



PARTICIPANT REPORT

DATA AS OF DECEMBER 31, 2020

Category / Fund Name	Ticker	RETURNS ANNUALIZED IF OVER 1Y						Gross Exp Ratio	Net Exp Ratio
		3M	YTD	1Y	3Y	5Y	10Y		
LARGE VALUE									
VANGRD WINDSOR II ADMIRAL	VWNAX	17.91%	14.53%	14.53%	10.61%	12.41%	11.75%	0.26%	0.26%
Russell 1000 Value Index		16.25%	2.80%	2.80%	6.07%	9.74%	10.50%	—	—
Morningstar Category Average		15.73%	2.91%	2.91%	5.57%	9.42%	9.73%	—	—
LARGE BLEND									
AMERICAN FDS FUNDAMEN INVES R6	RFNGX	14.06%	15.30%	15.30%	11.40%	14.07%	12.82%	0.28%	0.28%
VANGUARD 500 IDX ADM	VFIAX	12.15%	18.37%	18.37%	14.14%	15.18%	13.85%	0.04%	0.04%
S&P 500 Index		12.15%	18.40%	18.40%	14.16%	15.22%	13.88%	—	—
Morningstar Category Average		12.81%	15.83%	15.83%	11.89%	13.39%	12.28%	—	—
LARGE GROWTH									
VANGUARD US GROWTH ADM	VWUAX	14.80%	58.74%	58.74%	28.77%	22.83%	18.59%	0.28%	0.28%
HARBOR CAP APPRETON INSTL	HACAX	12.60%	54.43%	54.43%	26.76%	22.45%	18.33%	0.72%	0.67%
Russell 1000 Growth Index		11.39%	38.49%	38.49%	22.99%	21.00%	17.21%	—	—
Morningstar Category Average		12.50%	35.86%	35.86%	20.50%	18.30%	15.14%	—	—
MID-CAP BLEND									
VAN MID CAP INDEX ADM	VIMAX	18.02%	18.24%	18.24%	12.04%	13.28%	12.40%	0.05%	0.05%
Russell Mid Cap Index		19.91%	17.10%	17.10%	11.61%	13.40%	12.41%	—	—
Morningstar Category Average		20.78%	12.39%	12.39%	8.27%	11.08%	10.32%	—	—
SMALL VALUE									
AMERICAN CENTURY SM CAP VAL R6	ASVDX	32.90%	9.32%	9.32%	6.82%	11.29%	9.87%	0.90%	0.90%
Russell 2000 Value Index		33.36%	4.63%	4.63%	3.72%	9.65%	8.66%	—	—
Morningstar Category Average		30.94%	4.02%	4.02%	2.20%	7.88%	7.82%	—	—
SMALL BLEND									
VANGUARD SM CP IDX ADM	VSMAX	27.10%	19.11%	19.11%	11.22%	13.60%	12.01%	0.05%	0.05%
Russell 2000 Index		31.37%	19.96%	19.96%	10.25%	13.26%	11.20%	—	—
Morningstar Category Average		28.06%	10.99%	10.99%	6.41%	10.50%	9.83%	—	—
SMALL GROWTH									
VANGUARD EXPLORER ADM	VERX	26.65%	31.48%	31.48%	19.03%	18.48%	14.30%	0.34%	0.34%
Russell 2000 Growth Index		29.61%	34.63%	34.63%	16.20%	16.36%	13.48%	—	—



