

8.25%

Principal High Yield Inst

PHYTX

Overall Rating

★★★★★

MorningStar Category

Corporate Bond - High Yield

Net Assets

1624630402 mil

NAV

6.94

Expense Ratio

0.6

Investment Approach**Equity Style**

		Large
		Medium
		Small

Value Blend Growth

Fixed-Income Style

		High
		Mid
	■	Low

Short Int Long

Composition

	%
Cash	5.74
Stocks	0
Bonds	94.81
Other	0.23

Risk and Return Profile

Morningstar	3Yr	5Yr
	165 funds	138 funds
Rating	4	4
Risk	Average	Average
Return	High	High

Top 5 Holdings

1. Ing U S FRN
2. Cco Hldgs Llc
3. Barclays Cv FR
4. Jpmorgan Chase
5. ArcelorMittal39 S

Top 5 Managers Start Date

1. Darrin Smith 05/04/2009
2. N/A
3. N/A
4. N/A
5. N/A

Top 3 Sector Weightings

- | | |
|----------------------|---|
| 1. Information Econo | 0 |
| 2. Service Economy | 0 |
| 3. Manufacturing Eco | 0 |

Trailing-Period Performance

YTD

3 Mo

1 Yr

3 Yr

5 Yr

10 Yr

Total Return as of 04/30/2016

5.55%

6.74%

-1.55%

2.49%

5.19%

7.24%

Vanguard 500 Index Admiral

VFIAX

Overall Rating

★★★★★

MorningStar Category

Growth

Net Assets

158540350476 mil

NAV

####

Expense Ratio

0.05

Investment Approach**Equity Style**

	■	Large
		Medium
		Small

Value Blend Growth

Fixed-Income Style

		High
		Mid
		Low

Short Int Long

Composition

	%
Cash	0.5
Stocks	99.5
Bonds	0
Other	0

Risk and Return Profile

Morningstar	3Yr	5Yr
	408 funds	372 funds
Rating	5	5
Risk	Average	Average
Return	High	High

Top 5 Holdings

1. Apple Inc
2. Microsoft Corp
3. Exxon Mobil C
4. Johnson & Johns
5. General Electric

Top 5 Managers Start Date

1. Scott Geiger 04/27/2016
2. N/A
3. N/A
4. N/A
5. N/A

Top 3 Sector Weightings

- | | |
|----------------------|-------|
| 1. Information Econo | 2.7 |
| 2. Service Economy | 11.13 |
| 3. Manufacturing Eco | 13.93 |

Trailing-Period Performance

YTD

3 Mo

1 Yr

3 Yr

5 Yr

10 Yr

Total Return as of 04/30/2016

1.73%

7.05%

1.19%

11.22%

10.98%

6.90%

Vanguard Energy Index Adm

VENAX

Overall Rating

★★★★

MorningStar Category

Specialty - Natural Resources

Net Assets

891321461 mil

NAV

47.25

Expense Ratio

0.1

Investment Approach

Equity Style

Value	Blend	Growth
Large	Medium	Small

Fixed-Income Style

Short	Int	Long
High	Mid	Low

Composition

	%
Cash	0
Stocks	100
Bonds	0
Other	0

Risk and Return Profile

Morningstar	3Yr	5Yr
	26 funds	23 funds
Rating	4	5
Risk	Low	Low
Return	Above Average	Above Average

Top 5 Managers Start Date

1. William Coleman	12/22/2015
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. Exxon Mobil C	4. Occidental Petrol
2. Chevron Corp	5. ConocoPhillips
3. Schlumberger	

Top 3 Sector Weightings

1. Information Econo	0.38
2. Service Economy	0
3. Manufacturing Eco	0

Trailing-Period Performance

YTD

3 Mo

1 Yr

3 Yr

5 Yr

10 Yr

Total Return as of 04/30/2016

14.62%

19.06%

-15.98%

-3.04%

-2.18%

3.11%

Vanguard Inflation-Protected Secs Ad

VAIPX

Overall Rating

★★★★

MorningStar Category

Government Bond - Treasury

Net Assets

11161264901 mil

NAV

26.41

Expense Ratio

0.1

Investment Approach

Equity Style

Value	Blend	Growth
Large	Medium	Small

Fixed-Income Style

Short	Int	Long
High	Mid	Low

Composition

	%
Cash	0
Stocks	0
Bonds	100
Other	0

Risk and Return Profile

Morningstar	3Yr	5Yr
	51 funds	45 funds
Rating	4	4
Risk	Above Average	Above Average
Return	Above Average	Above Average

Top 5 Managers Start Date

1. Gemma Wright-C	08/19/2011
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. US Treasury N	4. US Treasury Not
2. US Treasury TI	5. US Treasury TIP
3. US Treasury N	

