

Chicago Tube and Iron Company Employees' Profit Sharing & 401(k) Savings Plan

Right now, you have an opportunity to make a real difference in the future of your retirement. How? By joining the Chicago Tube and Iron Company Employees' Profit Sharing & 401(k) Savings Plan.

The Plan we offer is a valuable benefit to help you save for the future. Saving now can help you have the income you'll need at retirement. The Chicago Tube and Iron Company Employees' Profit Sharing & 401(k) Savings Plan has an automatic enrollment feature that makes participating in the Plan easy once you become eligible. Each pay period, a portion of your pay will be automatically contributed to your Plan account through convenient payroll deduction. You may change or stop your contributions, if you choose. It is important to remember that you will be automatically enrolled in the Plan unless you specifically elect out of it. Chicago Tube and Iron Company may also make contributions to your account. Contributions are then allocated to the Plan's investment options you select. If you do not make a selection, contributions will be allocated to the Plan's default fund(s) until your investment elections are received. See the "How Are Plan Contributions Invested?" section of the Plan Highlights for more information.

There are significant tax advantages, too. For example, your qualifying contributions, employer contributions and all earnings on your account are not subject to current federal income tax (or, where applicable, state or local taxes) until you take them out of the Plan. This tax deferral gives your retirement savings the ability to grow under the most favorable terms possible.

By combining convenience with these special tax benefits, your retirement savings plan offers you one of the best ways to fund your future.

We are excited to offer you this worthwhile benefit and we hope you will use it to help make your retirement dreams a reality. So get started today and take the first step toward a brighter financial future!

Your Future Is in Your Hands

Planning for retirement used to be a simple matter. Work until age 65, begin receiving retirement benefits, and enjoy the worry-free days of retirement. This was the dream of the average worker.

The real world is quite a different story. Many of today's retirees find that Social Security alone isn't enough to make ends meet. And many have no other retirement savings to speak of. For them, retirement can be a financial struggle.

These people have learned the hard way that Social Security by itself cannot be counted on to provide a secure retirement. Most end up regretting not having put more money away when they were working.

The simple fact is this: To obtain the money you'll need for a financially secure retirement, you have to take matters into your own hands. You need to put money aside *now* for the years ahead.

No matter whether you have 20, 30, or more years before retirement or whether retirement is just around the corner, your retirement security is something to think about today.

On the following pages, we show you why saving regularly for retirement and starting as soon as you can are two of the most important things you can do for yourself and your future. We also show you an easy way to put money away for the time when you stop working — and how you can develop an investment strategy that can help you meet your personal retirement savings goals.

Do You Believe These Retirement Myths?

- **I won't need much when I retire.** Older people are generally in better health than ever before. Many retirees have very active lifestyles — and need the money to pay for them. So while some expenses (such as commuting costs) will go down in retirement, others (like travel and entertainment) might go up.
- **I'll only be retired a short time.** People are living longer these days. As a result, your retirement may last almost as long as your working years. Most people should plan to have a retirement income that will last at least 15 years, and probably a lot more.
- **I've got plenty of time to save for retirement.** Probably not. Many people underestimate how much they'll need to save to provide an adequate retirement income. The earlier you start to save, the less you may have to save each month to accumulate the money you'll need.



Your Retirement Savings Opportunity

Your employer offers you one of the most effective ways to put money aside for retirement: a tax-favored retirement plan. Investing for retirement through the plan provides you with many benefits.

- **Tax-advantaged savings.** Your plan offers two ways to save: *traditional pretax contributions* and *Roth contributions*. Later, we will discuss these two options and how you can decide which type of contribution is best for your situation.
- **Convenient savings.** Saving money through the plan is easy. You don't have to do anything

special on payday. Your contributions are deducted from your pay automatically, in the amount you approve. Your money goes to work before you even see it (or have a chance to spend it).

- **Individualized investment program.** You control your plan investment choices. You arrange your plan investments in a way that best fits your personal needs. And you can change your investment choices as your situation requires.

Helping Yourself to a Successful Future

You hold the key to a successful retirement. By saving through your employer's plan, you can add to the financial nest egg you'll need in the future.

Start as Soon as You Can

The earlier you begin saving, the better off you may be. Here's why:

- Starting early gives your money more time to "compound." Compounding is what happens when your investment earnings are reinvested and earn an investment return of their own.
- It's easier to save a little each pay period throughout your career than a lot at the end of your career.
- You will probably need more money for retirement than your parents or grandparents since costs are higher and people are living longer.

How Much Will You Need at Retirement?

A financially secure retirement requires more money than you'd think. Generally, experts agree that retirees usually need from 70% to 90% of their preretirement income to enjoy a comfortable lifestyle when they stop working. Since Social Security isn't enough to cover most retirees' income needs, where will the rest come from? For the most part, from your earnings and savings.

How Much Is Enough?

$$\text{Annual Income} \times 80\% \text{ (or } .80) = \text{Needed Retirement Income in Today's Dollars}$$

This formula estimates the amount of yearly income you'd need in retirement if you retired *today*. For example, if your annual income is \$25,000, you'd need approximately \$20,000 a year (\$25,000 times 80%).

The Threat of Inflation

The amount of retirement income you'll need cannot necessarily be determined using today's pay alone. The reason is *inflation* — increases in the cost of living. Even at low inflation rates, the buying power of money you save erodes each year. So, when figuring how much retirement income you'll need, take potential inflation into account.





Two Options To Help You Get There

Your retirement savings plan offers potential tax benefits. You have two options regarding how your contributions and benefits will be taxed.

Traditional pretax contributions are paid to the plan before federal (and, in most cases, state) taxes are deducted from your paycheck. So, you'll owe no income taxes on the money while it is kept in the plan. And there are no current taxes on any investment income your account earns. Taxes are due only when you withdraw money from the plan. This feature is called "tax deferral," and it can make a big difference in the amount you can save for retirement.

Roth contributions are treated differently. You pay current federal and, if applicable, state taxes on your contributions, but not on plan earnings. However, if you keep your money in the plan for at least five years from the time of your first Roth contribution, on reaching age 59½, you generally can withdraw all of your Roth account (contributions and plan earnings) without paying any taxes on the money.

Your Decision

So, why would anyone choose to pay taxes now rather than later? The answer, for some people, is to have more after-tax income when they retire. Depending on your situation, making after-tax Roth contributions now could mean more money in your pocket during retirement.

The decision, however, is not the same for everyone and what is right for you depends largely on your individual situation. Your current age, your expected retirement age, your current tax bracket, your expected retirement tax bracket, and the amount of your contributions are all important factors.

The chart on the next page can help you weigh the various factors in making the "pretax versus Roth" decision. Before making any decision, though, you should talk with a tax advisor who can help you look at your specific situation and determine which route — traditional pretax or Roth contributions — is best for you.

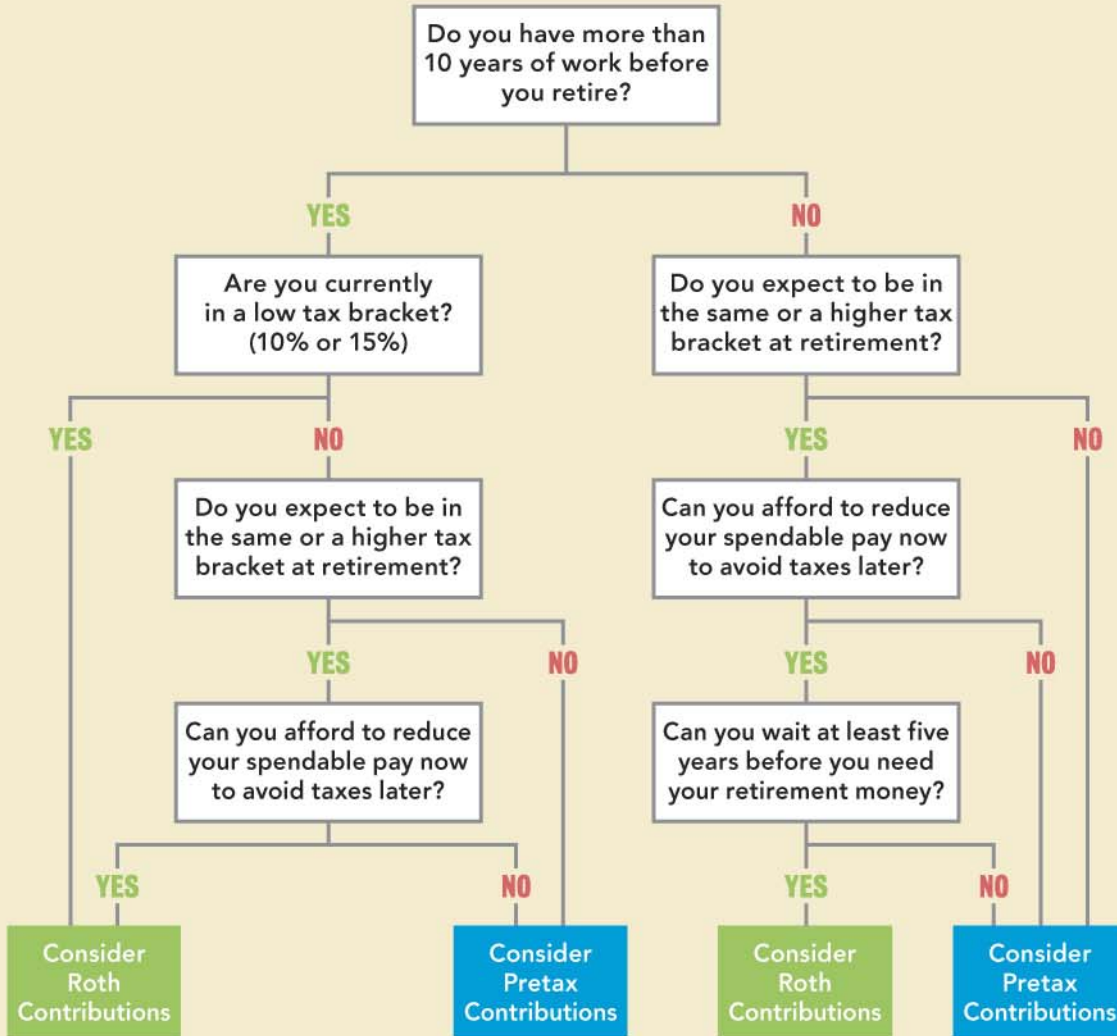
Traditional Pretax vs. Roth Contributions

Benefit	Traditional Pretax	Roth
Tax-deferred Contributions?	Yes	No
Treatment of Plan Earnings?	Tax Deferred	Tax Free*
Tax-free Distributions?	No	Yes*

* Tax law requirements must be met.

Which Route May Be Best for You?

Answer the questions below and follow the path indicated to make a preliminary determination as to which type of plan contributions — traditional pretax deferrals or after-tax Roth contributions — might be best for you.



The chart assumes you are contributing the same amount to the plan, whether you choose a traditional pretax deferral or a Roth contribution. With that approach, your spendable pay would be reduced during your working years by the amount of tax paid on the Roth contributions.

This chart is only intended to be a tool that can indicate which type of contribution *might* be right for you and is not intended to be tax, legal, or accounting advice. Your specific circumstances are not taken into account and may call for a different approach than the one indicated in the chart. Before deciding on a type of contribution, talk with a professional who can take into account any special factors that apply to you.

Investing for Your Future

Your plan offers you a number of investment choices. You decide how you want your money invested among those alternatives.

Understanding the Basic Choices

Investments offered by retirement plans generally fall into four groups: stocks (also called “equities”), bonds, cash and stable value investments, and blended investments.

Very generally, **stocks** are investments that give you an ownership interest in the company issuing the stock. If the company does well and its stock price increases, your investment will gain in value. If the stock goes down in price, you would lose money. Among plan investments, stocks offer the highest potential investment returns but also involve the most amount of risk to your principal (that is, the amount you’ve invested).

Bonds are, in effect, loans owed to the investor by the government, corporations, or other issuers of debt. Typically, bonds pay a fixed rate of income over a set time period. At the end of the time period, the face value of the bond is returned to the investor.* Bond investments usually rise and fall in value depending on current interest rates. The general rule: If rates rise, bond prices fall. If rates fall, bond prices rise. Bonds are generally seen as involving less risk of loss than stocks but also offer lower potential returns.

Cash investments, such as money market securities, pay an income for a short period, at which time the investment principal is returned.

* The sale of a bond before maturity may result in a substantial gain or loss.



These investments offer the least risk of loss of principal but pay potential returns that are generally lower than returns on both stocks and bonds.

Stable value investments include Guaranteed Investment Contracts (GICs) offered by corporations, insurers, banks, and other institutions. These investments offer low risk and returns that historically have been at, or slightly above, inflation.

A retirement plan might offer other investments, including blended investments, such as balanced funds (consisting of stocks, bonds, and money market investments) and target retirement date funds. Check the specific investment information we’ve provided you to learn more about your plan’s investment choices.

You’re Investing for the Long Term

Investing for retirement requires you to look at the long-range picture. New investors tend to be overly conservative in their investment choices

Examples of Investment Types			
<p>Stocks</p> <ul style="list-style-type: none"> Company Stock Other Stock Stock Funds Growth Funds Equity Income Funds Index Stock Funds 	<p>Bonds</p> <ul style="list-style-type: none"> U.S. Government Bonds Corporate Bonds Bond Funds Short-term Bonds/Bond Funds 	<p>Cash/Stable Value</p> <ul style="list-style-type: none"> Money Market Funds Certificates of Deposit Treasury Bills Guaranteed Investment Contracts 	<p>Blended</p> <ul style="list-style-type: none"> Balanced Funds Target Date Funds Lifestyle/Life Cycle Funds

NOTE: This list is for illustrative purposes only. Your plan does not necessarily offer all these investments as choices.