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Morningstar Category Average		27.25%	38.62%	38.62%	18.76%	17.75%	13.69%	—	—
FOREIGN LARGE BLEND									
HARTFORD INTERNATL OPPORT Y	HAOYX	17.22%	20.62%	20.62%	7.36%	9.31%	6.66%	0.81%	0.77%
MSCI EAFE NR Index		16.05%	7.82%	7.82%	4.28%	7.45%	5.51%	—	—
Morningstar Category Average		15.77%	9.30%	9.30%	4.18%	7.57%	5.33%	—	—
WORLD LARGE STOCK									
AMERICAN NEW PERSPECTIVE R6	RNPGX	17.21%	33.81%	33.81%	18.14%	16.85%	13.04%	0.42%	0.42%
MSCI All Country World NR Index		14.68%	16.25%	16.25%	10.05%	12.26%	9.13%	—	—
Morningstar Category Average		14.96%	17.67%	17.67%	9.70%	11.48%	8.97%	—	—
INTERMEDIATE CORE BOND									
VANGUARD INTRM-TRM BND IDX ADM	VBILX	0.73%	9.79%	9.79%	6.49%	5.22%	4.80%	0.07%	0.07%
Bloomberg Barclays U.S. Aggregate Bond Index		0.67%	7.51%	7.51%	5.33%	4.44%	3.84%	—	—
Morningstar Category Average		0.95%	7.52%	7.52%	5.11%	4.26%	3.69%	—	—
INTERMEDIATE CORE-PLUS BOND									
WESTERN ASSET CORE PLUS BOND I	WACPX	3.13%	9.39%	9.39%	6.56%	6.28%	5.41%	0.52%	0.45%
Bloomberg Barclays U.S. Aggregate Bond Index		0.67%	7.51%	7.51%	5.33%	4.44%	3.84%	—	—
Morningstar Category Average		1.97%	8.06%	8.06%	5.34%	4.86%	4.25%	—	—
ALLOCATION--30% TO 50% EQUITY									
AMCENT STRAT ALLC: CNSRV R6	AACDX	8.10%	13.75%	13.75%	8.22%	8.24%	6.94%	0.76%	0.51%
S&P Target Risk Moderate Index		6.43%	10.42%	10.42%	7.14%	7.78%	6.31%	—	—
Morningstar Category Average		7.53%	8.86%	8.86%	5.95%	6.89%	5.97%	—	—
ALLOCATION--50% TO 70% EQUITY									
AMERICAN FUNDS AMR BALANCED R6	RLBGX	7.72%	11.22%	11.22%	9.07%	10.36%	10.27%	0.26%	0.26%
AMCENT STRAT ALLC: MOD R6	ASMDX	11.28%	16.64%	16.64%	9.90%	10.35%	8.52%	0.89%	0.51%
S&P Target Risk Growth Index		9.09%	11.83%	11.83%	7.92%	9.25%	7.94%	—	—
Morningstar Category Average		10.30%	11.72%	11.72%	7.76%	8.99%	7.90%	—	—
ALLOCATION--70% TO 85% EQUITY									
AMCENT STRAT ALLC: AGGR R6	AAAUX	13.41%	18.75%	18.75%	11.05%	11.86%	9.67%	0.97%	0.48%
S&P Target Risk Aggressive Index		11.82%	13.09%	13.09%	8.63%	10.65%	9.26%	—	—
Morningstar Category Average		12.79%	13.51%	13.51%	8.21%	9.84%	8.34%	—	—