Top 3 Sector Weightings

1.	0
2.	0
3.	0

Trailing-Period Performance

YTD

3 Mo

1 Yr

3 Yr

5 Yr

10 Yr

Total Return as of 04/30/2016

4.76%

3.16%

1.01%

-0.97%

2.52%

4.52%

Vanguard Inter-Term Bond Index Ad

VBILX

Overall Rating

★★★★★

MorningStar Category

Income

Net Assets

11240522644 mil

NAV

11.67

Expense Ratio

0.09

Investment Approach

Equity Style

Value	Blend	Growth
Large	Medium	Small

Fixed-Income Style

Short	Int	Long
High	Mid	Low

Composition

	%
Cash	0.55
Stocks	0
Bonds	99.45
Other	0

Risk and Return Profile

Morningstar	3Yr	5Yr
	261 funds	246 funds
Rating	4	5
Risk	High	High
Return	High	High

Top 5 Managers Start Date

1. Joshua Barrickma	04/25/2008
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. US Treasury N	4. US Treasury Not
2. US Treasury N	5. US Treasury Not
3. US Treasury N	

Top 3 Sector Weightings

1.	0
2.	0
3.	0

Trailing-Period Performance

YTD

3 Mo

1 Yr

3 Yr

5 Yr

10 Yr

Total Return as of 04/30/2016

4.54%

2.58%

3.55%

2.45%

4.87%

6.15%

Vanguard Mid Cap Growth Inv

VMGRX

Overall Rating

★★★★

MorningStar Category

Growth

Net Assets

4201002797 mil

NAV

21.76

Expense Ratio

0.43

Investment Approach

Equity Style

Value	Blend	Growth
Large	Medium	Small

Fixed-Income Style

Short	Int	Long
High	Mid	Low

Composition

	%
Cash	4.15
Stocks	95.85
Bonds	0
Other	0

Risk and Return Profile

Morningstar	3Yr	5Yr
	190 funds	177 funds
Rating	3	4
Risk	Below Average	Below Average
Return	Above Average	Above Average

Top 5 Managers Start Date

1. David Ricci	06/08/2006
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. Intercontinenta	4. Hilton Worldwid
2. Brunswick Cor	5. Norwegian Cruis
3. Old Dominion	

Top 3 Sector Weightings

1. Information Econo	1.1
2. Service Economy	24.44
3. Manufacturing Eco	15.49

Trailing-Period Performance

YTD

3 Mo

1 Yr

3 Yr

5 Yr

10 Yr

Total Return as of 04/30/2016

-3.07%

6.61%

-7.64%

9.07%

8.43%

7.12%

Vanguard Mid Cap Index Adm

VIMAX

Overall Rating
★★★★

MorningStar Category
Growth

Net Assets
26166904129 mil

NAV Expense Ratio
0.08

Investment Approach

Equity Style



Fixed-Income Style



Composition %

Cash	0.22
Stocks	99.78
Bonds	0
Other	0

Risk and Return Profile

Morningstar	3Yr	5Yr
	131 funds	121 funds
Rating	4	4
Risk	Average	Average
Return	Above Average	Above Average

Top 5 Managers Start Date

1. Michael Johnson	04/27/2016
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. Ross Stores Inc	4. Tyson Foods Inc
2. Fiserv Inc	5. Electronic Arts I
3. Equinix Inc	

Top 3 Sector Weightings

1. Information Econo	5.44
2. Service Economy	18.96
3. Manufacturing Eco	10.62

Trailing-Period Performance	YTD	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
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Total Return as of 04/30/2016 1.71% 9.89% -3.37% 10.35% 9.55% 7.18%

Vanguard Mid-Cap Value Index Admir

VMVAX

Overall Rating
★★★★

MorningStar Category
Growth

Net Assets
4573740179 mil

NAV Expense Ratio
45.57 0.08

Investment Approach

Equity Style



Fixed-Income Style



Composition %

Cash	0.74
Stocks	99.25
Bonds	0
Other	0

Risk and Return Profile

Morningstar	3Yr	5Yr
	108 funds	95 funds
Rating	4	5
Risk	Below Average	Below Average
Return	High	High

Top 5 Managers Start Date

1. Michael Johnson	04/27/2016
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. Tyson Foods I	4. The Hartford Fin
2. ConAgra Food	5. Eversource Ener
3. WEC Energy	

Top 3 Sector Weightings

1. Information Econo	7.29
2. Service Economy	18.65
3. Manufacturing Eco	17.73

Trailing-Period Performance	YTD	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
-----------------------------	-----	------	------	------	------	-------

Total Return as of 04/30/2016 2.68% 10.36% -1.66% 10.82% 10.56% N/A

Vanguard Prime Money Market

VMMXX

Overall Rating
N/A

MorningStar Category
Money Market

Net Assets
mil

NAV Expense Ratio
0.16

Investment Approach

Equity Style



Fixed-Income Style



Composition %

Cash	
Stocks	
Bonds	
Other	

Risk and Return Profile

Morningstar	3Yr	5Yr
	funds	funds
Rating	N/A	N/A
Risk	N/A	N/A
Return	N/A	N/A

Top 5 Managers Start Date

1.	
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. N/A	4. N/A
2. N/A	5. N/A
3. N/A	

Top 3 Sector Weightings

1.	
2.	
3.	