What Type of Investor Are You?

Once you are enrolled in your employer's retirement plan, you should develop an investment strategy. The information below can help you determine whether you are a conservative, a moderate, or an aggressive investor and which investments offered by your retirement plan may suit your needs. Use this information in combination with any investment planning advice available to you when you are developing a strategy.

Conservative

investors seek to protect principal (the amount invested) and avoid significant losses.

Moderate

investors seek income and some growth from their portfolios.

Aggressive

investors seek to maximize the growth potential of their portfolios.

When you are determining your risk profile, you may find it helpful to assess:

- 1. Your willingness to take risk** — what is your attitude toward risk? That is, how comfortable are you with the possibility that your investment portfolio could lose value? Would you be willing to stay invested during a market downturn or would you sell the investments that were experiencing losses?
- 2. Your capacity to take risk** — to what degree are you able to take on investment risk given your financial situation? Would you still be able to meet your retirement goals if the value of your investment portfolio declined — and if so, by how much? When answering this question, consider several factors, including your current and expected future income, any other savings and assets you may have, and when you expect to start using your retirement savings. The less you can afford to lose and the sooner you'll need your savings, the less risk you may be able to take with your investments. Conversely, if you have sufficient income, assets, and time to make up for losses, the more risk you may be able to take.

and only put their money in what they feel are "safe" investments. They don't want to risk losing any of their invested principal. However, the "safe" investments these investors choose usually earn the least over the long term. As a result, these overly conservative investors may have difficulty meeting their retirement income goals.

Although choosing "safe" investments may protect you from losing the money you've invested, you leave yourself wide open to other risks. For one, you run the risk that your retirement savings will not keep up with inflation and that

your money will lose buying power. Your ability to live the retirement lifestyle you want may be hurt.

At a minimum, you may want at least some investments that give your plan dollars the potential to grow at a rate faster than inflation. The more your investments grow, the more you'll have at retirement.

Every business day, the investment markets move up and down — sometimes dramatically. Even if an investment type has a down day, week, or year, it may well come back some time in the future. So don't get hung up on short-term performance numbers. Your focus should be on the long-term performance of your investments.

Two Keys to Investment Success

The words seem complicated — “diversification” and “asset allocation.” But the ideas are quite simple. Remember the saying, “Don’t put all of your eggs in one basket”? That is the basic idea behind diversification.

Diversification is simply spreading your money among different investments. Diversification attempts to take advantage of the pluses of each investment, with the goal of earning more consistent investment returns.

In general, broad diversification is possible only if you have large amounts of money to invest. But, by putting your money together with the money of other investors in the fund investments offered by your employer’s plan, you achieve “automatic” diversification.

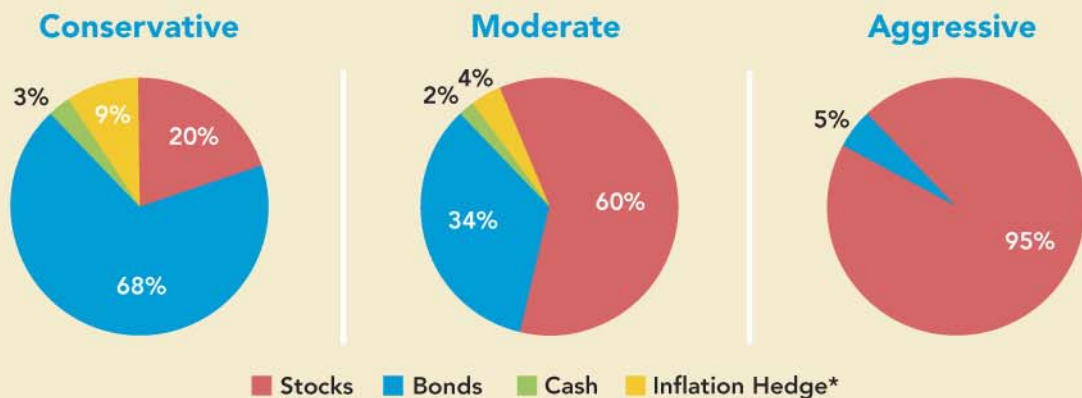
Each fund holds many investments. A stock fund, for instance, typically invests in numerous

companies in many different industries. If one company or industry has problems, the fund should not suffer a major loss because the fund is sufficiently diversified. Similarly, a bond fund usually invests in bonds with varying maturity dates issued by various entities. This provides a measure of protection in the event an issuer defaults.

You can further diversify by investing in different types of funds. For example, by spreading money among the plan’s investment alternatives — such as a stock fund, a bond fund, and a money market fund — you would diversify your plan investments more than by investing in just one type of fund. Keep in mind, though, that diversification can only help control risk — it cannot ensure against possible market losses.

Once you decide to diversify among the alternatives offered by the plan, you need to decide *how much* money to put in the various types of funds. This step is called **asset allocation**.

Some Typical Asset Allocation Mixes



* Not all plans offer Treasury Inflation-Protected Securities (TIPS) or other inflation hedges as an investment option.

These hypothetical asset allocations show the broad asset-class weights represented in the Morningstar family of Target Risk Allocation indexes. They are presented as illustrations only to help evaluate potential investment strategies and should not be construed as recommendations for any investment approach. Plan participants, IRA owners and beneficiaries should consider their non-plan assets, other investments and income needs when considering any asset allocation or applying any particular model to their situation. Individual circumstances vary. There may be other solutions that meet your needs.

The Morningstar indexes use varying blends of 18 different asset classes and investment styles to create unique portfolios, each with its own level of risk and commensurate potential for return. For more detailed information on the performance and composition of the Morningstar Target Risk Allocation indexes, as well as the methodologies used for the indexes’ construction and maintenance, please go to <http://indexes.morningstar.com>.

Asset allocation cannot assure a profit or protect against a loss. It is not possible to invest directly in any index. Index performance does not reflect the effects of investing costs and taxes. Actual results would vary from benchmarks and would likely have been lower. Past performance is not a guarantee of future results.

Morningstar Target Risk Allocation indexes are © 2017 Morningstar. All rights reserved.

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The decisions of which funds to choose and how much to put into each choice depend in large part on your personal situation: the time you have until retirement, the amount of risk you're willing to take, whether you have other sources of retirement income, what other assets and investments you own, and any special needs you or your dependents have.

Changing Your Investments as You Change

As you weigh risk and return, keep in mind that your ability to accept risk will probably change as the years pass. Younger people who won't retire for a long time often are able to accept more investment risks, since they have many years to make up any short-term investment losses that might occur. As a result, younger people might consider putting more of their retirement plan money in stock funds.*

As retirement gets closer, many people have less tolerance for risk. They tend to switch some of their stock investments to bonds and short-term cash funds to add more stability to their accounts.

Keeping a portion of their accounts in stock funds allows them to retain a moderate amount of growth potential.

When retirement is just around the corner, the ability to accept risk often takes another drop. Protecting and preserving principal become very important. Many people place even more of their plan account money into bonds and short-term cash funds. But keeping some money in stock funds might be worth considering, since inflation still may have an effect on your retirement money.

Remember: Your plan investments can change as your needs change, and your circumstances may be different from the very general situations described here. At least annually, and perhaps more often, review your investment mix to ensure it continues to reflect your investment goals. You may, for example, want to rebalance your investment mix if one type of investment or another has done especially well — or poorly. You may have to reallocate your money among your fund investments to return your portfolio to your desired mix.

* Stock funds may not be suitable for an investor's personal situation. Consider consulting a professional before choosing investments.

Get Started Today

Take an important step toward making your future financially secure. Join your retirement plan today.

These enrollment materials have the information you need to make the most of your savings opportunities, as well as information on the plan's investment choices. Please read all of the materials you receive carefully before making any decision about how to invest your money. If you have any questions about the plan, contact your plan administrator.



Who Can Participate?

Participation in the elective deferral portion of the Plan is open to employees who have met the following requirement(s):

- Attained age 21.
- Completed 3 Month(s) of Service, as defined by the Plan.

Participation in the employer discretionary match on elective deferrals portion of the Plan is open to employees who have met the following requirement(s):

- Attained age 21.
- Completed 1 Year(s) of Service, as defined by the Plan.

The Plan does *not* allow participation by employees who are:

- Leased employees
- Non-resident aliens with no U.S. earned income
- Employees classified by the Employer as salaried Employees who affirmatively opt out of all benefit programs offered by the Employer

Other requirements may also have to be met, as described in the Summary Plan Description.

When Will I Join?

Eligible employees will join the Plan on the first day of each plan quarter.

How Do I Contribute To The Plan?

- If you are a new employee, you will be automatically enrolled in the Plan on the Plan entry date. This means that elective deferrals in the amount of 3% of compensation will automatically be deducted from your compensation, unless you elect not to participate in the Plan or change or stop your contributions. Your Plan allows you to make elective deferrals up to the maximum allowed by law. The dollar limit is \$18,500 for 2018.

Your Plan also provides for automatic deferral increases of 1% annually, up to a maximum deferral of 6% of pay. See your Benefits Administrator for more information.

- You can also designate your salary deferrals to a Plan account that accepts Roth after-tax contributions. In 2018, you may contribute as much as \$18,500, in total, to all accounts (Roth after-tax contributions and pre-tax deferrals). Roth contributions will be included as taxable income to the employee. Earnings on the Roth contribution will accumulate tax free, and retirement withdrawals may be exempt from federal income tax.
- If you have an existing qualified retirement plan (pre-tax), Roth account, 403(b) tax deferred arrangement or governmental 457 plan with a prior employer or hold a taxable IRA account or conduit IRA account, you may transfer or roll over that account into the Plan on becoming a participant in the Plan.

Can I Make Catch-up Contributions To The Plan?

- If you are age 50 or older and make the maximum allowable deferral to your Plan, you are entitled to contribute an additional amount as a "catch-up contribution". The catch-up contribution is intended to help eligible employees make up for smaller contributions made earlier in their career. The maximum catch-up contribution is \$6,000 for 2018. See your Benefits Administrator for more details.

Can I Stop Or Change My Contributions?

- You may stop your contributions anytime upon written notice. Once you discontinue contributions, you may start again as of any Plan entry date.
- You may increase or decrease the amount of your contributions quarterly.

How Does Chicago Tube and Iron Company Contribute To The Plan?

The Plan also provides for Chicago Tube and Iron Company to make contributions.

- The Plan provides for discretionary matching contributions on elective deferrals in an amount to be determined by Chicago Tube and Iron Company on an annual basis. Chicago Tube and Iron Company intends to match \$0.50 on the dollar of the first 6% of compensation deferred. The discretionary matching contribution will be made on both pre-tax salary deferrals and Roth contributions. Any match made on Roth contributions and the earnings on that match will be subject to income tax upon withdrawal.

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

Vesting refers to your "ownership" of a benefit from the Plan. You are always 100% vested in your Plan contributions and your rollover contributions, plus any earnings they generate.

Employer contributions to the Plan, plus any earnings they generate, are vested as follows:

Employer Discretionary Match on Elective Deferrals:

Fully and immediately vested.

How Are Plan Contributions Invested?

- You give investment directions for your Plan account, selecting from investment choices provided under the Plan, as determined by Chicago Tube and Iron Company.
- If you do not choose any investment options, Chicago Tube and Iron Company has determined that your account will be invested in the age appropriate *American Funds Target Date Fund* based on your Normal Retirement Age.
- You may change your investment choices anytime.
- You will also have access to professional investment advice by contacting Paul Murray, CRPS either via phone at (847) 207-2920 or e-mail at Paul.D.Murray@ml.com for investment guidance. More information about your Plan's investment choices can be found elsewhere in these materials.

When Can Money Be Withdrawn From My Plan Account?

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

- Retirement at the later of the Plan's Normal Retirement Age of 65 or the 5th anniversary of the first day of the first Plan year in which the participant commenced participation in the Plan.
- Death.
- Disability.
- Termination of Employment.

To receive favorable tax treatment, distributions of Roth contributions must be made after the participant reaches age 59½, or on account of the participant's death or disability, and must be made at least 5 years after the date the first Roth contribution was made. See your Summary Plan Description for more details about taking withdrawals from the Plan. Be sure to talk with your tax advisor before withdrawing any money from your Plan account.

May I Withdraw Money In Case Of Financial Hardship?

If you have an immediate financial need created by severe hardship and you lack other reasonably available resources to meet that need, you may be eligible to receive a hardship withdrawal from your elective deferrals and employer discretionary match on elective deferrals.

A hardship, as defined by the government, can include:

- buying a principal residence,
- paying for your or a dependent's college education,
- paying certain medical expenses,
- preventing eviction from or foreclosure on your principal residence,
- paying for funeral expenses, or
- paying for qualifying repairs to your principal residence, within tax law limits.

If you feel you are facing a financial hardship, you should see your Plan Administrator for more details.

May I Borrow Money From My Account?

The Plan is intended to help you put aside money for your retirement. However, Chicago Tube and Iron Company has included a Plan feature that lets you borrow money from the Plan for financial hardship reasons only.