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TARGET-DATE RETIREMENT									
VANGUARD TGT RTMT INC	VTINX	5.15%	10.02%	10.02%	6.86%	6.86%	5.88%	0.12%	0.12%
S&P Target Date Retirement Income Index		4.93%	8.81%	8.81%	6.31%	6.50%	5.47%	—	—
Morningstar Category Average		5.35%	9.03%	9.03%	6.06%	6.35%	4.99%	—	—
TARGET-DATE 2015									
VANGUARD TGT RTMT 2015	VTXVX	5.72%	10.32%	10.32%	7.11%	7.78%	7.04%	0.13%	0.13%
S&P Target Date 2015 Index		6.79%	10.28%	10.28%	7.02%	7.79%	6.77%	—	—
Morningstar Category Average		6.91%	10.75%	10.75%	7.14%	7.93%	6.79%	—	—
TARGET-DATE 2020									
VANGUARD TGT RTMT 2020	VTWNX	7.86%	12.04%	12.04%	8.07%	9.02%	7.93%	0.13%	0.13%
S&P Target Date 2020 Index		7.37%	10.24%	10.24%	7.17%	8.29%	7.29%	—	—
Morningstar Category Average		7.66%	10.79%	10.79%	7.25%	8.21%	7.09%	—	—
TARGET-DATE 2025									
VANGUARD TGT RTMT 2025	VTTVX	9.33%	13.30%	13.30%	8.73%	9.88%	8.54%	0.13%	0.13%
S&P Target Date 2025 Index		9.01%	11.22%	11.22%	7.73%	9.08%	7.88%	—	—
Morningstar Category Average		8.74%	11.84%	11.84%	7.83%	9.00%	7.61%	—	—
TARGET-DATE 2030									
VANGUARD TGT RTMT 2030	VTHRXX	10.52%	14.10%	14.10%	9.16%	10.51%	9.04%	0.14%	0.14%
S&P Target Date 2030 Index		10.52%	11.91%	11.91%	8.18%	9.78%	8.41%	—	—
Morningstar Category Average		10.17%	12.99%	12.99%	8.38%	9.83%	8.13%	—	—
TARGET-DATE 2035									
VANGUARD TGT RTMT 2035	VTHHX	11.62%	14.79%	14.79%	9.50%	11.11%	9.51%	0.14%	0.14%
S&P Target Date 2035 Index		12.20%	12.79%	12.79%	8.66%	10.47%	8.91%	—	—
Morningstar Category Average		11.71%	14.04%	14.04%	9.00%	10.62%	8.77%	—	—
TARGET-DATE 2040									
VANGUARD TGT RTMT 2040	VFORX	12.76%	15.47%	15.47%	9.85%	11.71%	9.90%	0.14%	0.14%
S&P Target Date 2040 Index		13.36%	13.37%	13.37%	8.99%	10.95%	9.26%	—	—
Morningstar Category Average		12.93%	14.56%	14.56%	9.21%	10.99%	9.02%	—	—
TARGET-DATE 2045									
VANGUARD TGT RTMT 2045	VTIVX	13.90%	16.30%	16.30%	10.20%	12.09%	10.09%	0.15%	0.15%



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S&P Target Date 2045 Index		14.02%	13.66%	13.66%	9.14%	11.24%	9.49%	—	—
Morningstar Category Average		13.79%	15.10%	15.10%	9.54%	11.40%	9.29%	—	—
TARGET-DATE 2050									
VANGUARD TGT RTMT 2050	VFIFX	14.01%	16.39%	16.39%	10.24%	12.10%	10.09%	0.15%	0.15%
S&P Target Date 2050 Index		14.40%	13.86%	13.86%	9.23%	11.44%	9.67%	—	—
Morningstar Category Average		14.19%	15.25%	15.25%	9.56%	11.45%	9.31%	—	—
TARGET-DATE 2055									
VANGUARD TGT RTMT 2055	VFFVX	13.97%	16.32%	16.32%	10.22%	12.09%	10.10%	0.15%	0.15%
S&P Target Date 2055 Index		14.56%	13.86%	13.86%	9.25%	11.55%	9.82%	—	—
Morningstar Category Average		14.43%	15.47%	15.47%	9.69%	11.64%	9.45%	—	—
TARGET-DATE 2060+									
VANGUARD TGT RTMT 2060	VTSX	13.96%	16.32%	16.32%	10.22%	12.08%	N/A	0.15%	0.15%
VANGUARD TARGET RETIRE 2065	VLXVX	13.95%	16.17%	16.17%	10.15%	N/A	N/A	0.15%	0.15%
S&P Target Date 2055 Index		14.56%	13.86%	13.86%	9.25%	11.55%	9.82%	—	—
Morningstar Category Average		14.70%	15.52%	15.52%	9.78%	11.69%	N/A	—	—
MONEY MARKET TAXABLE									
VANGUARD FEDERAL M MKT	VMFXX	0.01%	0.45%	0.45%	1.46%	1.10%	0.55%	0.11%	0.11%
Bloomberg Barclays U.S. Treasury Bill 1-3 Month Index		0.02%	0.54%	0.54%	1.52%	1.13%	0.59%	—	—
Morningstar Category Average		0.01%	0.29%	0.29%	1.16%	0.81%	0.41%	—	—
STABLE VALUE									
FIXED INTEREST OPTION	FB125	0.50%	2.00%	2.00%	2.00%	2.02%	2.26%	N/A	N/A