Trailing-Period Performance	YTD	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
-----------------------------	-----	------	------	------	------	-------

Total Return as of 04/30/2016 0.13% 0.00% 0.17% 0.07% 0.05% 1.21%

Vanguard Short-Term Bond Index Ad

VBIRX

Overall Rating
★★★★

MorningStar Category
Income

Net Assets
1513395825 mil

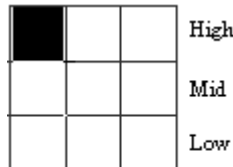
NAV Expense Ratio
10.56 0.09

Investment Approach

Equity Style



Fixed-Income Style



Composition %

Cash	2.58
Stocks	0.01
Bonds	97.41
Other	0

Risk and Return Profile

Morningstar	3Yr	5Yr
	118 funds	107 funds
Rating	4	3
Risk	Average	Average
Return	Above Average	Above Average

Top 5 Managers Start Date

1. Joshua Barrickma	02/22/2013
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. US Treasury N	4. US Treasury Not
2. US Treasury N	5. US Treasury Not
3. US Treasury N	

Top 3 Sector Weightings

1.	0
2.	0
3.	0

Trailing-Period Performance	YTD	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
-----------------------------	-----	------	------	------	------	-------

Total Return as of 04/30/2016 1.72% 0.83% 1.62% 1.19% 1.62% 3.41%

Vanguard Short-Term Federal Adm
VSGDX

Overall Rating
★★★★★

MorningStar Category
Government Bond - General

Net Assets
4668785298 mil

NAV
10.81

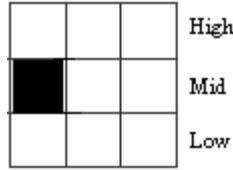
Expense Ratio
0.1

Investment Approach

Equity Style



Fixed-Income Style



Composition

	%
Cash	9.87
Stocks	0
Bonds	90.12
Other	0

Value Blend Growth

Short Int Long

Risk and Return Profile

Morningstar	3Yr	5Yr
	43 funds	42 funds
Rating	5	4
Risk	Average	Average
Return	Above Average	Above Average

Top 5 Managers Start Date

1. Brian Quigley	01/02/2015
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. FNMA	4. FHLMC 0.75%
2. FHLMC 1%	5. FHLMC 1%
3. FNMA 1.125%	

Top 3 Sector Weightings

1.	0
2.	0
3.	0

Trailing-Period Performance

YTD	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
1.30%	0.46%	1.40%	0.94%	1.33%	3.20%

Total Return as of 04/30/2016

Vanguard Small Cap Growth Index Ad
VSGAX

Overall Rating
★★★

MorningStar Category
Small Company

Net Assets
5888066807 mil

NAV
42.39

Expense Ratio
0.08

Investment Approach

Equity Style



Fixed-Income Style



Composition

	%
Cash	0.13
Stocks	99.69
Bonds	0.01
Other	0.16

Value Blend Growth

Short Int Long

Risk and Return Profile

Morningstar	3Yr	5Yr
	195 funds	182 funds
Rating	3	4
Risk	Average	Average
Return	Above Average	Above Average

Top 5 Managers Start Date

1. William Coleman	04/27/2016
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. Waste Connect	4. Signature Bank
2. Regency Cente	5. Jack Henry & As
3. Cadence Desig	

Top 3 Sector Weightings

1. Information Econo	3.17
2. Service Economy	16.53
3. Manufacturing Eco	5.88

Trailing-Period Performance

YTD	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
-0.67%	9.23%	-6.87%	7.57%	7.09%	6.87%

Total Return as of 04/30/2016

Vanguard Small Cap Index Adm
VSMAX

Overall Rating
★★★★★

MorningStar Category
Small Company

Net Assets
22708004700 mil

NAV
54.36

Expense Ratio
0.08

Investment Approach

Equity Style



Fixed-Income Style



Composition

	%
Cash	0.61
Stocks	99.25
Bonds	0
Other	0.14

Value Blend Growth

Short Int Long

Risk and Return Profile

Morningstar	3Yr	5Yr
	212 funds	192 funds
Rating	4	4
Risk	Average	Average
Return	Above Average	Above Average

Top 5 Managers Start Date

1. William Coleman	04/27/2016
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. Waste Connect	4. Duke Realty Cor
2. Arthur J. Galla	5. Mid-America Ap
3. AGL Resource	

Top 3 Sector Weightings

1. Information Econo	4.68
2. Service Economy	14.44
3. Manufacturing Eco	12.66

Trailing-Period Performance

YTD	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
2.76%	11.27%	-3.90%	9.08%	8.54%	7.00%

Total Return as of 04/30/2016

Vanguard Small Cap Value Index Adm
VSIAX

Overall Rating
★★★★★

MorningStar Category
Small Company

Net Assets
7164083185 mil

NAV
44.69

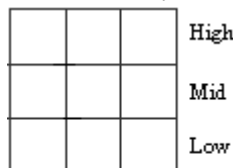
Expense Ratio
0.08

Investment Approach

Equity Style



Fixed-Income Style



Composition

	%
Cash	0.32
Stocks	99.55
Bonds	0.01
Other	0.12

Value Blend Growth

Short Int Long

Risk and Return Profile

Morningstar	3Yr	5Yr
	110 funds	98 funds
Rating	5	5
Risk	Average	Average
Return	High	High