- The amount the Plan may loan to you is limited by rules under the tax law. In general, all loans will be limited to the lesser of: one-half of your vested account balance or \$50,000.
- The minimum loan amount is \$1,000.
- All loans must generally be repaid within five years.
- You may have 1 loan(s) outstanding at a time.
- You pay interest back to your account. The interest rate on your loan will be the Prime Rate

plus 0.00%.

- A \$95 processing fee for all new loans and a \$95 per year maintenance fee are charged to your account.

Other requirements and limits must be met, and certain fees may apply. Refer to the Summary Plan Description for more details about this participant loan feature.

How Do I Obtain Information About My Plan Account?

- You will receive a personalized account statement quarterly. The statement shows your account balance as well as any contributions and earnings credited to your account during the reporting period.
- You will also have access to an automated voice response system (800-878-4015) and Internet Site (portal.hsavision.com) which are designed to give you current information about your Plan account. You can get up-to-date information about your account balance, contributions, investment choices, and other Plan data. You will receive additional information on how to use the Voice Response System and Internet Site.

How Do I Enroll?

Simply complete the enrollment forms provided and return them to the person designated or your Benefits Administrator.

Summary Plan Description

The above highlights provide only a brief overview of the Plan's features and are not a legally binding document. A more detailed Summary Plan Description will be given to you. Please read it carefully and contact your Plan Administrator if you have any further questions.

What Expenses Are Associated With Participating In The Plan?

Retirement plans have different types of expenses.

Administration expenses – These are charges for services such as legal, accounting and recordkeeping expenses.

In our Plan, these expenses are paid partly by the Plan, partly by the Plan sponsor, and partly by participants. A participant's share of these expenses is allocated on a pro rata basis. Your share of these expenses is based on the value of your account balance over the total assets in the Plan.

The investment advisory services fee of 0.15% will be paid pro rata.

The recordkeeping services fee of 0.08% will be paid pro rata.

The custodial services fee of 0.03% will be paid pro rata.

The Plan benefits from revenue sharing, and these payments offset some of the administration expenses. In the absence of revenue sharing, a participant's share of these expenses might be higher. The current estimated revenue sharing credit is (0.01%).

Individual expenses – These are expenses you may incur if you take advantage of certain Plan features.

Loans – A \$95 processing fee for each new loan and an annual \$95 maintenance fee will be charged to your account. In addition, you will pay interest back to your account at the Prime Rate plus 0.00%.

Distributions – The following distribution-related expenses will be charged to your account:

- A \$85 charge for each check issued
- A \$125 charge for each in-service withdrawal requested
- A \$125 charge for each hardship withdrawal requested

Other Expenses – You may incur certain charges for:

- Check reissuance: \$25
- Additional overnight charge: \$30
- Wire transfer fee: \$20

Investment expenses – Your investment options under our Plan have different expenses associated with them. Possible expenses for each investment option are identified in the investment performance summary and fund fact sheet page(s) of this booklet.

Our Plan has a revenue sharing arrangement with our provider that may affect investment returns.



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Accessing Your Retirement Plan Account

ON THE WEB

You can access your account on the web 24 hours a day, seven days a week. Just follow the simple steps outlined below.

Please Note: Five (5) incorrect login attempts will lock your account. If this occurs, please e-mail hsavision@hsimon.com to have your account reset to the initial values (see item 3 below).

Accessing Your Account

1. Using a web browser, go to portal.hsavision.com
2. When prompted, enter your User ID and Password. From the Select Role dropdown, confirm **Participant** is selected, and click the Login button.
3. Your initial User ID is your Social Security Number, without dashes or spaces, and your default Password is the last 4 digits of your Social Security Number. For example, if your social security number is 123-45-6789;


User ID: 123456789

Password: 6789

Using the System

- If you have not enrolled in the plan, you will be prompted to do so the first time you log in. **Please Note:** failure to select your investment funds will result in your contributions being invested in the default fund allocation.
- The first screen you will see is the Dashboard page. This screen provides access to the rest of the site through a menu bar at the top of the page. There is a **Help** link located in the top right corner of each page if additional assistance is required.

IMPORTANT!

- Change your Password by navigating to the “**Gear Icon**”  located in the upper right-hand corner of the screen and select **Change Password** from the sub menu.
- Additionally, in the **Personal Info** sub menu, setup or change your email address by selecting **Email** from the Edit Personal Information screen.

Account Management

- **Investment Returns** can be found in the **Performance** section, select **Investment Information** from the sub-menu then select **Investment returns** from the **Profile Views** drop down.
- Change your **Future Contribution** allocations, **Move Money** and more by navigating to **Manage** then the **Manage Investments** sub menu.
- Please browse through the site to view the rest of the system capabilities. If you have any questions, or need additional support, please do not hesitate to email us at hsavision@hsimon.com.

OVER THE PHONE

Below are the steps to access your account over the phone using the Howard Simon & Associates Pension Information Phone system (PIP).

1. Dial 1-800-878-401K (4015)
2. Select the desired language (1 English, 2 Spanish)
3. Enter your Social Security number
4. Enter your PIN followed by the # sign (your default PIN is the last 4 digits of your Social Security Number)
5. Follow the menu items to update your account

Press 1 -- For your personal account information, account balance, election changes and transfers

Press 2 -- To change your PIN

Press 3 -- For general information

Press 9 – To return to the main menu

Investment Performance and Expenses

The table below provides important information about your investment options (as of March 31, 2018)

STOCK	3 Mos. Total	1 Year Total	3 Yrs. Ann.	5 Yrs. Ann.	Inception*/ 10 Yr. Ann.	Website
American Funds American Mutual Fund (R6) Benchmark: S&P 500 Value Index	-2.08% -3.57%	10.43% 7.69%	8.78% 8.39%	11.04% 10.87%	8.96% 7.42%	www.americanfunds.com
Total annual operating expense: 0.30% (\$3.00 per \$1,000). Redemption fee: N/A.						
American Funds EuroPacific Growth Fund (R6) Benchmark: MSCI All Country World ex-US NR Index	1.03% -1.33%	21.18% 16.35%	7.93% 6.12%	8.80% 5.85%	4.87% 2.68%	www.americanfunds.com
Total annual operating expense: 0.50% (\$5.00 per \$1,000). Redemption fee: N/A.						
American Funds SMALLCAP World Fund (R6) Benchmark: MSCI All Country World NR Index	1.43% -1.03%	18.94% 14.76%	10.19% 8.08%	11.38% 9.19%	8.05% 5.57%	www.americanfunds.com
Total annual operating expense: 0.70% (\$7.00 per \$1,000). Redemption fee: N/A.						
ClearBridge Large Cap Growth Fund (IS) Benchmark: S&P 500 Growth Index	1.73% 1.93%	19.98% 19.69%	13.27% 12.65%	16.11% 15.37%	11.49% 11.35%	www.leggmason.com
Total annual operating expense: 0.69% (\$6.90 per \$1,000). Redemption fee: N/A.						
Vanguard 500 Index Fund (Adm) Benchmark: S&P 500 Index	-0.77% -0.76%	13.95% 13.99%	10.75% 10.77%	13.27% 13.31%	9.49% 9.49%	www.vanguard.com
Total annual operating expense: 0.04% (\$0.40 per \$1,000). Redemption fee: N/A.						
Vanguard Mid-Cap Index Fund (Adm) Benchmark: S&P MidCap 400 Index	0.01% -0.77%	12.31% 10.97%	7.86% 8.95%	12.26% 11.97%	10.14% 10.90%	www.vanguard.com
Total annual operating expense: 0.06% (\$0.60 per \$1,000). Redemption fee: N/A.						
Vanguard Small-Cap Index Fund (Adm) Benchmark: S&P SmallCap 600 Index	-0.21% 0.57%	11.82% 12.68%	8.06% 10.75%	11.66% 13.56%	10.72% 11.35%	www.vanguard.com
Total annual operating expense: 0.06% (\$0.60 per \$1,000). Redemption fee: N/A.						
BOND	3 Mos. Total	1 Year Total	3 Yrs. Ann.	5 Yrs. Ann.	Inception*/ 10 Yr. Ann.	Website
American Funds Capital World Bond Fund (R6) Benchmark: Bloomberg Barclays Global Aggregate Index	2.11% 1.37%	7.26% 6.98%	2.96% 3.14%	1.89% 1.50%	3.07% 2.57%	www.americanfunds.com
Total annual operating expense: 0.53% (\$5.30 per \$1,000). Redemption fee: N/A.						
American Funds US Govt. Securities Fund (R6) Benchmark: Bloomberg Barclays U.S. Government Intermediate Index	-1.15% -0.73%	-0.33% -0.14%	0.69% 0.46%	1.23% 0.75%	2.99% 2.21%	www.americanfunds.com
Total annual operating expense: 0.26% (\$2.60 per \$1,000). Redemption fee: N/A.						
Lord Abbett High Yield Fund (I) Benchmark: Bloomberg Barclays U.S. Corporate High Yield Index	-1.14% -0.86%	4.60% 3.78%	5.82% 5.17%	6.03% 4.99%	8.72% 8.27%	www.lordabbett.com
Total annual operating expense: 0.69% (\$6.90 per \$1,000). Redemption fee: N/A.						

BOND	3 Mos. Total	1 Year Total	3 Yrs. Ann.	5 Yrs. Ann.	Inception*/ 10 Yr. Ann.	Website
Prudential Total Return Bond Fund (Q)	-1.35%	3.37%	2.62%	3.16%	5.78%	www.pgiminvestments.com
Benchmark: Bloomberg Barclays U.S. Aggregate Bond Index	-1.46%	1.20%	1.20%	1.82%	3.63%	

Total annual operating expense: 0.41% (\$4.10 per \$1,000). Redemption fee: N/A.

BLENDED	3 Mos. Total	1 Year Total	3 Yrs. Ann.	5 Yrs. Ann.	Inception*/ 10 Yr. Ann.	Website
Am. Funds 2010 Target Date Retire. Fund (R6)	-1.01%	5.87%	4.84%	6.06%	5.33%	www.americanfunds.com
Benchmark: S&P Target Date 2010 Index	-0.87%	6.09%	4.13%	5.01%	4.83%	

Total annual operating expense: 0.34% (\$3.40 per \$1,000). Redemption fee: N/A.

Am. Funds 2015 Target Date Retire. Fund (R6)	-0.95%	6.47%	5.18%	6.74%	5.61%	www.americanfunds.com
Benchmark: S&P Target Date 2015 Index	-0.90%	6.95%	4.75%	5.87%	5.35%	

Total annual operating expense: 0.33% (\$3.30 per \$1,000). Redemption fee: N/A.

Am. Funds 2020 Target Date Retire. Fund (R6)	-0.63%	7.83%	5.80%	7.60%	6.02%	www.americanfunds.com
Benchmark: S&P Target Date 2020 Index	-0.92%	7.80%	5.33%	6.63%	5.77%	

Total annual operating expense: 0.35% (\$3.50 per \$1,000). Redemption fee: N/A.

Am. Funds 2025 Target Date Retire. Fund (R6)	-0.30%	9.86%	6.75%	8.83%	6.82%	www.americanfunds.com
Benchmark: S&P Target Date 2025 Index	-0.93%	9.03%	6.00%	7.34%	6.12%	

Total annual operating expense: 0.37% (\$3.70 per \$1,000). Redemption fee: N/A.

Am. Funds 2030 Target Date Retire. Fund (R6)	0.00%	12.14%	7.86%	9.94%	7.49%	www.americanfunds.com
Benchmark: S&P Target Date 2030 Index	-0.95%	10.19%	6.61%	8.02%	6.39%	

Total annual operating expense: 0.39% (\$3.90 per \$1,000). Redemption fee: N/A.

Am. Funds 2035 Target Date Retire. Fund (R6)	0.34%	14.29%	8.86%	10.63%	7.80%	www.americanfunds.com
Benchmark: S&P Target Date 2035 Index	-0.94%	11.31%	7.20%	8.64%	6.64%	

Total annual operating expense: 0.40% (\$4.00 per \$1,000). Redemption fee: N/A.

Am. Funds 2040 Target Date Retire. Fund (R6)	0.39%	15.02%	9.20%	10.93%	7.95%	www.americanfunds.com
Benchmark: S&P Target Date 2040 Index	-0.94%	12.07%	7.61%	9.07%	6.83%	

Total annual operating expense: 0.41% (\$4.10 per \$1,000). Redemption fee: N/A.

Am. Funds 2045 Target Date Retire. Fund (R6)	0.45%	15.35%	9.41%	11.07%	8.01%	www.americanfunds.com
Benchmark: S&P Target Date 2045 Index	-0.94%	12.50%	7.87%	9.38%	6.89%	

Total annual operating expense: 0.41% (\$4.10 per \$1,000). Redemption fee: N/A.

Am. Funds 2050 Target Date Retire. Fund (R6)	0.53%	15.60%	9.53%	11.12%	8.04%	www.americanfunds.com
Benchmark: S&P Target Date 2050 Index	-0.94%	12.83%	8.10%	9.68%	7.05%	

Total annual operating expense: 0.42% (\$4.20 per \$1,000). Redemption fee: N/A.