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DATA AS OF DECEMBER 31, 2020

Current performance may be higher or lower than the performance stated due to recent stock market volatility. The performance data quoted represents past performance. Past performance does not guarantee future results. The investment return and principal value of an investment will fluctuate and there is no assurance that the objective of any funds will be achieved. Mutual fund shares are redeemable at the then current net asset value and may be worth more or less than their original cost.

The current 7-day yield as of December 31, 2020 for VANGUARD FEDERAL M MKT is 0.02%. This yield more closely reflects the current earnings of the money market fund than does the total average annual return. Yields do not reflect deduction of surrender charges or premium taxes, if applicable. You could lose money by investing in the Money Market Fund (Fund). Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.

Important Information regarding Morningstar Ratings/Rankings:

Mutual funds are classified according to Morningstar. Morningstar measures risk-adjusted returns and ratings reflect historical risk-adjusted performance. Morningstar % Rank in Category is the fund's total-return percentile rank relative to all funds that have the same category for the same time period. The highest (or most favorable) percentile rank is 1, and the lowest (or least favorable) percentile rank is 100.

Important Risk Disclosures

Past performance is not a guarantee of future results. Investing involves risk, including the possible loss of principal. Generally, higher potential returns involve greater risk and short-term volatility. For example: Small-cap, mid-cap, sector and emerging funds can experience significant price fluctuation due to business risks and adverse political developments.

International and global funds can experience price fluctuation due to changing market conditions, currency values, and economic and political climates.

High-yield bond funds, which invest in bonds that have lower ratings, typically experience price fluctuation and a greater risk of loss of principal and income than when investing directly in U.S. government securities such as U.S. Treasury bonds and bills, which are guaranteed by the government for repayment of principal and interest if held to maturity.

Interest rates and bond prices typically move inversely to each other; therefore, as with any bond fund, the value of an investment in this fund may go up if interest rates fall, and vice versa.



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Mortgage-related funds' underlying mortgages are more likely to be prepaid during periods of declining interest rates, which could hurt the fund's share price or yield and may be prepaid more slowly during periods of rapidly rising interest rates, which might lengthen the fund's expected maturity. Investors should carefully assess the risks associated with an investment in the fund. Fund shares are not insured and are not backed by the U.S. government, and their value and yield will vary with market conditions.

The principal value of an investment in a target date fund is not guaranteed at any time including at or after the target maturity date. The target date is the approximate date when investors plan to start withdrawing their money. The fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date.

Investors should carefully consider the investment objectives, risks, fees, charges and expenses before investing. This and other important information is contained in the prospectus, which can be obtained from your service representative or by logging in to SponsorFIT at aig.com/RetirementServices. If you do not have access to SponsorFIT, go to aig.com/RetirementServices and click on SponsorFIT Access. Follow the prompts to create a user ID and password. Read the prospectuses carefully before investing.

Securities and investment advisory services offered through VALIC Financial Advisors, Inc. ("VFA"), member FINRA, SIPC and an SEC-registered investment advisor.

AIG Retirement Services represents - The Variable Annuity Life Insurance Company (VALIC) and its subsidiaries VALIC Financial Advisors, Inc. (VFA) and VALIC Retirement Services Company (VRSCO). All are members of American International Group, Inc. (AIG).

Index Definitions

Alerian MLP TR: Alerian MLP Index is the leading gauge of energy infrastructure Master Limited Partnerships (MLPs). The capped, float-adjusted, capitalization-weighted index, whose constituents earn the majority of their cash flow from midstream activities involving energy commodities, is disseminated real-time on a price-return basis (AMZ) and on a total-return basis (AMZX).