Top 5 Managers Start Date

1. William Coleman	04/27/2016
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. Arthur J. Galla	4. The Valspar Cor
2. AGL Resource	5. Atmos Energy C
3. Ingredion Inc	

Top 3 Sector Weightings

1. Information Econo	5.9
2. Service Economy	12.86
3. Manufacturing Eco	18.16

Trailing-Period Performance

YTD	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
5.64%	12.93%	-1.45%	10.33%	9.62%	6.68%

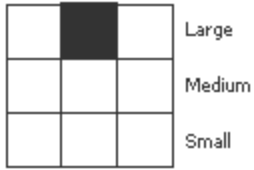
Total Return as of 04/30/2016

Vanguard Target Retirement 2010 InvOverall Rating
★★★★★MorningStar Category
Growth and IncomeNet Assets
5761863196 milNAV Expense Ratio
25.57 0.14

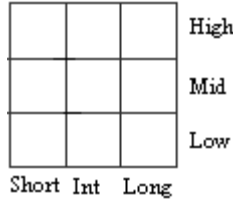
VTENX

Investment Approach

Equity Style



Fixed-Income Style



Composition

	%
Cash	4.13
Stocks	33.05
Bonds	62.43
Other	0.41

Risk and Return Profile

Morningstar	3Yr	5Yr
Rating	4	4
Risk	Below Average	Below Average
Return	Above Average	Above Average

Top 5 Managers Start Date

Manager	Start Date
1. William Coleman	02/22/2013
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. Vanguard Total	4. Vanguard Shrt-T
2. Vanguard Total	5. Vanguard Total I
3. Vanguard Total	

Top 3 Sector Weightings

1. Information Econo	1.63
2. Service Economy	3.97
3. Manufacturing Eco	5.33

Trailing-Period Performance

YTD	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
2.77%	3.86%	0.17%	4.13%	5.04%	N/A

Total Return as of 04/30/2016

Vanguard Target Retirement 2015 InvOverall Rating
★★★★★MorningStar Category
Growth and IncomeNet Assets
17609406887 milNAV Expense Ratio
14.61 0.14

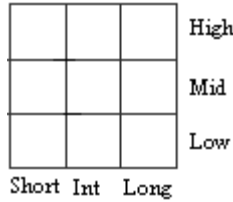
VTXVX

Investment Approach

Equity Style



Fixed-Income Style



Composition

	%
Cash	2.88
Stocks	47.18
Bonds	49.59
Other	0.38

Risk and Return Profile

Morningstar	3Yr	5Yr
Rating	5	5
Risk	Average	Average
Return	Above Average	Above Average

Top 5 Managers Start Date

Manager	Start Date
1. William Coleman	02/22/2013
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. Vanguard Total	4. Vanguard Total I
2. Vanguard Total	5. Vanguard Shrt-T
3. Vanguard Total	

Top 3 Sector Weightings

1. Information Econo	2.32
2. Service Economy	5.67
3. Manufacturing Eco	7.61

Trailing-Period Performance

YTD	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
2.67%	4.73%	-0.66%	5.01%	5.61%	5.30%

Total Return as of 04/30/2016

Vanguard Target Retirement 2020 InvOverall Rating
★★★★★MorningStar Category
Growth and IncomeNet Assets
26416030725 milNAV Expense Ratio
27.86 0.14

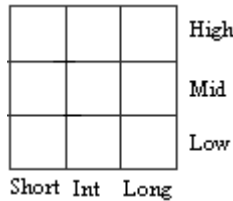
VTWNX

Investment Approach

Equity Style



Fixed-Income Style



Composition

	%
Cash	1.52
Stocks	57.91
Bonds	40.23
Other	0.37

Risk and Return Profile

Morningstar	3Yr	5Yr
Rating	5	5
Risk	Average	Average
Return	High	High

Top 5 Managers Start Date

Manager	Start Date
1. William Coleman	02/22/2013
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. Vanguard Total	4. Vanguard Total I
2. Vanguard Total	5. Vanguard Shrt-T
3. Vanguard Total	

Top 3 Sector Weightings

1. Information Econo	2.84
2. Service Economy	6.96
3. Manufacturing Eco	9.34

Trailing-Period Performance

YTD	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
2.62%	5.41%	-1.21%	5.67%	6.03%	N/A

Total Return as of 04/30/2016

Vanguard Target Retirement 2025 InvOverall Rating
★★★★★MorningStar Category
Growth and IncomeNet Assets
30326720125 milNAV Expense Ratio
16.01 0.15