BLENDED	3 Mos. Total	1 Year Total	3 Yrs. Ann.	5 Yrs. Ann.	Inception*/ 10 Yr. Ann.	Website
Am. Funds 2055 Target Date Retire. Fund (R6)	0.53%	15.60%	9.51%	11.12%	11.37%*	www.americanfunds.com
Benchmark: S&P Target Date 2055 Index	-0.91%	13.00%	8.23%	9.87%	N/A	

Total annual operating expense: 0.42% (\$4.20 per \$1,000). Redemption fee: N/A.

Am. Funds 2060 Target Date Retire. Fund (R6)	0.56%	15.57%	9.49%	N/A	9.49%*	www.americanfunds.com
Benchmark: S&P Target Date 2055 Index	-0.91%	13.00%	8.23%	9.87%	N/A	

Total annual operating expense: 0.49% (\$4.90 per \$1,000). Redemption fee: N/A.

American Funds American Balanced Fund (R6)	-1.15%	9.78%	8.06%	9.68%	8.19%	www.americanfunds.com
Benchmark: S&P Target Risk Growth Index	-0.64%	10.19%	6.06%	7.38%	5.74%	

Total annual operating expense: 0.28% (\$2.80 per \$1,000). Redemption fee: N/A.

CASH/STABLE VALUE	3 Mos. Total	1 Year Total	3 Yrs. Ann.	5 Yrs. Ann.	Inception*/ 10 Yr. Ann.	Website
Wells Fargo Stable Value Fund (55)	0.38%	1.47%	1.31%	1.21%	1.81%	N/A
Benchmark: Bloomberg Barclays U.S. Treasury Bill 1-3 Month Index	0.33%	1.05%	0.48%	0.30%	0.30%	

Total annual operating expense: 0.78% (\$7.80 per \$1,000). Redemption fee: N/A.

Fee/Expense Definitions

Total annual operating expense (gross expense ratio) - The total annual operating expense is the fund's annual operating expenses as a percentage of average net assets. The total annual operating expense does not reflect any fee waivers or reimbursements that may be in effect.

Sales charge - A charge deducted from the amount invested when shares of a fund are initially purchased. The amount is generally relative to the amount of the investment, so that larger investments incur smaller rates of charge.

Redemption fee - The redemption fee is an amount charged when shareholders redeem shares of a fund within a specified number of days following the purchase of those shares. The redemption fee is intended to allow funds to recoup some of the costs incurred as a result of short-term trading strategies, such as market timing.

Deferred sales charge - This charge is imposed when investors redeem shares. The percentage charged generally declines the longer shares are held.

Disclaimers

*Since Inception return for funds less than 10 years old.

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 money market funds. The 7-day yield more closely reflects the Fund's current earnings than the quotation of total return. Unless otherwise stated, performance is at net asset value (NAV).

This material must be preceded or accompanied by a current prospectus for the fund which contains the information about the fund's investment objectives, risks, fees and expenses. A prospectus may be obtained at the website listed for each fund. Investors should consider this information carefully before investing.

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You cannot invest in an index (benchmark).

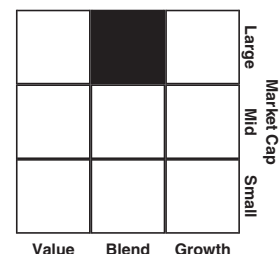
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MAY LOSE VALUE

American Funds American Mutual Fund (R6)

The Fund seeks current income, growth of capital and conservation of principal. The Fund invests primarily in common stocks of companies that are likely to participate in the growth of the American economy and whose dividends appear to be sustainable. It invests primarily in securities of issuers domiciled in the United States and Canada. The Fund may also invest in bonds and other debt securities, including those issued by the U.S. government and by federal agencies and instrumentalities.



Characteristics

Asset Class STOCK
 Category Large Value
 Ticker RMFGX
 Fund Inception 02/21/1950
 Share Class Inception 05/01/2009
 Manager Gordon/Lovlace/Terrile
 Manager Tenure (yrs.) 12.25
 Turnover (%) 20.00%
 Total Net Assets (\$mil.) \$48,161.73
 Avg. Market Cap (\$mil.) \$94,373.56
 No. of Securities 225

Largest Holdings (as of 12/31/2017)

Verizon Communications 3.73%
 AbbVie 3.57%
 Microsoft 2.65%
 Amgen 2.11%
 Texas Instruments 2.05%
 Boeing 1.74%
 Lockheed Martin 1.66%
 Intel 1.65%
 Wells Fargo 1.64%
 Coca-Cola 1.64%
Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 79.21%
 Foreign Stock 11.12%
 Domestic Bond 2.92%
 Preferreds 0.02%
 Convertibles 0.34%
 Cash 6.39%

Fee Summary

Total Annual Operating Expenses (01/01/2018) 0.30%
 Total Annual Operating Expenses (per \$1,000) \$3.00
 Net Expense Ratio 0.30%

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 03/31/2018)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	-2.08%	10.43%	8.78%	11.04%	8.96%
Benchmark*	-3.57%	7.69%	8.39%	10.87%	7.42%

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	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Fund	-30.04%	25.68%	12.55%	5.08%	12.67%	28.30%	12.95%	-2.57%	14.53%	17.99%
Benchmark*	-39.22%	21.18%	15.10%	-0.48%	17.68%	31.99%	12.36%	-3.13%	17.40%	15.36%

* 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.americanfunds.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.

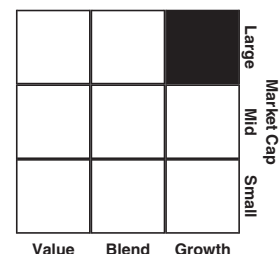
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American Funds EuroPacific Growth Fund (R6)

The Fund seeks long-term growth of capital. The Fund invests primarily in common stocks of issuers in Europe and the Pacific Basin that the investment adviser believes have the potential for growth. Growth stocks are stocks that the investment adviser believes have the potential for above-average capital appreciation. The Fund may invest a portion of its assets in common stocks and other securities of companies in emerging markets.



Characteristics

Asset Class STOCK
 Category Foreign Large Growth
 Ticker RERGX
 Fund Inception 04/16/1984
 Share Class Inception 05/01/2009
 Manager Mark Denning
 Manager Tenure (yrs.) 26.27
 Turnover (%) 36.00%
 Total Net Assets (\$mil.) \$166,669.80
 Avg. Market Cap (\$mil.) \$49,692.31
 No. of Securities 386

Region (as of 12/31/2017)

United States 1.88%
 Canada 3.84%
 Latin America 3.36%
 United Kingdom 13.65%
 Europe 25.58%
 Africa 1.26%
 Mideast 0.34%
 Japan 14.17%
 Australia & New Zealand 0.39%
 Asia ex-Japan 35.54%

Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 1.74%
 Foreign Stock 90.44%
 Domestic Bond 0.54%
 Foreign Bond 0.09%
 Preferreds 0.17%
 Cash 7.03%

Fee Summary

Total Annual Operating Expenses (06/01/2017) 0.50%
 Total Annual Operating Expenses (per \$1,000) \$5.00
 Net Expense Ratio 0.50%

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 03/31/2018)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	1.03%	21.18%	7.93%	8.80%	4.87%
Benchmark*	-1.33%	16.35%	6.12%	5.85%	2.68%

Calendar Yr. Returns	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Fund	-40.53%	39.35%	9.76%	-13.31%	19.64%	20.58%	-2.29%	-0.48%	1.01%	31.17%
Benchmark*	-45.53%	41.45%	11.15%	-13.71%	16.83%	15.29%	-3.87%	-5.66%	4.50%	27.19%

* 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.

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.americanfunds.com.

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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.

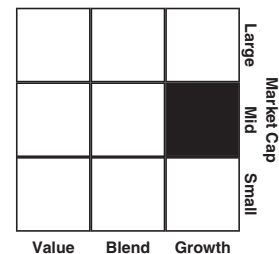
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American Funds SMALLCAP World Fund (R6)

The Fund seeks long-term growth of capital. The Fund normally invests primarily in growth-oriented common stocks and other equity-type securities (such as preferred stocks, convertible preferred stocks and convertible bonds) of companies with small market capitalizations. Under normal circumstances, the Fund will invest a significant portion of its assets outside the United States, including in emerging markets.



Characteristics

Asset Class STOCK
 Category World Small/Mid Stock
 Ticker RLLGX
 Fund Inception 04/30/1990
 Share Class Inception 05/01/2009
 Manager Mark Denning
 Manager Tenure (yrs.) 26.35
 Turnover (%) 32.00%
 Total Net Assets (\$mil.) \$40,018.76
 Avg. Market Cap (\$mil.) \$3,412.94
 No. of Securities 649

Region (as of 12/31/2017)

United States 43.38%
 Canada 4.02%
 Latin America 3.38%
 United Kingdom 9.16%
 Europe 14.46%
 Africa 0.96%
 Mideast 0.27%
 Japan 6.55%
 Australia & New Zealand 1.54%
 Asia ex-Japan 16.26%
Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 40.04%
 Foreign Stock 52.26%
 Domestic Bond 0.18%
 Preferreds 0.52%
 Cash 6.84%
 Other 0.16%

Fee Summary

Total Annual Operating Expenses (12/01/2017) 0.70%
 Total Annual Operating Expenses (per \$1,000) \$7.00
 Net Expense Ratio 0.70%

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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 03/31/2018)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	1.43%	18.94%	10.19%	11.38%	8.05%
Benchmark*	-1.03%	14.76%	8.08%	9.19%	5.57%

Calendar Yr. Returns	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Fund	-49.40%	53.90%	25.40%	-14.03%	22.48%	29.81%	2.18%	2.96%	6.17%	27.27%
Benchmark*	-42.19%	34.63%	12.67%	-7.35%	16.13%	22.80%	4.16%	-2.36%	7.86%	23.97%

* 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.

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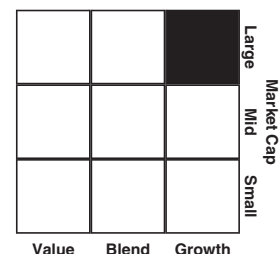
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ClearBridge Large Cap Growth Fund (IS)

The Fund seeks long-term capital growth. Normally, the Fund invests primarily in equity securities or other instruments with similar economic characteristics of U.S. companies with large market capitalizations.



Characteristics

Asset Class	STOCK
Category	Large Growth
Ticker	LSITX
Fund Inception	08/29/1997
Share Class Inception	03/15/2013
Manager	Peter Bourbeau
Manager Tenure (yrs.)	8.72
Turnover (%)	24.00%
Total Net Assets (\$mil.)	\$10,112.91
Avg. Market Cap (\$mil.)	\$96,239.44
No. of Securities	49

Largest Holdings (as of 12/31/2017)

Amazon.com	5.22%
Microsoft	3.79%
Visa	3.32%
Alphabet	3.25%
The Home Depot	2.87%
UnitedHealth Group	2.84%
Celgene	2.75%
Facebook	2.67%
Adobe Systems	2.58%
BlackRock	2.51%

Fund investments change daily and may differ.

Asset Allocation

Domestic Stock	93.71%
Foreign Stock	3.54%
Cash	2.75%

Fee Summary

Total Annual Operating Expenses (03/31/2017)	0.69%
Total Annual Operating Expenses (per \$1,000)	\$6.90
Net Expense Ratio	0.69%

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 03/31/2018)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	1.73%	19.98%	13.27%	16.11%	11.49%
Benchmark*	1.93%	19.69%	12.65%	15.37%	11.35%

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	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Fund	-37.16%	41.24%	8.98%	-1.61%	20.17%	37.83%	13.66%	9.52%	7.27%	25.53%
Benchmark*	-34.92%	31.57%	15.05%	4.65%	14.61%	32.75%	14.89%	5.52%	6.89%	27.44%

* 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.

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.leggmason.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.

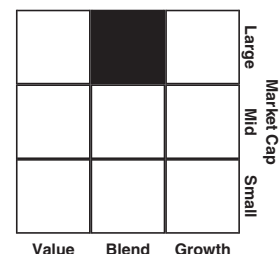
This material must be preceded or accompanied by a current prospectus for the fund which contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained at www.leggmason.com.

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Vanguard 500 Index Fund (Adm)

The Fund seeks to track the performance of the S&P 500 Index, a widely recognized benchmark of U.S. stock market performance that is dominated by the stocks of large U.S. companies. The Fund invests all, or substantially all, of its assets in the stocks that make up the Index, holding each stock in approximately the same proportion as its weighting in the Index.