Bloomberg Barclays Municipal TR: Bloomberg Barclays U.S. Municipal Index covers the USD-denominated long-term tax exempt bond market. The index has four main sectors: state and local general obligation bonds, revenue bonds, insured bonds and prerefunded bonds.

Bloomberg Barclays EM USD Aggregate Index: The Bloomberg Barclays Emerging Markets Hard Currency Aggregate Index is a flagship hard currency Emerging Markets debt benchmark that includes USD-denominated debt from sovereign, quasi-sovereign, and corporate EM issuers.



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Bloomberg Barclays Global Aggregate Index: Bloomberg Barclays Global Aggregate - Corporate Index is a flagship measure of global investment grade, fixed-rate corporate debt. This multi-currency benchmark includes bonds from developed and emerging markets issuers within the industrial, utility and financial sectors.

Bloomberg Barclays Municipal 1-Year Index: Bloomberg Barclays Municipal 1- Years Index is an unmanaged Index of municipal bonds with a remaining maturity of one to two years.

Bloomberg Barclays U.S. Aggregate Bond Index: Bloomberg Barclays U.S. Aggregate Bond Index is an unmanaged index considered representative of the US investment-grade, fixed-rate bond market.

Bloomberg Barclays U.S. Corporate High Yield Index: Bloomberg Barclays US Corporate High Yield Bond Index measures the USD-denominated, high yield, fixed rate corporate bond market.

Bloomberg Barclays U.S. Credit Index: Bloomberg Barclays Intermediate US Government/Credit Bond Index is a broad-based flagship benchmark that measures the non-securitized component of the US Aggregate Index with less than 10 years to maturity. The index includes investment grade, US dollar-denominated, fixed-rate treasuries, government-related and corporate securities.

Bloomberg Barclays U.S. Government 1-3 Year Index: Bloomberg Barclays US Treasury: 1-3 Year Index measures US dollar-denominated, fixed-rate, nominal debt issued by the US Treasury with 1-2.999 years to maturity. Treasury bills are excluded by the maturity constraint, but are part of a separate Short Treasury Index.

Bloomberg Barclays U.S. Government Intermediate Index: Bloomberg Barclays Intermediate US Government/Credit Bond Index is a broad-based flagship benchmark that measures the non-securitized component of the US Aggregate Index with less than 10 years to maturity.

Bloomberg Barclays U.S. Government Long Index: Bloomberg Barclays US Treasury: Long Index measures US dollar-denominated, fixed-rate, nominal debt issued by the US Treasury with 10 years or more to maturity.

Bloomberg Barclays U.S. Government/Credit 1-3 Year Index: Bloomberg Barclays US 1-3 Year Index measures the performance of investment grade, US dollar denominated, fixed-rate, taxable corporate and government-related debt with 1 to 2.9999 years to maturity. It is composed of a corporate and a non-corporate component that includes non-US agencies, sovereigns, supranationals and local authorities.



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Bloomberg Barclays U.S. Long Credit TR: Bloomberg Barclays US Long Government/Credit Float-Adjusted Bond Index is a float-adjusted version of the US Long Government/Credit Index, which tracks the market for investment grade, US dollar-denominated, fixed-rate treasuries, government-related and corporate securities.

Bloomberg Barclays U.S. Treasury Bill 1-3 Month Index: Bloomberg Barclays U.S. Treasury Bill 1-3 Month Index is an unmanaged index considered representative of short-term US corporate and US government bonds with maturities of one to three years.

Bloomberg Barclays U.S. Treasury TIPS Index: Bloomberg Barclays US Treasury Inflation-Linked Bond Index (Series-L) measures the performance of the US Treasury Inflation Protected Securities (TIPS) market.

Bloomberg Commodity Index: Bloomberg Commodity Index (BCOM) is calculated on an excess return basis and reflects commodity futures price movements

BofAML All Convertibles Index: BofAML All Convertibles Index consists of convertible bonds traded in the U.S. dollar denominated investment grade and non investment grade convertible securities sold into the U.S. market and publicly traded in the United States

BofAML Preferred Stock Fixed Rate Index: BofAML Preferred Stock Fixed Rate Index is designed to replicate the total return of a diversified group of investment grade preferred securities.

