



State of Vermont

Plan Summary

Presented by: Gabriel D'Ulisse
Vice President and Managing Director

As of: March 31, 2018

*Report contains information up
through the last business day of
the period end.*

Plan Summary 940020-State of Vermont Defined Contribution Plan

Plan Summary and Benchmark Trends

Plan Demographics Summary

	1/1/2018- 3/31/2018
Total Participants*	597
Active Participants	325
Terminated Participants	272
Average Participant Balance	\$111,277
Average Account Balance for Active Participants	\$132,729
Median Participant Balance	\$53,743
Median Participant Balance for Active Participants	\$64,998
Participants Age 50 and Over	337
Total Assets for Participants Age 50 and Over	\$53,170,603
Total Contributions	\$496,996
Employee Contributions	\$143,801
Employer Contributions	\$353,195
Total Distributions	(\$863,058)
Percentage of Assets Distributed	1.3%
Total Participant Balances	\$66,432,193

*Participant(s) with an account balance greater than \$0.

Plan Features

GoalMaker	3/31/2018
Plan Assets for Participants in GoalMaker	\$1,625,557
% of Plan Assets for GoalMaker Participants	2.4%
# of Participants in GoalMaker	9
Participation Rate in GoalMaker	1.5%
Prudential % of Participants in GoalMaker - As of 12/31/2017	50.7%

Stable Value	3/31/2018
Participation Rate in Stable Value	4.4%
% of Plan Assets in Stable Value	0.9%
Prudential % of Plan Assets in Stable Value - As of 12/31/2017	24.5%

Participant Activity

Call Center / Website Statistics	1/1/2018 - 3/31/2018
Total Call Volume	103
Total Web Logins	1,769

Transaction Summary

Transactions	1/1/2018 - 3/31/2018
Total Enrollees*	6
Number of Participants with Transfers	79
Distributions	23

*Number of participants that were enrolled into the plan within the reporting period. This can include those individuals who self enrolled or auto enrolled, if applicable on the plan. Rehires may not be included if their original enrollment date falls outside the reporting period.

Benchmark Trends – Plan Features

<u>Plan Features</u>	<u>Your Plan</u>	<u>Prudential Book of Business</u>	<u>Industry Average*</u>	<u>Plan Sponsor Survey 2017**</u>	<u>Plan Sponsor Survey 2018***</u>
Auto Enrollment	No	50.2%	29.2%	41.7%	41.3%
Auto Enrollment Default Rate	NA	3% (48.0% of Plans)	30.8%	40.9%	40.7%
Contribution Accelerator	No	45.9%	16.3%	35.3%	33.6%
GoalMaker®	Yes	71.5%	NA	NA	NA
Investment Options	32.0	12.9	26.5	22.6	22.8
IncomeFlex®	No	25.4%	14.8%	3.6%	7.1%
Loans	No	63.5%	65.4%	79.3%	79.3%
Plan Allows Roth	No	25.6%	58.1%	65.2%	68.5%
Plan Allows Catch-Up Contributions	No	48.1%	NA	NA	NA

This information should not be considered an offer or solicitation of securities, insurance products or services. No offer is intended nor should this material be construed as an offer of any product.

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Prudential's Book of Business averages are as of 12/31/2017

External Benchmark Source: **PLANSPONSOR Defined Contribution Annual Survey**

*Annual Survey, 2018 (Industry Specific Results) – Government - All Segments

**2017 Annual Survey, 2017 (Overall)

***2018 Annual Survey, 2018 (Overall)

Benchmark Trends – Participant Behavior

<u>Plan Features</u>	<u>Your Plan</u>	<u>Prudential Book of Business</u>	<u>Industry Average*</u>	<u>Plan Sponsor Survey 2017**</u>	<u>Plan Sponsor Survey 2018***</u>
Participation Rate	94.2%	70.4%	65.9%	78.5%	79.3%
Average Contribution Rate (%)	NA	7.4%	6.6%	6.6%	6.6%
Average Account Balance	\$111,277	\$67,979	\$63,814	\$87,038	\$97,903
Median Account Balance	\$53,743	\$68,666	\$50,342	\$65,000	\$75,000
% of Plan Assets in Stable Value	0.9%	24.5%	NA	NA	NA
% of Plan Assets in Day One Funds	NA	1.1%	NA	NA	NA
Average # of Funds Held	2.4	5.7	5.4	5.3	5.7
% of 55+ participants utilizing IncomeFlex	NA	12.0%	NA	NA	NA
% of participants utilizing GoalMaker	1.5%	50.7%	NA	NA	NA
% of participants have outstanding active loans	NA	14.4%	13.6%	13.7%	13.0%
Average Loan Balance	NA	\$7,536	\$9,617	\$9,495	\$10,189