Characteristics

Asset Class STOCK
 Category Large Blend
 Ticker VFIAX
 Fund Inception 08/31/1976
 Share Class Inception 11/13/2000
 Manager Donald Butler
 Manager Tenure (yrs.) 1.93
 Turnover (%) 3.00%
 Total Net Assets (\$mil.) \$400,627.76
 Avg. Market Cap (\$mil.) \$92,845.49
 No. of Securities 513

Largest Holdings (as of 03/31/2018)

Apple 3.77%
 Microsoft 3.11%
 Amazon.com 2.57%
 Facebook 1.69%
 JP Morgan Chase 1.67%
 Berkshire Hathaway 1.63%
 Johnson & Johnson 1.52%
 Exxon Mobil 1.40%
 Alphabet 1.39%
 Alphabet 1.37%

Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 98.71%
 Foreign Stock 0.84%
 Cash 0.45%

Fee Summary

Total Annual Operating Expenses (04/27/2017) 0.04%
 Total Annual Operating Expenses (per \$1,000) \$0.40
 Net Expense Ratio 0.04%

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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 03/31/2018)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	-0.77%	13.95%	10.75%	13.27%	9.49%
Benchmark*	-0.76%	13.99%	10.77%	13.31%	9.49%

Calendar Yr. Returns	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Fund	-36.97%	26.62%	15.05%	2.08%	15.96%	32.33%	13.64%	1.36%	11.93%	21.79%
Benchmark*	-37.00%	26.46%	15.06%	2.11%	16.00%	32.39%	13.69%	1.38%	11.96%	21.83%

* The S&P 500 Index includes 500 leading companies in leading industries of the U.S. economy, capturing 75% coverage of U.S. equities. 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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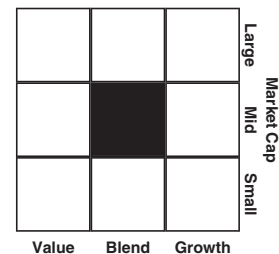
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Vanguard Mid-Cap Index Fund (Adm)

The Fund seeks to track the performance of the CRSP US Mid Cap Index, a broadly diversified index of stocks of mid-size U.S. companies. The Fund invests all, or substantially all, of its assets in the stocks that make up the Index, holding each stock in approximately the same proportion as its weighting in 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.)	19.87
Turnover (%)	14.00%
Total Net Assets (\$mil.)	\$95,071.48
Avg. Market Cap (\$mil.)	\$14,367.06
No. of Securities	351

Largest Holdings (as of 03/31/2018)

Fiserv	0.75%
Edwards Lifesciences	0.74%
Roper Technologies	0.73%
ServiceNow	0.72%
Autodesk	0.70%
Western Digital	0.69%
Red Hat	0.67%
Amphenol	0.66%
Moody's	0.66%
M&T Bank	0.63%

Fund investments change daily and may differ.

Asset Allocation

Domestic Stock	98.54%
Foreign Stock	1.06%
Cash	0.40%

Fee Summary

Total Annual Operating Expenses (04/27/2017)	0.06%
Total Annual Operating Expenses (per \$1,000)	\$0.60
Net Expense Ratio	0.06%

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 03/31/2018)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	0.01%	12.31%	7.86%	12.26%	10.14%
Benchmark*	-0.77%	10.97%	8.95%	11.97%	10.90%

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Calendar Yr. Returns	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Fund	-41.78%	40.48%	25.59%	-1.97%	15.99%	35.15%	13.76%	-1.34%	11.22%	19.25%
Benchmark*	-36.23%	37.38%	26.64%	-1.73%	17.88%	33.50%	9.77%	-2.18%	20.74%	16.24%

* 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.

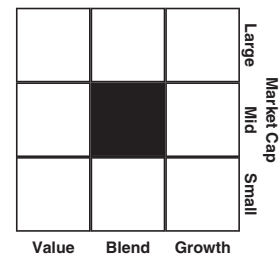
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Vanguard Small-Cap Index Fund (Adm)

The Fund seeks to track the performance of the CRSP US Small Cap Index, a broadly diversified index of stocks of smaller U.S. companies. The Fund invests all, or substantially all, of its assets in the stocks that make up the Index, holding each stock in approximately the same proportion as its weighting in the Index.



Characteristics

Asset Class STOCK
 Category Small Blend
 Ticker VSMAX
 Fund Inception 10/03/1960
 Share Class Inception 11/13/2000
 Manager Coleman/O'Reilly
 Manager Tenure (yrs.) 1.93
 Turnover (%) 15.00%
 Total Net Assets (\$mil.) \$84,478.36
 Avg. Market Cap (\$mil.) \$3,862.16
 No. of Securities 1436

Largest Holdings (as of 03/31/2018)

IDEX 0.31%
 CDW 0.30%
 Copart 0.30%
 TransUnion 0.29%
 ON Semiconductor 0.29%
 Old Dominion Freight Lines 0.29%
 Steel Dynamics 0.28%
 Leidos Holdings 0.28%
 Keysight Technologies 0.28%
 Spirit AeroSystems Holdings 0.27%
Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 98.14%
 Foreign Stock 0.44%
 Cash 1.42%

Fee Summary

Total Annual Operating Expenses (04/27/2017) 0.06%
 Total Annual Operating Expenses (per \$1,000) \$0.60
 Net Expense Ratio 0.06%

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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 03/31/2018)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	-0.21%	11.82%	8.06%	11.66%	10.72%
Benchmark*	0.57%	12.68%	10.75%	13.56%	11.35%

Calendar Yr. Returns	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Fund	-36.00%	36.33%	27.89%	-2.69%	18.24%	37.81%	7.50%	-3.64%	18.30%	16.24%
Benchmark*	-31.07%	25.57%	26.31%	1.02%	16.33%	41.31%	5.76%	-1.97%	26.56%	13.23%

* The S&P SmallCap 600 Index covers approximately 3% of the domestic equities market and is designed to be an efficient portfolio of companies that meet specific inclusion criteria to ensure they are investable and financially viable. 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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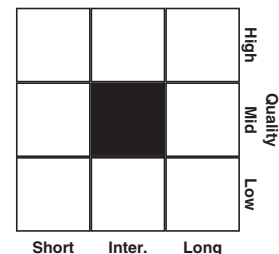
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American Funds Capital World Bond Fund (R6)

The Fund seeks to provide a high level of total return. The Fund will invest primarily in bonds and other debt securities. It also invests primarily in debt securities, including asset-backed and mortgage-backed securities and securities of governmental, supranational and corporate issuers denominated in various currencies, including U.S. dollars. The Fund may invest substantially in securities of issuers domiciled outside the United States, including issuers domiciled in developing countries. Normally, it will invest substantially in investment-grade bonds. The Fund is non-diversified.



Characteristics

Asset Class	BOND
Category	World Bond
Ticker	RCWGX
Fund Inception	08/04/1987
Share Class Inception	05/01/2009
Manager	Thomas HeA gh
Manager Tenure (yrs.)	22.35
Turnover (%)	111.00%
Total Net Assets (\$mil.)	\$13,404.42
30-day Yield (%)	2.44%
Duration	6.00

Bond Sector (as of 12/31/2017)

Government	70.18%
Govt. Related	1.80%
Bank Loan	0.12%
Corporate Bond	21.88%
Preferred Stock	0.03%
Agency Mortgage-Backed	1.35%
Commercial Mortgage-Backed	0.07%
Covered Bond	0.90%
Asset-Backed	0.01%
Cash & Equivalents	3.66%

Fund investments change daily and may differ.

Asset Allocation

Domestic Stock	0.01%
Domestic Bond	35.03%
Foreign Bond	58.97%
Preferreds	0.03%
Cash	3.57%
Other	2.38%

Fee Summary

Total Annual Operating Expenses (03/01/2018)	0.53%
Total Annual Operating Expenses (per \$1,000)	\$5.30
Net Expense Ratio	0.53%

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 03/31/2018)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	2.11%	7.26%	2.96%	1.89%	3.07%
Benchmark*	1.37%	6.98%	3.14%	1.50%	2.57%

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Calendar Yr. Returns	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Fund	-0.58%	10.88%	6.32%	4.11%	7.87%	-2.57%	2.00%	-3.80%	2.70%	7.71%
Benchmark*	4.79%	6.93%	5.54%	5.64%	4.32%	-2.60%	0.59%	-3.15%	2.09%	7.39%

* The Bloomberg Barclays Global Aggregate Index provides a broad-based measure of the global investment grade fixed-rate debt markets. You cannot invest 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.americanfunds.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.

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

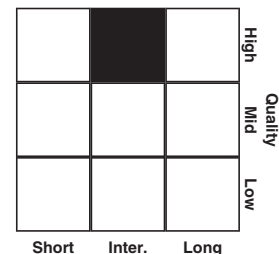
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American Funds US Govt. Securities Fund (R6)

The Fund seeks to provide a high level of current income consistent with prudent investment risk and preservation of capital. The Fund invests primarily in securities that are guaranteed or sponsored by the U.S. government, its agencies and instrumentalities, including bonds and other debt securities denominated in U.S. dollars, which may be represented by other investment instruments, including derivatives. It may also invest in mortgage-backed securities issued by federal agencies and instrumentalities that are not backed by the full faith and credit of the U.S. government.



Characteristics

Asset Class BOND
 Category Intermediate Government
 Ticker RGVGX
 Fund Inception 10/17/1985
 Share Class Inception 05/01/2009
 Manager Fergus MacDonald
 Manager Tenure (yrs.) 8.42
 Turnover (%) 187.00%
 Total Net Assets (\$mil.) \$11,531.08
 30-day Yield (%) 2.85%
 Duration 5.20

Bond Quality (as of 12/31/2017)

AAA 98.70%
 AA 1.10%
 Not Rated 0.20%
Fund investments change daily and may differ.

Asset Allocation

Domestic Bond 81.73%
 Foreign Bond 0.93%
 Cash 17.34%

Fee Summary

Total Annual Operating Expenses (11/01/2017) 0.26%
 Total Annual Operating Expenses (per \$1,000) \$2.60
 Net Expense Ratio 0.26%

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 03/31/2018)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	-1.15%	-0.33%	0.69%	1.23%	2.99%
Benchmark*	-0.73%	-0.14%	0.46%	0.75%	2.21%

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Calendar Yr. Returns	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Fund	7.73%	2.34%	6.02%	8.11%	2.45%	-2.81%	5.16%	1.97%	1.12%	1.82%
Benchmark*	10.43%	-0.32%	4.98%	6.08%	1.73%	-1.25%	2.52%	1.18%	1.05%	1.14%

* The Bloomberg Barclays U.S. Government Intermediate Index is comprised of the U.S. Treasury and U.S. Agency Indices with maturities between one and ten years. The Index includes Treasuries and U.S. agency debentures. You cannot invest 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.americanfunds.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.

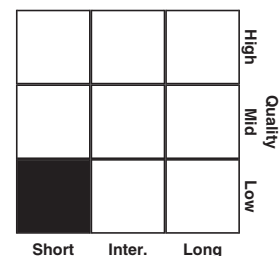
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Lord Abbett High Yield Fund (I)

The Fund seeks high current income and the opportunity for capital appreciation to produce a high total return. The Fund normally invests primarily in lower-rated debt securities, including corporate debt securities and securities that are convertible into common stock or have warrants to purchase common stock.



Characteristics

Asset Class	BOND
Category	High Yield Bond
Ticker	LAHYX
Fund Inception	12/31/1998
Share Class Inception	05/03/1999
Manager	Steven Rocco
Manager Tenure (yrs.)	7.32
Turnover (%)	93.00%
Total Net Assets (\$mil.)	\$6,740.25
30-day Yield (%)	5.50%
Duration	4.38

Bond Sector (as of 02/28/2018)

Government	0.90%
Govt. Related	0.98%
Bank Loan	10.29%
Convertible	2.24%
Corporate Bond	84.72%
Commercial Mortgage-Backed	0.43%
Covered Bond	0.22%
Asset-Backed	0.23%

Fund investments change daily and may differ.

Asset Allocation

Domestic Stock	4.07%
Foreign Stock	0.87%
Domestic Bond	73.03%
Foreign Bond	19.57%
Convertibles	2.12%
Other	0.35%

Fee Summary

Total Annual Operating Expenses (04/01/2017)	0.69%
Total Annual Operating Expenses (per \$1,000)	\$6.90
Net Expense Ratio	0.69%

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 03/31/2018)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	-1.14%	4.60%	5.82%	6.03%	8.72%
Benchmark*	-0.86%	3.78%	5.17%	4.99%	8.27%

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Calendar Yr. Returns	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Fund	-23.17%	50.75%	14.53%	3.38%	16.69%	9.90%	3.68%	-2.02%	16.04%	8.85%
Benchmark*	-26.16%	58.21%	15.12%	4.98%	15.81%	7.44%	2.45%	-4.47%	17.13%	7.50%

* 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.

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

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.

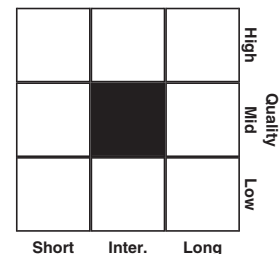
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Prudential Total Return Bond Fund (Q)

The Fund seeks total return. The Fund normally invests primarily in bonds, which include all fixed-income securities, other than preferred stock, with a maturity at date of issue greater than one year.



Characteristics

Asset Class	BOND
Category	Intermediate-Term Bond
Ticker	PTRQX
Fund Inception	01/10/1995
Share Class Inception	12/27/2010
Manager	Robert Tipp
Manager Tenure (yrs.)	15.43
Turnover (%)	95.00%
Total Net Assets (\$mil.)	\$32,395.75
30-day Yield (%)	2.99%
Duration	6.46

Bond Sector (as of 02/28/2018)

Government	6.67%
Govt. Related	48.02%
Municipal Taxable	0.30%
Municipal Tax-Exempt	0.13%
Bank Loan	0.48%
Corporate Bond	20.91%
Preferred Stock	0.01%
Agency Mortgage-Backed	0.68%
Non-Agency Mortgage-Backed	0.74%
Commercial Mortgage-Backed	6.11%

Fund investments change daily and may differ.