Credit Suisse Leveraged Loan US: Credit Suisse Leveraged Loan Index is a market-weighted index that tracks the performance of institutional leveraged loans.

FTSE 3-Month Treasury Bill: FTSE 3-Month Treasury Bill Index is an unmanaged index composed of three month Treasury bills

FTSE EPRA Nareit Developed NR: FTSE EPRA/Nareit Developed Index is a free-float adjusted, market capitalization-weighted index designed to track the performance of listed real estate companies in developed countries worldwide

JPM GBI-EM Global Diversified TR USD: JPM GBI-EM Global Diversified TR USD is an unmanaged, market-capitalization weighted, total-return index tracking the traded market for U.S.-dollar-denominated Brady bonds, Eurobonds, traded loans, and local market debt instruments issued by sovereign and quasi-sovereign entities.

MSCI AC Asia Pacific ex-Japan Index: MSCI AC Asia Pacific ex Japan Index captures large and mid cap representation across 4 of 5 Developed Markets countries* (excluding Japan) and 9 Emerging Markets countries* in the Asia Pacific region

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MSCI AC Asia Pacific Index: MSCI AC Asia Pacific Index captures large and mid cap representation across 5 Developed Markets countries* and 9 Emerging Markets countries* in the Asia Pacific region. With 1,587 constituents, the index covers approximately 85% of the free float-adjusted market capitalization in each country.

MSCI ACWI ex-US Index: MSCI ACWI ex USA Index captures large and mid cap representation across 22 of 23 Developed Markets (DM) countries (excluding the US) and 26 Emerging Markets (EM) countries*

MSCI ACWI NR Index: MSCI ACWI NR Index is designed to represent performance of the full opportunity set of large- and mid-cap stocks across 23 developed and 26 emerging markets.

MSCI ACWI Small Index: MSCI ACWI Small Cap Index captures small cap representation across 23 Developed Markets (DM) and 26 Emerging Markets (EM) countries*. With 5,929 constituents, the index covers about 14% of the free float-adjusted market capitalization in each country

MSCI China Index: MSCI China Index is constructed based on the integrated China equity universe included in the MSCI Emerging Markets Index, providing a standardized definition of the China equity opportunity set. The index aims to represent the performance of large- and mid-cap segments with H shares, B shares, red chips, P chips and foreign listings (e.g., ADRs) of Chinese stocks.

MSCI EAFE: MSCI EAFE Index is designed to represent the performance of large and mid-cap securities across 21 developed markets, including countries in Europe, Australasia and the Far East, excluding the U.S. and Canada. It covers approximately 85% of the free float-adjusted market capitalization in each country.

MSCI EAFE GROWTH Index: MSCI EAFE Growth Index captures large and mid-cap securities exhibiting overall growth style characteristics across Developed Markets countries* around the world, excluding the US and Canada.

MSCI EAFE VALUE Index: MSCI EAFE Value Index captures large and mid-cap securities exhibiting overall value style characteristics across Developed Markets countries* around the world, excluding the US and Canada.

MSCI Emerging Markets (EM) Latin America Index: MSCI Emerging Markets (EM) Latin America Index captures large and mid cap representation across 6 Emerging Markets (EM) countries* in Latin America. With 112 constituents, the index covers approximately 85% of the free float-adjusted market capitalization in each country

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MSCI Emerging Markets Index: The MSCI Emerging Markets Index is a free float-adjusted market capitalization index that is designed to measure equity market performance of emerging markets.