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External Benchmark Source: **PLANSPONSOR Defined Contribution Annual Survey**

*Annual Survey, 2018 (Industry Specific Results) – Government - All Segments

**2017 Annual Survey, 2017 (Overall)

***2018 Annual Survey, 2018 (Overall)

Asset Allocation/Net Activity By Age

January 1, 2018 to March 31, 2018

	Less than 25	25-34	35-44	45-54	55-64	65+	Total
Total Participant Balances	\$10,539	\$1,360,343	\$4,762,158	\$14,686,872	\$29,130,104	\$16,482,177	\$66,432,193
% Assets	0.0%	2.0%	7.2%	22.1%	43.8%	24.8%	100.0%
Contributions	\$2,426	\$48,204	\$85,671	\$138,581	\$164,936	\$57,178	\$496,996
Total (Contributions + Rollovers In)	\$2,426	\$48,204	\$85,671	\$138,581	\$164,936	\$57,178	\$496,996
Cash Distributions	\$0	\$0	(\$21,456)	(\$10,019)	(\$235)	(\$40,788)	(\$72,499)
Rollovers Out	\$0	(\$53,144)	(\$4,447)	(\$81,013)	(\$594,779)	(\$57,177)	(\$790,560)
Total (Cash Distributions + Rollovers Out)	\$0	(\$53,144)	(\$25,904)	(\$91,032)	(\$595,014)	(\$97,965)	(\$863,058)
Net Activity	\$2,426	(\$4,940)	\$59,768	\$47,550	(\$430,078)	(\$40,787)	(\$366,062)
Total Participants	3	72	114	153	177	78	597
Average Account Balance	\$3,513	\$18,894	\$41,773	\$95,993	\$164,577	\$211,310	\$111,277
Median Account Balance	\$3,535	\$13,201	\$29,096	\$70,293	\$125,231	\$153,956	\$53,743
<i>Prudential Avg. Account Balance as of 12/31/2017</i>	<i>\$3,047</i>	<i>\$15,001</i>	<i>\$42,701</i>	<i>\$81,849</i>	<i>\$111,172</i>	<i>\$116,430</i>	<i>\$67,979</i>

Retirement Readiness

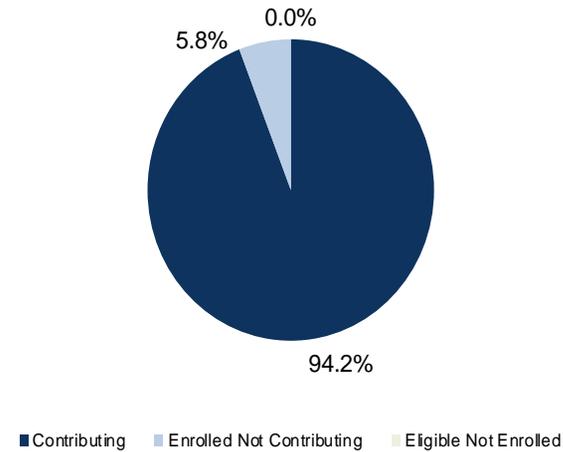
Participation Rate

	1/1/2018-3/31/2018
Total Eligible To Contribute Population	325
Contributing (A)	306
Enrolled Not Contributing (B)	19
Eligible Not Enrolled (C)	0

	1/1/2018-3/31/2018
Participation Rate *	94.2%
<i>Prudential Book of Business 12/31/2017</i>	70.4%
<i>Plan Sponsor Survey 2018 - National Average</i>	79.3%

* Participation Rate is calculated by $A/(A+B+C)$

1/1/2018-3/31/2018



Definitions:

Contributing – Count of participants who are active/eligible and a contribution was received to an employee source (within the reporting period).

Enrolled Not Contributing – An individual who is enrolled in the plan, but did not have a contribution to an employee source (within the reporting period).

Eligible Not Enrolled – An individual who meets the requirements to join the plan, but has not enrolled in the plan (as of close of business on the last business day of the period).

Due to rounding, pie chart may not equal 100%

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Retirement Income Calculator (RIC) Analysis

1/1/2018 - 3/31/2018	
Total Retirement Income Calculator Completions	40
Unique Completions	29
Contribution Rate Increase	0

Since Inception for Currently Active Participants as of 3/31/2018	
Average Balance, RIC Participant	\$272,851
Average Balance, Non-RIC Participant	\$121,052
Average Contribution Rate, RIC Participant	0.00%
Average Contribution Rate, Non-RIC Participant	0.00%
Total Count of Participants with a RIC Gap	15
Average RIC Gap	\$4,621
Total Count of Participants with a RIC Surplus	10
Average RIC Surplus	\$2,564
Average Income Replacement, RIC Participant	0%
Average Income Replacement, Non-RIC Participant	0%

Total Retirement Income Calculator Completions - Number of RIC completions for the given time period. If a single participant completed the RIC multiple times within the given time period, they would be counted multiple times.