Asset Allocation

Domestic Stock	0.24%
Domestic Bond	78.08%
Foreign Bond	18.52%
Preferreds	0.02%
Cash	1.45%
Other	1.68%

Fee Summary

Total Annual Operating Expenses (12/27/2017)	0.41%
Total Annual Operating Expenses (per \$1,000)	\$4.10
Net Expense Ratio	0.41%

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 03/31/2018)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	-1.35%	3.37%	2.62%	3.16%	5.78%
Benchmark*	-1.46%	1.20%	1.20%	1.82%	3.63%

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Calendar Yr. Returns	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Fund	-3.55%	19.68%	9.73%	7.93%	9.96%	-0.91%	7.25%	0.09%	4.83%	6.71%
Benchmark*	5.24%	5.93%	6.54%	7.84%	4.21%	-2.02%	5.97%	0.55%	2.65%	3.54%

* 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.

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.pgiminvestments.com.

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

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Am. Funds 2010 Target Date Retire. Fund (R6)

The Fund seeks growth, income and conservation of capital. The adviser invests in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories such as growth-and-income funds, equity-income funds and a balanced fund and bond funds. Equity-income and balanced funds generally strive for income and growth through stocks and/or bond investments, while bond funds seek current income through bond investments.

Characteristics

Asset Class BLENDED
 Category Target-Date 2000-2010
 Ticker RFTTX
 Fund Inception 02/01/2007
 Share Class Inception 07/13/2009
 Manager Lovelace/Smet/Berro
 Manager Tenure (yrs.) 11.17
 Turnover (%) 5.00%
 Total Net Assets (\$mil.) \$2,928.40

Largest Holdings (as of 12/31/2017)

American Funds Capital Income Bldr 12.00%
 American Funds Income Fund of Amer 12.00%
 American Funds Intern Bd Fd of Amer 11.99%
 American Funds Bond Fund of America 7.99%
 American Funds Inflation Linked Bond 6.99%
 American Funds Mortgage 5.99%
 American Funds American Mutual 5.40%
 American Funds Capital World Bond 4.99%
 American Funds American 4.99%
 Am. Funds Invest. Co. of America 4.40%

Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 27.46%
 Foreign Stock 13.22%
 Domestic Bond 44.14%
 Foreign Bond 7.35%
 Preferreds 0.19%
 Convertibles 0.08%
 Cash 7.36%
 Other 0.21%

Fee Summary

Total Annual Operating Expenses (01/01/2018) 0.34%
 Total Annual Operating Expenses (per \$1,000) \$3.40
 Net Expense Ratio 0.34%

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 03/31/2018)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	-1.01%	5.87%	4.84%	6.06%	5.33%
Benchmark*	-0.87%	6.09%	4.13%	5.01%	4.83%

Calendar Yr. Returns	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Fund	-27.29%	23.79%	9.98%	3.71%	10.51%	12.55%	6.79%	-0.84%	7.45%	10.41%
Benchmark*	-17.42%	14.61%	10.56%	2.61%	8.94%	9.42%	5.07%	-0.21%	5.82%	9.95%

* The S&P Target Date 2010 is a multi-asset class index providing exposure to equity and fixed income securities at a level appropriate for a 2010 target retirement date. You cannot invest 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.americanfunds.com.

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Investments in target-date funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year when an investor would retire and leave the work force. Target-date funds gradually shift emphasis from more aggressive investments to more conservative investments based on the target date. Investments in target-date funds are not guaranteed at any time.

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Am. Funds 2015 Target Date Retire. Fund (R6)

The Fund seeks growth, income and conservation of capital. The Fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The Advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of Fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The Fund categories represent differing investment objectives.

Characteristics

Asset Class BLENDED
 Category Target-Date 2015
 Ticker RFJTX
 Fund Inception 02/01/2007
 Share Class Inception 07/13/2009
 Manager Lovelace/Smet/Berro
 Manager Tenure (yrs.) 11.17
 Turnover (%) 4.00%
 Total Net Assets (\$mil.) \$4,697.49

Largest Holdings (as of 12/31/2017)

American Funds Capital Income Bldr 10.80%
 American Funds Income Fund of Amer 10.80%
 American Funds Intern Bd Fd of Amer 9.00%
 American Funds Bond Fund of America 8.00%
 American Funds Inflation Linked Bond 7.00%
 American Funds Mortgage 6.00%
 American Funds American Mutual 6.00%
 American Funds American 5.00%
 American Funds US Government Sec. 5.00%
 Am. Funds Invest. Co. of America 5.00%

Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 29.88%
 Foreign Stock 13.97%
 Domestic Bond 41.42%
 Foreign Bond 6.60%
 Preferreds 0.18%
 Convertibles 0.08%
 Cash 7.67%
 Other 0.20%

Fee Summary

Total Annual Operating Expenses (01/01/2018) 0.33%
 Total Annual Operating Expenses (per \$1,000) \$3.30
 Net Expense Ratio 0.33%

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 03/31/2018)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	-0.95%	6.47%	5.18%	6.74%	5.61%
Benchmark*	-0.90%	6.95%	4.75%	5.87%	5.35%

Calendar Yr. Returns	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Fund	-28.84%	25.04%	10.21%	2.31%	11.58%	15.72%	6.64%	-0.62%	7.55%	11.19%
Benchmark*	-21.32%	17.48%	11.85%	1.53%	10.32%	12.16%	5.49%	-0.16%	6.56%	11.39%

* The S&P Target Date 2015 is a multi-asset class index providing exposure to equity and fixed income securities at a level appropriate for a 2015 target retirement date. You cannot invest in an index.

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Investments in target-date funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year when an investor would retire and leave the work force. Target-date funds gradually shift emphasis from more aggressive investments to more conservative investments based on the target date. Investments in target-date funds are not guaranteed at any time.

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Am. Funds 2020 Target Date Retire. Fund (R6)

The Fund seeks growth, income and conservation of capital. The Fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The Advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of Fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The Fund categories represent differing investment objectives.

Characteristics

Asset Class BLENDED
 Category Target-Date 2020
 Ticker RRCTX
 Fund Inception 02/01/2007
 Share Class Inception 07/13/2009
 Manager Lovelace/Smet/Berro
 Manager Tenure (yrs.) 11.17
 Turnover (%) 1.00%
 Total Net Assets (\$mil.) \$12,870.00

Largest Holdings (as of 12/31/2017)

American Funds Interm Bd Fd of Amer 8.99%
 American Funds Capital Income Bldr 6.99%
 American Funds Income Fund of Amer 6.99%
 American Funds Bond Fund of America 6.79%
 American Funds Inflation Linked Bond 6.19%
 American Funds American Mutual 5.99%
 American Funds Mortgage 5.59%
 American Funds US Government Sec. 5.39%
 Am. Funds Invest. Co. of America 5.39%
 American Funds Washington Mutual 5.39%
Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 32.46%
 Foreign Stock 15.86%
 Domestic Bond 37.03%
 Foreign Bond 6.36%
 Preferreds 0.14%
 Convertibles 0.07%
 Cash 7.90%
 Other 0.19%

Fee Summary

Total Annual Operating Expenses (01/01/2018) 0.35%
 Total Annual Operating Expenses (per \$1,000) \$3.50
 Net Expense Ratio 0.35%

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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 03/31/2018)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	-0.63%	7.83%	5.80%	7.60%	6.02%
Benchmark*	-0.92%	7.80%	5.33%	6.63%	5.77%

Calendar Yr. Returns	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Fund	-32.28%	27.25%	11.30%	1.10%	12.98%	18.71%	6.74%	0.19%	7.05%	12.87%
Benchmark*	-24.78%	19.95%	12.93%	0.58%	11.48%	14.76%	5.67%	-0.19%	7.22%	12.80%

* The S&P Target Date 2020 is a multi-asset class index providing exposure to equity and fixed income securities at a level appropriate for a 2020 target retirement date. You cannot invest 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.americanfunds.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.

Investments in target-date funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year when an investor would retire and leave the work force. Target-date funds gradually shift emphasis from more aggressive investments to more conservative investments based on the target date. Investments in target-date funds are not guaranteed at any time.

This material must be preceded or accompanied by a current prospectus for the fund which 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 at www.americanfunds.com.

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NOT FDIC INSURED - MAY LOSE VALUE - NO BANK GUARANTEE

Am. Funds 2025 Target Date Retire. Fund (R6)

The Fund seeks growth, income and conservation of capital. The Fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The Advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of Fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The Fund categories represent differing investment objectives.

Characteristics

Asset Class BLENDED
 Category Target-Date 2025
 Ticker RFDTX
 Fund Inception 02/01/2007
 Share Class Inception 07/13/2009
 Manager Lovelace/Smet/Berro
 Manager Tenure (yrs.) 11.17
 Turnover (%) N/A
 Total Net Assets (\$mil.) \$15,628.66

Largest Holdings (as of 12/31/2017)

American Funds Interm Bd Fd of Amer 7.00%
 American Funds Washington Mutual 6.80%
 American Funds US Government Sec. 6.40%
 Am. Funds Invest. Co. of America 6.40%
 American Funds American Balanced 6.00%
 American Funds American Mutual 6.00%
 American Funds Global Balanced 6.00%
 Am. Funds Fundamental Investors 5.40%
 American Funds Mortgage 5.00%
 American Funds Capital World Bond 5.00%

Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 37.37%
 Foreign Stock 20.42%
 Domestic Bond 28.17%
 Foreign Bond 5.69%
 Preferreds 0.12%
 Convertibles 0.06%
 Cash 8.00%
 Other 0.17%

Fee Summary

Total Annual Operating Expenses (01/01/2018) 0.37%
 Total Annual Operating Expenses (per \$1,000) \$3.70
 Net Expense Ratio 0.37%

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 03/31/2018)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	-0.30%	9.86%	6.75%	8.83%	6.82%
Benchmark*	-0.93%	9.03%	6.00%	7.34%	6.12%

Calendar Yr. Returns	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Fund	-34.48%	29.71%	12.68%	-0.97%	15.58%	23.76%	6.66%	0.13%	7.36%	15.33%
Benchmark*	-27.75%	22.03%	13.82%	-0.28%	12.51%	17.03%	5.56%	-0.25%	7.82%	14.55%

* The S&P Target Date 2025 is a multi-asset class index providing exposure to equity and fixed income securities at a level appropriate for a 2025 target retirement date. You cannot invest 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.americanfunds.com.

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Investments in target-date funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year when an investor would retire and leave the work force. Target-date funds gradually shift emphasis from more aggressive investments to more conservative investments based on the target date. Investments in target-date funds are not guaranteed at any time.

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Am. Funds 2030 Target Date Retire. Fund (R6)

The Fund seeks growth, income and conservation of capital. The Fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The Advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of Fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The Fund categories represent differing investment objectives.

Characteristics

Asset Class BLENDED
 Category Target-Date 2030
 Ticker RFETX
 Fund Inception 02/01/2007
 Share Class Inception 07/13/2009
 Manager Lovelace/Smet/Berro
 Manager Tenure (yrs.) 11.17
 Turnover (%) N/A
 Total Net Assets (\$mil.) \$16,617.88

Largest Holdings (as of 12/31/2017)

American Funds Washington Mutual 8.00%
 American Funds US Government Sec. 7.40%
 Am. Funds Invest. Co. of America 7.00%
 American Funds American Balanced 6.00%
 American Funds American Mutual 6.00%
 Am. Funds Fundamental Investors 6.00%
 American Funds Global Balanced 6.00%
 American Funds New Perspective 5.76%
 American Funds Capital World Gr&Income 5.00%
 American Funds AMCAP 4.76%
Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 43.48%
 Foreign Stock 25.29%
 Domestic Bond 19.48%
 Foreign Bond 3.79%
 Preferreds 0.15%
 Convertibles 0.06%
 Cash 7.61%
 Other 0.13%

Fee Summary

Total Annual Operating Expenses (01/01/2018) 0.39%
 Total Annual Operating Expenses (per \$1,000) \$3.90
 Net Expense Ratio 0.39%

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 03/31/2018)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	0.00%	12.14%	7.86%	9.94%	7.49%
Benchmark*	-0.95%	10.19%	6.61%	8.02%	6.39%

Calendar Yr. Returns	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Fund	-34.99%	31.19%	13.15%	-1.82%	16.49%	25.64%	7.06%	0.47%	7.71%	18.40%
Benchmark*	-30.48%	23.70%	14.52%	-1.17%	13.43%	19.14%	5.64%	-0.30%	8.35%	16.19%

* The S&P Target Date 2030 is a multi-asset class index providing exposure to equity and fixed income securities at a level appropriate for a 2030 target retirement date. You cannot invest 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.americanfunds.com.

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Investments in target-date funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year when an investor would retire and leave the work force. Target-date funds gradually shift emphasis from more aggressive investments to more conservative investments based on the target date. Investments in target-date funds are not guaranteed at any time.

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Am. Funds 2035 Target Date Retire. Fund (R6)

The Fund seeks growth, income and conservation of capital. The Fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The Advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of Fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The Fund categories represent differing investment objectives.