MSCI Europe Index: MSCI Europe Index captures large and mid-cap representation across 15 Developed Markets (DM) countries in Europe*. With 437 constituents, the index covers approximately 85% of the free float-adjusted market capitalization across the European Developed Markets equity universe

MSCI India Index: MSCI India Index is designed to measure the performance of the large and mid-cap segments of the Indian market. With 84 constituents, the index covers approximately 85% of the Indian equity universe

MSCI Japan NR Index: MSCI Japan Index is designed to measure the performance of the large and mid-cap segments of the Japanese market. With 321 constituents, the index covers approximately 85% of the free float-adjusted market capitalization in Japan.

MSCI World 100% Hdg NR Index: MSCI World 100% Hdg NR Index is 100% hedged to the USD by selling each foreign currency forward at the one-month Forward weight. The parent index is composed of large and mid cap stocks across 23 Developed Markets (DM) countries* and its local performance is calculated in 13 different currencies, including the Euro.

MSCI World ex-US Small Cap Index: MSCI World ex USA Small Cap Index captures small cap representation across 22 of 23 Developed Markets (DM) countries* (excluding the United States). With 2,529 constituents, the index covers approximately 14% of the free float-adjusted market capitalization in each country.

MSCI World ex-US Small Growth Index: MSCI World ex USA Small Cap Index captures small cap representation across 22 of 23 Developed Markets (DM) countries* (excluding the United States). With 2,529 constituents, the index covers approximately 14% of the free float-adjusted market capitalization in each country.

MSCI World ex-US Small Value Index: MSCI World ex USA Value Index captures large and mid cap securities exhibiting overall value style characteristics across 22 of 23 Developed Markets countries*. The value investment style characteristics for index construction are defined using three variables: book value to price, 12-month forward earnings to price and dividend yield

MSCI World NR Index: The MSCI World Index is a free float-adjusted market capitalization index that is designed to measure equity market performance of developed markets.

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Multicurrency Category Average: Currency portfolios invest in US and foreign currencies through the use of short term money market instruments; derivative instruments, including and not limited to, forward currency contracts, index swaps and options; and cash deposits.

PHLX Gold & Silver Sector Index: The PHLX Gold/Silver Sector Index is a capitalization-weighted index composed of companies involved in the gold or silver mining industry

Russell 1000 Growth Index: The Russell 1000 Growth Index measures the performance of the large-cap growth segment of the US equity securities. It includes the Russell 1000 index companies with higher price-to-book ratios and higher forecasted growth rates. It is market-capitalization weighted.

Russell 1000 Value Index: The Russell 1000 Value Index measures the performance of the large-cap value segment of the US equity securities. It includes the Russell 1000 index companies with lower price-to-book ratios and lower expected growth rates. It is market-capitalization weighted.

Russell 2000 Growth Index: The Russell 2000 Growth Index measures the performance of small-cap growth segment of the US equity universe. It includes those Russell 2000 companies with higher price-to-value ratios and higher forecasted growth rates. It is market-capitalization weighted.

Russell 2000 Index: Russell 2000 Index is an index measuring the performance of approximately 2,000 smallest-cap American companies in the Russell 3000 Index, which is made up of 3,000 of the largest U.S. stocks. It is a market-cap weighted index.

Russell 2000 Value Index: Russell 2000 Value Index Fund seeks to track the performance of a benchmark index that measures the investment return of small capitalization value stocks.

Russell Midcap Growth Index: The Russell Midcap Growth Index measures the performance of the mid-cap growth segment of the US equity universe. It includes Russell midcap index companies with higher price-to-book ratios and higher forecasted growth rates. It is market-capitalization weighted.

Russell Midcap Index: The Russell Midcap Index measures the performance of the mid-cap segment of the US equity universe. It is a subset of Russell 1000 index and includes approximately 800 of the smallest securities based on a combination of their market cap and current index membership. The index represents approximately 31% of the total market capitalization of the Russell 1000 companies.

S&P 1500 Consumer Discretionary Index: S&P Composite 1500 Consumer Discretionary Index comprises those companies included in the S&P Composite 1500 that are classified as members of the GICS® consumer discretionary sector.