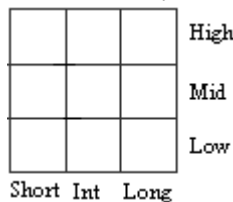
VTTVX

Investment Approach

Equity Style



Fixed-Income Style



Composition

	%
Cash	1.17
Stocks	66.03
Bonds	32.5
Other	0.33

Risk and Return Profile

Morningstar	3Yr	5Yr
Rating	5	5
Risk	Average	Average
Return	High	High

Top 5 Managers Start Date

Manager	Start Date
1. William Coleman	02/22/2013
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. Vanguard Total	4. Vanguard Total I
2. Vanguard Total	5.
3. Vanguard Total	

Top 3 Sector Weightings

1. Information Econo	3.24
2. Service Economy	7.93
3. Manufacturing Eco	10.65

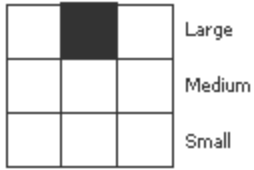
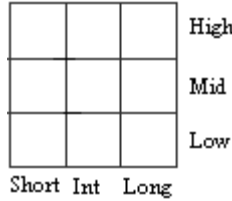
Trailing-Period Performance

YTD	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
2.50%	5.89%	-1.70%	6.03%	6.26%	5.37%

Total Return as of 04/30/2016

Vanguard Target Retirement 2030 InvOverall Rating
★★★★MorningStar Category
Growth and IncomeNet Assets
23351551337 milNAV
28.37Expense Ratio
0.15

VTHRX

Investment Approach**Equity Style****Fixed-Income Style****Composition**

	%
Cash	1.03
Stocks	73.37
Bonds	25.31
Other	0.29

Risk and Return Profile

Morningstar	3Yr	5Yr
Rating	41 funds	34 funds
Risk	5	4
Return	Average	Average
	High	High

Top 5 Managers Start Date

1. William Coleman	02/22/2013
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. Vanguard Total	4. Vanguard Total I
2. Vanguard Total	5.
3. Vanguard Total	

Top 3 Sector Weightings

1. Information Econo	3.6
2. Service Economy	8.82
3. Manufacturing Eco	11.83

Trailing-Period Performance

YTD

3 Mo

1 Yr

3 Yr

5 Yr

10 Yr

Total Return as of 04/30/2016

2.34%

6.33%

-2.25%

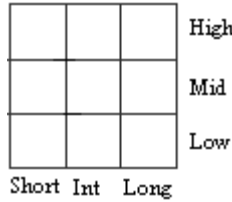
6.35%

6.47%

N/A

Vanguard Target Retirement 2035 InvOverall Rating
★★★★MorningStar Category
Growth and IncomeNet Assets
23271148146 milNAV
17.2Expense Ratio
0.15

VTTHX

Investment Approach**Equity Style****Fixed-Income Style****Composition**

	%
Cash	0.86
Stocks	80.72
Bonds	18.17
Other	0.25

Risk and Return Profile

Morningstar	3Yr	5Yr
Rating	40 funds	32 funds
Risk	5	4
Return	Average	Average
	Above Average	Above Average

Top 5 Managers Start Date

1. William Coleman	02/22/2013
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. Vanguard Total	4. Vanguard Total I
2. Vanguard Total	5.
3. Vanguard Total	

Top 3 Sector Weightings

1. Information Econo	3.96
2. Service Economy	9.7
3. Manufacturing Eco	13.02

Trailing-Period Performance

YTD

3 Mo

1 Yr

3 Yr

5 Yr

10 Yr

Total Return as of 04/30/2016

2.14%

6.77%

-2.85%

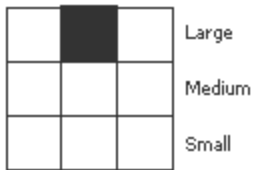
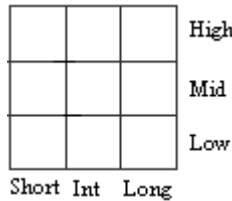
6.65%

6.66%

5.36%

Vanguard Target Retirement 2040 InvOverall Rating
★★★★MorningStar Category
Growth and IncomeNet Assets
16195566358 milNAV
29.02Expense Ratio
0.16

VFORX

Investment Approach**Equity Style****Fixed-Income Style****Composition**

	%
Cash	0.72
Stocks	88
Bonds	11.06
Other	0.21

Risk and Return Profile

Morningstar	3Yr	5Yr
Rating	41 funds	34 funds
Risk	4	4
Return	Average	Average
	Above Average	Above Average

Top 5 Managers Start Date

1. William Coleman	02/22/2013
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. Vanguard Total	4. Vanguard Total I
2. Vanguard Total	5.
3. Vanguard Total	

Top 3 Sector Weightings

1. Information Econo	4.32
2. Service Economy	10.58
3. Manufacturing Eco	14.19

Trailing-Period Performance

YTD

3 Mo

1 Yr

3 Yr

5 Yr

10 Yr

Total Return as of 04/30/2016

2.00%

7.16%

-3.57%

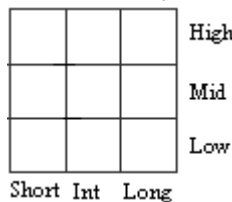
6.77%

6.80%

N/A

Vanguard Target Retirement 2045 InvOverall Rating
★★★★MorningStar Category
Growth and IncomeNet Assets
14964426219 milNAV
18.13Expense Ratio
0.16