Characteristics

Asset Class BLENDED
 Category Target-Date 2035
 Ticker RFFTX
 Fund Inception 02/01/2007
 Share Class Inception 07/13/2009
 Manager Lovelace/Smet/Berro
 Manager Tenure (yrs.) 11.17
 Turnover (%) N/A
 Total Net Assets (\$mil.) \$13,016.40

Largest Holdings (as of 12/31/2017)

American Funds Washington Mutual 8.00%
 Am. Funds Invest. Co. of America 7.00%
 American Funds New Perspective 7.00%
 American Funds US Government Sec. 6.80%
 American Funds AMCAP 6.40%
 Am. Funds Growth Fund of America 6.40%
 American Funds SMALLCAP World 6.40%
 American Funds American Balanced 6.00%
 American Funds American Mutual 6.00%
 Am. Funds Fundamental Investors 6.00%

Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 48.73%
 Foreign Stock 29.96%
 Domestic Bond 12.07%
 Foreign Bond 1.82%
 Preferreds 0.18%
 Convertibles 0.07%
 Cash 7.10%
 Other 0.07%

Fee Summary

Total Annual Operating Expenses (01/01/2018) 0.40%
 Total Annual Operating Expenses (per \$1,000) \$4.00
 Net Expense Ratio 0.40%

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 03/31/2018)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	0.34%	14.29%	8.86%	10.63%	7.80%
Benchmark*	-0.94%	11.31%	7.20%	8.64%	6.64%

Calendar Yr. Returns	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Fund	-35.43%	31.81%	13.06%	-2.13%	16.64%	25.97%	7.02%	0.59%	8.00%	21.04%
Benchmark*	-32.60%	24.99%	15.02%	-1.71%	14.12%	20.84%	5.69%	-0.35%	8.85%	17.78%

* The S&P Target Date 2035 is a multi-asset class index providing exposure to equity and fixed income securities at a level appropriate for a 2035 target retirement date. You cannot invest 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.americanfunds.com.

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Investments in target-date funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year when an investor would retire and leave the work force. Target-date funds gradually shift emphasis from more aggressive investments to more conservative investments based on the target date. Investments in target-date funds are not guaranteed at any time.

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Am. Funds 2040 Target Date Retire. Fund (R6)

The Fund seeks growth, income and conservation of capital. The Fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The Advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of Fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The Fund categories represent differing investment objectives.

Characteristics

Asset Class BLENDED
 Category Target-Date 2040
 Ticker RFGTX
 Fund Inception 02/01/2007
 Share Class Inception 07/27/2009
 Manager Lovelace/Smet/Berro
 Manager Tenure (yrs.) 11.17
 Turnover (%) N/A
 Total Net Assets (\$mil.) \$11,328.38

Largest Holdings (as of 12/31/2017)

American Funds Washington Mutual 8.00%
 Am. Funds Invest. Co. of America 7.40%
 American Funds AMCAP 7.00%
 Am. Funds Growth Fund of America 7.00%
 American Funds New Perspective 7.00%
 American Funds SMALLCAP World 7.00%
 American Funds American Mutual 6.40%
 Am. Funds Fundamental Investors 6.40%
 American Funds American Balanced 6.00%
 American Funds Global Balanced 5.60%

Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 50.62%
 Foreign Stock 31.26%
 Domestic Bond 9.08%
 Foreign Bond 1.68%
 Preferreds 0.18%
 Convertibles 0.07%
 Cash 7.04%
 Other 0.07%

Fee Summary

Total Annual Operating Expenses (01/01/2018) 0.41%
 Total Annual Operating Expenses (per \$1,000) \$4.10
 Net Expense Ratio 0.41%

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 03/31/2018)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	0.39%	15.02%	9.20%	10.93%	7.95%
Benchmark*	-0.94%	12.07%	7.61%	9.07%	6.83%

Calendar Yr. Returns	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Fund	-35.36%	31.89%	13.01%	-2.28%	16.71%	26.66%	6.96%	0.58%	8.17%	21.98%
Benchmark*	-34.00%	25.97%	15.38%	-2.17%	14.69%	22.10%	5.69%	-0.40%	9.23%	18.87%

* The S&P Target Date 2040 is a multi-asset class index providing exposure to equity and fixed income securities at a level appropriate for a 2040 target retirement date. You cannot invest 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.americanfunds.com.

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Investments in target-date funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year when an investor would retire and leave the work force. Target-date funds gradually shift emphasis from more aggressive investments to more conservative investments based on the target date. Investments in target-date funds are not guaranteed at any time.

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Am. Funds 2045 Target Date Retire. Fund (R6)

The Fund seeks growth, income and conservation of capital. The Fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The Advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of Fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The Fund categories represent differing investment objectives.

Characteristics

Asset Class BLENDED
 Category Target-Date 2045
 Ticker RFHTX
 Fund Inception 02/01/2007
 Share Class Inception 07/13/2009
 Manager Lovelace/Smet/Berro
 Manager Tenure (yrs.) 11.17
 Turnover (%) N/A
 Total Net Assets (\$mil.) \$7,898.36

Largest Holdings (as of 12/31/2017)

Am. Funds Invest. Co. of America 8.40%
 American Funds Washington Mutual 8.40%
 American Funds American Mutual 7.40%
 Am. Funds Fundamental Investors 7.40%
 American Funds AMCAP 7.00%
 Am. Funds Growth Fund of America 7.00%
 American Funds New Perspective 7.00%
 American Funds SMALLCAP World 7.00%
 American Funds Capital World Gr&Income 6.40%
 American Funds American Balanced 5.60%

Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 51.67%
 Foreign Stock 31.48%
 Domestic Bond 7.98%
 Foreign Bond 1.48%
 Preferreds 0.16%
 Convertibles 0.07%
 Cash 7.09%
 Other 0.07%

Fee Summary

Total Annual Operating Expenses (01/01/2018) 0.41%
 Total Annual Operating Expenses (per \$1,000) \$4.10
 Net Expense Ratio 0.41%

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 03/31/2018)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	0.45%	15.35%	9.41%	11.07%	8.01%
Benchmark*	-0.94%	12.50%	7.87%	9.38%	6.89%

Calendar Yr. Returns	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Fund	-35.46%	32.03%	12.98%	-2.29%	16.80%	26.51%	7.09%	0.64%	8.27%	22.44%
Benchmark*	-35.24%	26.40%	15.62%	-2.56%	15.15%	23.14%	5.67%	-0.46%	9.54%	19.56%

* The S&P Target Date 2045 is a multi-asset class index providing exposure to equity and fixed income securities at a level appropriate for a 2045 target retirement date. You cannot invest 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.americanfunds.com.

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Investments in target-date funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year when an investor would retire and leave the work force. Target-date funds gradually shift emphasis from more aggressive investments to more conservative investments based on the target date. Investments in target-date funds are not guaranteed at any time.

This material must be preceded or accompanied by a current prospectus for the fund which 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 at www.americanfunds.com.

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Am. Funds 2050 Target Date Retire. Fund (R6)

The Fund seeks growth, income and conservation of capital. The Fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The Advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of Fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The Fund categories represent differing investment objectives.

Characteristics

Asset Class BLENDED
 Category Target-Date 2050
 Ticker RFITX
 Fund Inception 02/01/2007
 Share Class Inception 07/13/2009
 Manager Lovelace/Smet/Berro
 Manager Tenure (yrs.) 11.17
 Turnover (%) N/A
 Total Net Assets (\$mil.) \$6,371.65

Largest Holdings (as of 12/31/2017)

Am. Funds Invest. Co. of America 9.00%
 American Funds Washington Mutual 9.00%
 American Funds American Mutual 8.00%
 Am. Funds Fundamental Investors 8.00%
 American Funds AMCAP 7.00%
 Am. Funds Growth Fund of America 7.00%
 American Funds New Perspective 7.00%
 American Funds SMALLCAP World 7.00%
 American Funds Capital World Gr&Income 7.00%
 American Funds US Government Sec. 5.00%

Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 52.47%
 Foreign Stock 31.44%
 Domestic Bond 7.27%
 Foreign Bond 1.42%
 Preferreds 0.15%
 Convertibles 0.06%
 Cash 7.12%
 Other 0.07%

Fee Summary

Total Annual Operating Expenses (01/01/2018) 0.42%
 Total Annual Operating Expenses (per \$1,000) \$4.20
 Net Expense Ratio 0.42%

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 03/31/2018)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	0.53%	15.60%	9.53%	11.12%	8.04%
Benchmark*	-0.94%	12.83%	8.10%	9.68%	7.05%

Calendar Yr. Returns	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Fund	-35.51%	31.86%	13.07%	-2.28%	16.72%	26.65%	7.02%	0.65%	8.33%	22.61%
Benchmark*	-35.24%	26.40%	15.62%	-2.87%	15.49%	24.13%	5.69%	-0.47%	9.74%	20.18%

* The S&P Target Date 2050 is a multi-asset class index providing exposure to equity and fixed income securities at a level appropriate for a 2050 target retirement date. You cannot invest 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.americanfunds.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.

This material must be preceded or accompanied by a current prospectus for the fund which 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 at www.americanfunds.com.

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Investments in target-date funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year when an investor would retire and leave the work force. Target-date funds gradually shift emphasis from more aggressive investments to more conservative investments based on the target date. Investments in target-date funds are not guaranteed at any time.

NOT FDIC INSURED - MAY LOSE VALUE - NO BANK GUARANTEE

Am. Funds 2055 Target Date Retire. Fund (R6)

The Fund seeks growth, income and conservation of capital. The Fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The Advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of Fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The Fund categories represent differing investment objectives.

Characteristics

Asset Class BLENDED
 Category Target-Date 2055
 Ticker RFKTX
 Fund Inception 02/01/2010
 Manager Lovelace/Smet/Berro
 Manager Tenure (yrs.) 8.16
 Turnover (%) 1.00%
 Total Net Assets (\$mil.) \$3,099.84

Largest Holdings (as of 12/31/2017)

Am. Funds Invest. Co. of America 9.00%
 American Funds Washington Mutual 9.00%
 American Funds American Mutual 8.00%
 Am. Funds Fundamental Investors 8.00%
 American Funds AMCAP 7.00%
 Am. Funds Growth Fund of America 7.00%
 American Funds New Perspective 7.00%
 American Funds SMALLCAP World 7.00%
 American Funds Capital World Gr&Income 7.00%
 American Funds American Balanced 5.00%
Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 52.48%
 Foreign Stock 31.44%
 Domestic Bond 7.27%
 Foreign Bond 1.42%
 Preferreds 0.15%
 Convertibles 0.06%
 Cash 7.12%
 Other 0.07%

Fee Summary

Total Annual Operating Expenses (01/01/2018) 0.42%
 Total Annual Operating Expenses (per \$1,000) \$4.20
 Net Expense Ratio 0.42%

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 03/31/2018)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	Since Fund Inception
Fund	0.53%	15.60%	9.51%	11.12%	11.37%
Benchmark*	-0.91%	13.00%	8.23%	9.87%	10.63%

Calendar Yr. Returns	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Fund	N/A	N/A	N/A	-2.29%	16.76%	26.59%	7.01%	0.63%	8.30%	22.63%
Benchmark*	-35.24%	26.40%	15.62%	-2.87%	15.81%	24.96%	5.64%	-0.54%	9.94%	20.48%

* The S&P Target Date 2055 is a multi-asset class index providing exposure to equity and fixed income securities at a level appropriate for a 2055 target retirement date. You cannot invest in an index.

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

Investments in target-date funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year when an investor would retire and leave the work force. Target-date funds gradually shift emphasis from more aggressive investments to more conservative investments based on the target date. Investments in target-date funds are not guaranteed at any time.

This material must be preceded or accompanied by a current prospectus for the fund which 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 at www.americanfunds.com.

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Am. Funds 2060 Target Date Retire. Fund (R6)

The Fund seeks growth, income and conservation of capital. The Fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The Advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of Fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The Fund categories represent differing investment objectives.

Characteristics

Asset Class BLENDED
 Category Target-Date 2060+
 Ticker RFUTX
 Fund Inception 03/27/2015
 Manager Management Team
 Manager Tenure (yrs.) 3.01
 Turnover (%) 4.00%
 Total Net Assets (\$mil.) \$738.04

Largest Holdings (as of 12/31/2017)

Am. Funds Invest. Co. of America 9.00%
 American Funds Washington Mutual 9.00%
 American Funds American Mutual 8.00%
 Am. Funds Fundamental Investors 8.00%
 American Funds AMCAP 7.00%
 Am. Funds Growth Fund of America 7.00%
 American Funds New Perspective 7.00%
 American Funds SMALLCAP World 7.00%
 American Funds Capital World Gr&Income 7.00%
 American Funds American Balanced 5.00%
Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 52.48%
 Foreign Stock 31.44%
 Domestic Bond 7.27%
 Foreign Bond 1.42%
 Preferreds 0.15%
 Convertibles 0.06%
 Cash 7.12%
 Other 0.07%

Fee Summary

Total Annual Operating Expenses (01/01/2018) 0.49%
 Total Annual Operating Expenses (per \$1,000) \$4.90
 Net Expense Ratio 0.45%

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 03/31/2018)

	Total Return		Annualized Total Return			Since Fund Inception
	3-Month	1-Year	3-Year	5-Year		
Fund	0.56%	15.57%	9.49%	N/A	9.49%	
Benchmark*	-0.91%	13.00%	8.23%	9.87%	8.23%	

Calendar Yr. Returns	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Fund	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	8.41%	22.49%
Benchmark*	-35.24%	26.40%	15.62%	-2.87%	15.81%	24.96%	5.64%	-0.54%	9.94%	20.48%

* The S&P Target Date 2055 is a multi-asset class index providing exposure to equity and fixed income securities at a level appropriate for a 2055 target retirement date. You cannot invest in an index.

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

This material must be preceded or accompanied by a current prospectus for the fund which 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 at www.americanfunds.com.