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S&P 1500 Consumer Staples Index: S&P Composite 1500 Consumer Staples Index comprises those companies included in the S&P Composite 1500 that are classified as members of the GICS® consumer staples sector

S&P 1500 Energy Index: S&P Composite 1500 Energy Index comprises those companies included in the S&P Composite 1500 that are classified as members of the GICS energy sector.

S&P 1500 Financials Index: S&P Composite 1500 Financials Index comprises those companies included in the S&P Composite 1500 that are classified as members of the GICS financial sector.

S&P 1500 Health Care Index: S&P Composite 1500 Health Care Index comprises those companies included in the S&P Composite 1500 that are classified as members of the GICS® health care sector.

S&P 1500 Industrials Index: S&P Composite 1500 Industrials Index comprises those companies included in the S&P Composite 1500 that are classified as members of the GICS® industrials sector.

S&P 1500 Information Technology Index: S&P Composite 1500 Information Technology Index comprises those companies included in the S&P Composite 1500 that are classified as members of the GICS® information technology sector.

S&P 1500 REIT Industry Index: S&P Composite 1500 Real Estate comprises stocks included in the S&P Composite 1500 that are classified as members of the GICS® real estate sector.

S&P 1500 Utilities Index: S&P Composite 1500 Utilities Index comprises those companies included in the S&P Composite 1500 that are classified as members of the GICS® utilities sector.

S&P 500 Index: The index measures the performance of 500 widely held stocks in US equity market. Standard and Poor's chooses member companies for the index based on market size, liquidity and industry group representation. Included are the stocks of industrial, financial, utility, and transportation companies. Since mid 1989, this composition has been more flexible and the number of issues in each sector has varied. It is market capitalization-weighted.

S&P Global Infrastructure Index: S&P Global Infrastructure Index is designed to track 75 companies from around the world chosen to represent the listed infrastructure industry while maintaining liquidity and tradability. To create diversified exposure, the index includes three distinct infrastructure clusters: energy, transportation, and utilities.



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S&P North American Natural Resources Index: The S&P North American Natural Resources Index provides investors with a benchmark that represents U.S. traded securities that are classified under the GICS® energy and materials sector excluding the chemicals industry; and steel sub-industry.

S&P Target Date 2010 Index: The S&P Target Date 2010 Index is designed to represent a broadly derived consensus of asset class exposure and glide path for target date year 2010. The index allocates to equities and fixed income at varying levels, according to a pre-determined schedule related to the respective target date.

S&P Target Date 2015 Index: The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2015, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.

S&P Target Date 2020 Index: The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2020, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.

S&P Target Date 2025 Index: The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2025, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.

S&P Target Date 2030 Index: The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2030, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.

S&P Target Date 2035 Index: The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2035, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.

S&P Target Date 2040 Index: The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2040, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.



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S&P Target Date 2045 Index: The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2040, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.

S&P Target Date 2050 Index: The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2040, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.

S&P Target Date 2055+ Index: The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2055, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.

S&P Target Date Retirement Income Index: The S&P Target Date Retirement Income Index is designed to serve as the ultimate endpoint for all assets tracking other indices in the S&P Target Date Index Series. When an index in the S&P Target Date Index Series is retired, any funds tracking that index will have the assets rolled into a fund that tracks the S&P Target Date Retirement Income Index.

S&P Target Risk Aggressive Index: The S&P Target Risk Aggressive Index is designed to measure the performance of aggressive stock-bond allocations to equities, seeking to maximize opportunities for long-term capital accumulation.

S&P Target Risk Conservative Index: The S&P Target Risk Conservative Index is designed to measure the performance of conservative stock-bond allocations to fixed income, seeking to produce a current income stream and avoid excessive volatility of returns.

S&P Target Risk Growth Index: The S&P Target Risk Growth Index is designed to measure the performance of equity allocations, while seeking to provide limited fixed income exposure to diversify risk.

S&P Target Risk Moderate Index: The S&P Target Risk Moderate Index is designed to measure the performance of moderate stock-bond allocations to fixed income while seeking to increase opportunities for higher returns through equities.