VTIVX

Investment Approach**Equity Style****Fixed-Income Style****Composition**

	%
Cash	0.7
Stocks	89.4
Bonds	9.7
Other	0.2

Risk and Return Profile

Morningstar	3Yr	5Yr
Rating	40 funds	31 funds
Risk	4	4
Return	Below Average	Below Average
	Above Average	Above Average

Top 5 Managers Start Date

1. William Coleman	02/22/2013
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. Vanguard Total	4. Vanguard Total I
2. Vanguard Total	5.
3. Vanguard Total	

Top 3 Sector Weightings

1. Information Econo	4.38
2. Service Economy	10.74
3. Manufacturing Eco	14.41

Trailing-Period Performance

YTD

3 Mo

1 Yr

3 Yr

5 Yr

10 Yr

Total Return as of 04/30/2016

1.97%

7.21%

-3.57%

6.75%

6.80%

5.43%

Vanguard Target Retirement 2050 Inv
VFIFX

Overall Rating
★★★★

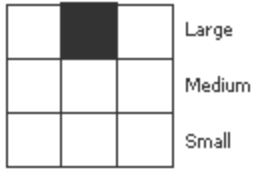
MorningStar Category
Growth and Income

Net Assets
8722709376 mil

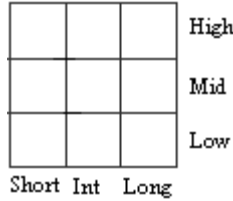
NAV Expense Ratio
29.05 0.16

Investment Approach

Equity Style



Fixed-Income Style



Composition	%
Cash	0.73
Stocks	89.37
Bonds	9.71
Other	0.2

Risk and Return Profile

Morningstar	3Yr	5Yr
	41 funds	32 funds
Rating	4	4
Risk	Below Average	Below Average
Return	Above Average	Above Average

Top 5 Managers Start Date

1. William Coleman	02/22/2013
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. Vanguard Total	4. Vanguard Total I
2. Vanguard Total	5.
3. Vanguard Total	

Top 3 Sector Weightings

1. Information Econo	4.38
2. Service Economy	10.74
3. Manufacturing Eco	14.41

Trailing-Period Performance	YTD	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Total Return as of 04/30/2016	1.97%	7.24%	-3.58%	6.76%	6.79%	N/A

Vanguard Target Retirement 2055 Inv
VFFVX

Overall Rating
★★★★

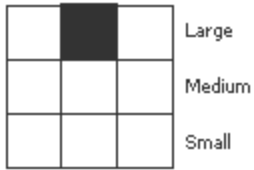
MorningStar Category
Growth and Income

Net Assets
2885333501 mil

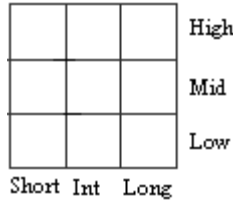
NAV Expense Ratio
31.44 0.16

Investment Approach

Equity Style



Fixed-Income Style



Composition	%
Cash	0.78
Stocks	89.32
Bonds	9.7
Other	0.2

Risk and Return Profile

Morningstar	3Yr	5Yr
	32 funds	16 funds
Rating	4	4
Risk	Below Average	Below Average
Return	Above Average	Above Average

Top 5 Managers Start Date

1. William Coleman	02/22/2013
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. Vanguard Total	4. Vanguard Total I
2. Vanguard Total	5.
3. Vanguard Total	

Top 3 Sector Weightings

1. Information Econo	4.38
2. Service Economy	10.73
3. Manufacturing Eco	14.4

Trailing-Period Performance	YTD	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Total Return as of 04/30/2016	1.98%	7.23%	-3.72%	6.71%	6.81%	N/A

Vanguard Target Retirement 2060 Inv
VTTSX

Overall Rating
N/A

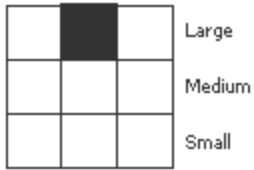
MorningStar Category
Growth and Income

Net Assets
968954481 mil

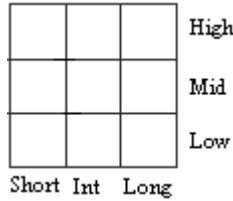
NAV Expense Ratio
27.74 0.16

Investment Approach

Equity Style



Fixed-Income Style



Composition	%
Cash	0.78
Stocks	89.24
Bonds	9.79
Other	0.21

Risk and Return Profile

Morningstar	3Yr	5Yr
	2 funds	0 funds
Rating	0	0
Risk	N/A	N/A
Return	N/A	N/A

Top 5 Managers Start Date

1. William Coleman	02/22/2013
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. Vanguard Total	4. Vanguard Total I
2. Vanguard Total	5.
3. Vanguard Total	