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Investments in target-date funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year when an investor would retire and leave the work force. Target-date funds gradually shift emphasis from more aggressive investments to more conservative investments based on the target date. Investments in target-date funds are not guaranteed at any time.

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American Funds American Balanced Fund (R6)

The Fund seeks conservation of capital, current income and long-term growth of capital and income. The Fund uses a balanced approach to invest in a broad range of securities, including common stocks and investment-grade bonds. It also invests in securities issued and guaranteed by the U.S. government and by federal agencies and instrumentalities. In addition, the Fund may invest a portion of its assets in common stocks, most of which have a history of paying dividends, bonds and other securities of issuers domiciled outside the United States.

Characteristics

Asset Class BLENDED
 Category Allocation--50% to 70% Equity
 Ticker RLBGX
 Fund Inception 07/25/1975
 Share Class Inception 05/01/2009
 Manager John Smet
 Manager Tenure (yrs.) 21.26
 Turnover (%) 95.00%
 Total Net Assets (\$mil.) \$125,234.07

Largest Holdings (as of 12/31/2017)

Microsoft 4.11%
 Berkshire Hathaway 2.26%
 The Home Depot 2.24%
 UnitedHealth Group 2.13%
 Comcast 1.87%
 Amazon.com 1.81%
 DowDuPont 1.65%
 Broadcom 1.49%
 Wells Fargo 1.49%
 Philip Morris International 1.43%
Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 51.77%
 Foreign Stock 8.01%
 Domestic Bond 31.92%
 Foreign Bond 3.04%
 Cash 5.26%

Fee Summary

Total Annual Operating Expenses (03/01/2018) 0.28%
 Total Annual Operating Expenses (per \$1,000) \$2.80
 Net Expense Ratio 0.28%

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 03/31/2018)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	-1.15%	9.78%	8.06%	9.68%	8.19%
Benchmark*	-0.64%	10.19%	6.06%	7.38%	5.74%

Calendar Yr. Returns	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Fund	-25.73%	21.29%	13.39%	4.16%	14.57%	22.12%	9.22%	2.03%	8.90%	15.84%
Benchmark*	-26.33%	19.15%	11.18%	1.30%	11.44%	16.03%	6.30%	-0.94%	6.67%	16.04%

* 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.

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.americanfunds.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.

This material must be preceded or accompanied by a current prospectus for the fund which 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 at www.americanfunds.com.

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Wells Fargo Stable Value Fund (55)

The Wells Fargo Stable Value Fund is managed to protect principal while providing the potential for higher rates of return than other conservative investments, such as money market funds. The Fund invests in a diversified pool of investment contracts issued by high quality financial institutions. These assets include guaranteed investment contracts (GICs), bank investment contracts (BICs), and security backed contracts.

Characteristics

Asset Class	CASH/STABLE VALUE
Category	Stable Value
Ticker	N/A
Fund Inception	10/01/1985
Manager	Team Managed
Manager Tenure (yrs.)	N/A
Turnover (%)	32.22%

Bond Sector (as of 03/31/2017)

US Gov't	13.73%
Corp/Muni	34.06%
MBS	22.34%
ABS	14.61%
GICs	0.27%
Intl Gov/Agy	0.11%
Cash/Equiv.	9.29%
Other US Gov't	5.60%

Fund investments change daily and may differ.

Asset Allocation

Domestic Bond	100.00%
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Fee Summary

Total Annual Operating Expenses (12/31/2017)	0.78%
Total Annual Operating Expenses (per \$1,000)	\$7.80
Net Expense Ratio	0.78%

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.

Performance at NAV (as of 03/31/2018)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	0.38%	1.47%	1.31%	1.21%	1.81%
Benchmark*	0.33%	1.05%	0.48%	0.30%	0.30%

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	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Fund	4.12%	2.84%	2.50%	1.89%	1.52%	1.20%	0.99%	1.13%	1.27%	1.40%
Benchmark*	1.77%	0.15%	0.13%	0.07%	0.08%	0.05%	0.02%	0.03%	0.26%	0.82%

* 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.

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.

An investment in a stable value fund is neither insured nor guaranteed by the U.S. government. There is no assurance that the fund will be able to maintain a stable net asset value and it is possible to lose money by investing in the fund.

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Participant Enrollment Form/Investment Election Form Chicago Tube and Iron Company Employees' Profit Sharing & 401(k) Savings Plan

PARTICIPANT INFORMATION (Please Print Information Clearly)

Plan ID: 02025001

Employee Name: _____ Date of Birth: ___/___/___

Street: _____ City: _____ State: _____ Zip: _____

Social Security Number: _____ Date of Hire: ___/___/___ Married: ___ Single: ___

CONTRIBUTION ELECTION

Elective Deferrals

If you are a new employee, you will contribute 3% of your eligible pay.

You may change or stop your contributions by checking one of the boxes below.

I want to change my **pre-tax** contribution to _____% or \$ _____ of compensation per pay period. (Maximum for all accounts - pre-tax and Roth contributions: \$18,500 for 2018 or \$24,500, if you are age 50 or older in 2018)

I want to change my **Roth** contribution to _____% or \$ _____ of compensation per pay period. (Maximum for all accounts - pre-tax and Roth contributions: \$18,500 for 2018 or \$24,500, if you are age 50 or older in 2018)

If you will be 50 years old or older as of the last day of the calendar year and otherwise contribute the maximum allowable amount to the Plan, you are entitled to make additional "catch up" contributions of up to \$6,000 for 2018.

I elect not to make elective deferrals until further notice. I understand that if I do not participate now, or discontinue participation, I must wait until the next available enrollment date.

INVESTMENT ELECTION

I authorize all contributions to be invested as follows:

American Funds American Mutual Fund (R6)	RMFGX	_____ %
American Funds EuroPacific Growth Fund (R6)	RERGX	_____ %
American Funds SMALLCAP World Fund (R6)	RLLGX	_____ %
ClearBridge Large Cap Growth Fund (IS)	LSITX	_____ %
Vanguard 500 Index Fund (Adm)	VFIAX	_____ %
Vanguard Mid-Cap Index Fund (Adm)	VIMAX	_____ %
Vanguard Small-Cap Index Fund (Adm)	VSMAX	_____ %
American Funds Capital World Bond Fund (R6)	RCWGX	_____ %
American Funds US Govt. Securities Fund (R6)	RGVGX	_____ %
Lord Abbett High Yield Fund (I)	LAHYX	_____ %
Prudential Total Return Bond Fund (Q)	PTROX	_____ %
Am. Funds 2010 Target Date Retire. Fund (R6)	RFTTX	_____ %
Am. Funds 2015 Target Date Retire. Fund (R6)	RFJTX	_____ %
Am. Funds 2020 Target Date Retire. Fund (R6)	RRCTX	_____ %
Am. Funds 2025 Target Date Retire. Fund (R6)	RFDTX	_____ %
Am. Funds 2030 Target Date Retire. Fund (R6)	RFETX	_____ %
Am. Funds 2035 Target Date Retire. Fund (R6)	RFFTX	_____ %
Am. Funds 2040 Target Date Retire. Fund (R6)	RFGTX	_____ %
Am. Funds 2045 Target Date Retire. Fund (R6)	RFHTX	_____ %
Am. Funds 2050 Target Date Retire. Fund (R6)	RFITX	_____ %
Am. Funds 2055 Target Date Retire. Fund (R6)	RFKTX	_____ %
Am. Funds 2060 Target Date Retire. Fund (R6)	RFUTX	_____ %

American Funds American Balanced Fund (R6)	RLBGX	_____ %
Wells Fargo Stable Value Fund (55)	N/A	_____ %
Must indicate whole percentages and total 100%		100%

If you do not make a selection, contributions will be allocated to the Plan's default fund(s) until your investment elections are received. See the "How Are Plan Contributions Invested?" section of the Plan Highlights for more information.

SIGNATURES

_____	_____
Participant's Signature	Date

For more information about your Plan, you can call the Voice Response System at 800-878-4015 or access the Internet Site at portal.hsavision.com.

Designation of Beneficiary Form

Chicago Tube and Iron Company Employees' Profit Sharing & 401(k) Savings Plan

PARTICIPANT INFORMATION (Please Print Information Clearly)

Plan ID: 02025001

Employee Name: _____

Street: _____ City: _____ State: _____ Zip: _____

Social Security Number: _____

Date Of Birth: _____

I hereby revoke any Designation of Beneficiary I may previously have made under the above Plan and designate the following as my Beneficiary(ies) under the Plan:

Primary Beneficiary(ies)

Name	Relationship	Social Security Number	Date of Birth	% Share
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Must Total 100%

Contingent Beneficiary(ies)

Name	Relationship	Social Security Number	Date of Birth	% Share
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Must Total 100%

CURRENT MARITAL STATUS: (Check One)

- I am not married.** I understand that if I become married in the future, this form automatically ceases to apply and I should file a new Designation of Beneficiary.
- I am married.** If my spouse is not the only Primary Beneficiary, my spouse has signed the consent on the back of this form. (If consent of your spouse cannot be obtained – e.g., cannot be located or is incapacitated – contact your employer for information about possible alternatives.) I understand that if my marital status changes, this Designation will nevertheless remain in effect until I file a new Designation.

Participant's Signature

Date

SPOUSE'S CONSENT

I hereby approve of, and consent to, the beneficiary designation adopted by my spouse as provided above. I understand that I am entitled to receive a spouse's benefit under the Plan unless I consent to a different beneficiary designation. I also understand that the above designation has the effect of causing the death benefit under the Plan to be paid to another beneficiary. I further understand that my spouse may not change the primary beneficiary designation on the reverse side hereof without first obtaining my written consent.

Name of Spouse Spouse's Signature Date

Sworn to, and witnessed by me, this _____ day of _____ (month), _____

Name of Notary Public: _____

Notary Public's Signature: _____

If not notarized, witnessed by:

Name of Plan Administrator Plan Administrator's Signature Date

Participant Contribution Election Change Form
Chicago Tube and Iron Co. Employees' Profit Sharing & 401(k) Savings Plan

PARTICIPANT INFORMATION (Please Print Information Clearly)

Employee Name: _____ Date of Birth: ____/____/____

Street: _____ City: _____ State: ____ Zip: _____

Social Security Number: _____ Date of Hire: ____/____/____ Married: __ Single: __

CONTRIBUTION ELECTION

Elective Deferrals

- I elect to participate and contribute _____% or \$ _____ of compensation per pay period on a **pre-tax** basis. (Maximum for all accounts – pre-tax and Roth contributions: \$18,500 (or \$24,500, if you are age 50 or older by 12/31))
- I elect to participate and contribute _____% or \$ _____ of compensation per pay period to a **Roth account**. (Maximum for all accounts – pre-tax and Roth contributions: \$18,500 (or \$24,500, if you are age 50 or older by 12/31))
- I elect not to make elective deferrals until further notice. I understand that if I do not participate now, or discontinue participation, I must wait until the next available enrollment date.

I have previously made contributions to this plan and request this elective deferral change to be made effective on my _____ paycheck.

SIGNATURES

Participant's Signature

Date

Participant Rollover Instructions
Chicago Tube and Iron Co. Employees' Profit Sharing & 401(k) Savings Plan

Yes, I have a rollover.

Instructions for rolling money into the Chicago Tube and Iron Co. Employees' Profit Sharing & 401(k) Savings Plan.

1. Request distribution paperwork from your current account custodian or prior employer
2. When the paperwork is received, elect a direct rollover distribution into a qualified plan
3. Complete the lower portion of this form and return to YOUR HUMAN RESOURCE REPRESENTATIVE
4. Forward proceeds as follows with checks made payable to **TD Ameritrade Trust Co., fbo (your name)**
5. In the memo section of the check, reference account #LGB02025001
6. Include valid confirmation of origin of proceeds. If the rollover includes funds from a Roth account, please include a valid confirmation which provides the year of the first Roth Contribution and Roth Contribution Basis.

Check Instructions:	Wire Instructions:	ACH Instructions:
TD Ameritrade Trust Company Fbo (your name) Howard Simon & Associates, Inc. 304 Saunders Road Riverwoods, IL 60015	JPMorgan Chase ABA# 021000021 TD Ameritrade Trust Company Account # 634341265 OBI field #LGB02025001 - Chicago Tube and Iron Co. Employees' Profit Sharing & 401(k) Savings Plan	JPMorgan Chase ABA# 102001017 TD Ameritrade Trust Company Account # 634341265 OBI field #LGB02025001 - Chicago Tube and Iron Co. Employees' Profit Sharing & 401(k) Savings Plan

Please complete this section of the form and send to YOUR HUMAN RESOURCE REPRESENTATIVE.

Participant's Name _____ SSN _____ Phone # _____

Assets are being transferred from _____ approximate dollar amount \$ _____

Source of Funds:

- | | |
|--|---|
| <input type="checkbox"/> Qualified Plan (pre-tax) | <input type="checkbox"/> Government 457 Plan |
| <input type="checkbox"/> Roth Account | <input type="checkbox"/> Taxable IRA Accounts |
| <input type="checkbox"/> 403(b) Tax Deferred Arrangement | <input type="checkbox"/> Conduit IRA Accounts |

In the event that the trustees consent to my request, I direct that the rollover contribution be invested into my account according to my investment mix on the date of deposit. I understand that the rollover contribution will become part of my account balance under the plan and may be withdrawn only in accordance with the terms of the plan.

Participant Signature _____ Date _____

Signature of Plan Representative _____ Date _____