Top 3 Sector Weightings

1. Information Econo	4.38
2. Service Economy	10.72
3. Manufacturing Eco	14.39

Trailing-Period Performance	YTD	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Total Return as of 04/30/2016	1.95%	7.23%	-3.73%	6.71%	N/A	N/A

Vanguard Target Retirement Income I
VTINX

Overall Rating
★★★★

MorningStar Category
Growth and Income

Net Assets
10343289753 mil

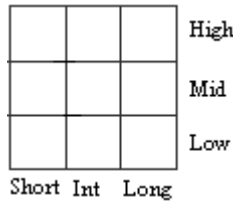
NAV Expense Ratio
12.76 0.14

Investment Approach

Equity Style



Fixed-Income Style



Composition	%
Cash	4.49
Stocks	29.67
Bonds	65.45
Other	0.41

Risk and Return Profile

Morningstar	3Yr	5Yr
	32 funds	27 funds
Rating	4	4
Risk	Below Average	Below Average
Return	Above Average	Above Average

Top 5 Managers Start Date

1. William Coleman	02/22/2013
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. Vanguard Total	4. Vanguard Total I
2. Vanguard Total	5. Vanguard Total I
3. Vanguard Shrt-	

Top 3 Sector Weightings

1. Information Econo	1.46
2. Service Economy	3.56
3. Manufacturing Eco	4.78

Trailing-Period Performance	YTD	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Total Return as of 04/30/2016	2.83%	3.58%	0.43%	3.39%	4.60%	5.25%

Vanguard Total Stock Mkt Idx Adm

VTSAX

Overall Rating
★★★★

MorningStar Category
Growth

Net Assets
131914612959 mil

NAV
51.36

Expense Ratio
0.05

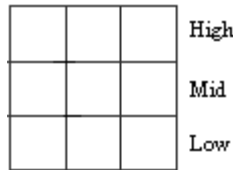
Investment Approach

Equity Style



Value Blend Growth

Fixed-Income Style



Short Int Long

Composition

	%
Cash	0.5
Stocks	99.48
Bonds	0
Other	0.02

Risk and Return Profile

Morningstar	3Yr	5Yr
Rating	4	4
Risk	Average	Average
Return	Above Average	Above Average

Top 5 Managers Start Date

1. Walter Neiman	04/27/2016
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. Apple Inc	4. General Electric
2. Microsoft Corp	5. Johnson & Johns
3. Exxon Mobil C	

Top 3 Sector Weightings

1. Information Econo	3.08
2. Service Economy	11.97
3. Manufacturing Eco	13.86

Trailing-Period Performance

YTD	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
1.60%	7.68%	-0.23%	10.73%	10.48%	6.99%

Total Return as of 04/30/2016

Vanguard Total Bond Market Index A

VBTLX

Overall Rating
★★★

MorningStar Category
Income

Net Assets
66292475754 mil

NAV
10.92

Expense Ratio
0.06

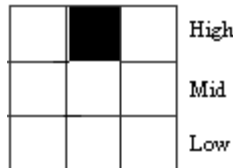
Investment Approach

Equity Style



Value Blend Growth

Fixed-Income Style



Short Int Long

Composition

	%
Cash	3.19
Stocks	0.01
Bonds	96.8
Other	0

Risk and Return Profile

Morningstar	3Yr	5Yr
Rating	4	3
Risk	Average	Average
Return	Average	Average

Top 5 Managers Start Date

1. Joshua Barrickma	02/22/2013
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. Ginnie Mae Ju	4. US Treasury Not
2. US Treasury N	5. US Treasury Not
3. US Treasury N	

Top 3 Sector Weightings

1.	0
2.	0
3.	0

Trailing-Period Performance

YTD	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
3.49%	2.02%	2.58%	2.20%	3.51%	4.92%

Total Return as of 04/30/2016

Vanguard Total Intl Stock Index Admi

VTIAX

Overall Rating
★★

MorningStar Category
Foreign Stock

Net Assets
40782235140 mil

NAV
24.66

Expense Ratio
0.12

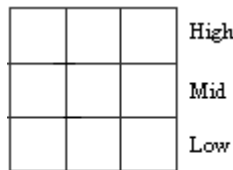
Investment Approach

Equity Style



Value Blend Growth

Fixed-Income Style



Short Int Long

Composition

	%
Cash	0.24
Stocks	99.28
Bonds	0
Other	0.49

Risk and Return Profile

Morningstar	3Yr	5Yr
Rating	3	2
Risk	Above Average	Above Average
Return	Average	Average

Top 5 Managers Start Date

1. Michelle Louie	02/25/2016
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. Nestle SA	4. Toyota Motor C
2. Roche Holding	5. HSBC Holdings
3. Novartis AG	

Top 3 Sector Weightings

1. Information Econo	7.95
2. Service Economy	11.91
3. Manufacturing Eco	19.17

Trailing-Period Performance

YTD	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
2.06%	8.18%	-10.63%	0.38%	0.09%	1.63%

Total Return as of 04/30/2016

Vanguard US Growth Admiral™

VWUAX

Overall Rating
★★★★

MorningStar Category
Growth

Net Assets
2795783448 mil

NAV
73.91

Expense Ratio
0.33

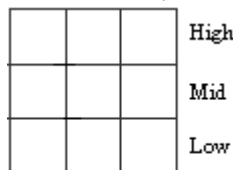
Investment Approach

Equity Style



Value Blend Growth

Fixed-Income Style



Short Int Long

Composition

	%
Cash	4.17
Stocks	94.02
Bonds	0
Other	1.81

Risk and Return Profile

Morningstar	3Yr	5Yr
Rating	5	4
Risk	Average	Average
Return	Above Average	Above Average

Top 5 Managers Start Date

1. Andrew Shilling	10/07/2010
2. Christopher Erick	10/07/2010
3. David Ricci	12/20/2011
4. Tom Slater	11/30/2015
5. Gary Robinson	2015-05-05

Top 5 Holdings

1. Alphabet Inc C	4. Amazon.com Inc
2. MasterCard Inc	5. Facebook Inc A
3. Visa Inc Class	

Top 3 Sector Weightings

1. Information Econo	1.21
2. Service Economy	18.95
3. Manufacturing Eco	12.4

Trailing-Period Performance

YTD	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
-4.10%	2.80%	-0.33%	13.23%	11.47%	7.02%

Total Return as of 04/30/2016

Vanguard Value Index Adm

VVIAX

Overall Rating
★★★★

MorningStar Category
Growth

Net Assets
10956145505 mil

NAV
32.62

Expense Ratio
0.08

Investment Approach

Equity Style

Value	Blend	Growth	Large
			Medium
			Small

Value Blend Growth

Fixed-Income Style

Short	Int	Long	High
			Mid
			Low

Short Int Long

Composition

	%
Cash	0.05
Stocks	99.95
Bonds	0
Other	0

Risk and Return Profile

Morningstar	3Yr	5Yr
	317 funds	286 funds
Rating	4	4
Risk	Average	Average
Return	Above Average	Above Average

Top 5 Holdings

- | | |
|--------------------|--------------------|
| 1. Microsoft Corp | 4. Johnson & Johns |
| 2. Exxon Mobil C | 5. Berkshire Hatha |
| 3. General Electri | |

Top 5 Managers Start Date

- | | |
|------------------|------------|
| 1. Walter Neiman | 04/27/2016 |
| 2. N/A | |
| 3. N/A | |
| 4. N/A | |
| 5. N/A | |

Top 3 Sector Weightings

- | | |
|----------------------|-------|
| 1. Information Econo | 3.26 |
| 2. Service Economy | 4.85 |
| 3. Manufacturing Eco | 21.29 |

Trailing-Period Performance

	YTD	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Total Return as of 04/30/2016	3.18%	8.32%	1.26%	10.34%	10.24%	5.97%

Important Notice

These are summary Morningstar descriptions. Log onto www.morningstar.com for complete Morningstar information. Log onto www.slavic401k.com to download a fund prospectus. The Morningstar performance data does not include participant level administration and asset fees. These charges, if included, would reduce total return.

Account trades are cleared through Mid Atlantic or Fidelity. Slavic pays 4 basis points to trade through these networks, which is included in the Slavic asset fee and not assessed as an additional fee to participants. If your plan utilizes the Fidelity trading platform, Fidelity retains 25% of any shareholder servicing and sub TA fees paid by the funds. That portion is not reimbursed back to plan participants; however, 75% is reimbursed. If your plan utilizes the Mid Atlantic trading platform, Mid Atlantic retains 10% of any shareholder servicing and sub TA fees paid by the funds. That portion is not reimbursed back to plan participants; however, 90% is reimbursed. Most fund options do not pay these types of fees and participants are not affected accordingly.

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>. 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.

There are no guarantees as to future performance of any mutual fund. Investment in common stocks and other equity securities is particularly subject to the risks of changing economic, stock market, industry, and company conditions and the risks inherent in the fund managers ability to anticipate such changes that can adversely affect the value of a fund's holdings. In the case of debt securities, security values usually change when interest rates change. Generally, when interest rates go up, the value of a debt security goes down and when interest rates go down, the value of the debt security goes up. Past performance is not a guarantee of future results. Investment return and principal value will fluctuate so that when redeemed, an investor's shares may be worth more or less than their original cost. Read the prospectus carefully before investing. Funds that fall under the Morningstar Category of "Specialty" investments are concentrated in certain sectors of the markets and generally have a higher risk than the overall stock market. These investments are only available as a small portion of your overall portfolio. Do not exceed 10% of your total assets in any one of these funds or 30% in any combination. Conservative investors closer to retirement should not invest in Specialty funds without professional guidance.

The key to balancing the risk/reward relationship of your overall portfolio is a well-diversified strategy. The Investor Qualification Worksheet in your Enrollment Guide will help you determine your risk profile. You may also speak with your Registered Investment Advisor. visit www.slavic401k.com or call 1-800-356-3009 to speak with a representative.

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