Unique Completions: Total number of unique active/eligibles that completed the retirement income calculator during the reporting period

Contribution Rate Increases: Total number of active/eligibles that completed the retirement income calculator and increased their contribution rate.

Average Balance RIC Participant - For participants who have a balance greater than \$0 that have previously completed the RIC - The total balance of active participants divided by the total count of active participants

Average Balance Non-RIC Participant - For participants who have a balance greater than \$0 that have NOT previously completed the RIC - The total balance of active participants divided by the total count of active participants

Average Contribution Rate RIC Participant - For participants who have completed the RIC - The total of all contribution rates (%) for active participants who have completed the RIC divided by the number of active participants that have completed the RIC who have non-zero contribution rates.

Average Contribution Rate Non RIC Participant - For participants who have NOT completed the RIC - The total of all contribution rates (%) for active participants who have completed the RIC divided by the number of active participants that have completed the RIC who have non-zero contribution rates.

Average Income Replacement, RIC Participant - Calculated by summing the income replacement percentages of all active, eligible & suspended participants who have completed the RIC divided by the total count of all those active, eligible & suspended participants that have completed the RIC. Individuals not enrolled in the plan are excluded from the calculation.

Average Income Replacement, Non- RIC Participant - Calculated by summing the income replacement percentages of all active, eligible & suspended participants who have not completed the RIC divided by the total count of all those active, eligible & suspended participants that have completed the RIC. Individuals not enrolled in the plan are excluded from the calculation.

Participant - An individual who has enrolled in the plan and has a non-zero account balance.

Plan Activity

Contributions by Fund

INVESTMENT OPTIONS	1/1/2018 - 3/31/2018	%
FIDELITY ADVISOR FREEDOM 2050 Z6	\$67,443	13.6%
FIDELITY ADVISOR FREEDOM 2030 Z6	\$59,033	11.9%
FIDELITY ADVISOR FREEDOM 2020 Z6	\$57,772	11.6%
FIDELITY ADVISOR FREEDOM 2035 Z6	\$41,704	8.4%
FIDELITY ADVISOR FREEDOM 2040 Z6	\$40,908	8.2%
FIDELITY 500 INDEX INSTITUTIONAL	\$29,915	6.0%
FIDELITY ADVISOR FREEDOM 2025 Z6	\$26,460	5.3%
FIDELITY ADVISOR FREEDOM 2045 Z6	\$24,328	4.9%
STATE OF VERMONT STABLE VALUE	\$15,205	3.1%
FIDELITY BLUE CHIP GROWTH K6	\$13,021	2.6%
FIDELITY LOW-PRICED STOCK K6	\$10,951	2.2%
AMERICAN FUNDS AMERICAN BALANCED R6	\$10,681	2.2%
FIDELITY EXTENDED MARKET INDEX PREMIUM	\$10,324	2.1%
FIDELITY DIVIDEND GROWTH K	\$9,473	1.9%
DOMINI IMPACT EQUITY R	\$9,435	1.9%
VANGUARD TOTAL BOND MARKET INDEX I	\$8,742	1.8%
PIMCO TOTAL RETURN INSTL	\$8,102	1.6%
FIDELITY SMALL CAP DISCOVERY	\$7,524	1.5%
SA/T. ROWE PRICE EQUITY INCOME STRATEGY	\$7,317	1.5%
FIDELITY INTERNATIONAL DISCOVERY K	\$7,165	1.4%
FIDELITY ADVISOR FREEDOM 2010 Z6	\$5,542	1.1%
VANGUARD BALANCED INDEX I	\$5,267	1.1%
FIDELITY ADVISOR FREEDOM 2015 Z6	\$5,118	1.0%
VANGUARD TOTAL INTL STOCK INDEX I	\$4,921	1.0%
JANUS HENDERSON TRITON N	\$4,033	0.8%
FIDELITY PURITAN K	\$2,178	0.4%
COLUMBIA ACORN INTERNATIONAL INST3	\$1,924	0.4%
FIDELITY ADVISOR FREEDOM INCOME Z6	\$1,265	0.3%
PIMCO TOTAL RETURN ESG INSTITUTIONAL	\$1,242	0.3%
Total Assets Contributed	\$496,996	100.0%

Interfund Transfers

1/1/2018 to 3/31/2018

INVESTMENT OPTIONS	IN	OUT	NET
FIDELITY LOW-PRICED STOCK K6	\$2,117,682	(\$6,972)	\$2,110,710
FIDELITY BLUE CHIP GROWTH K6	\$1,418,091	(\$11)	\$1,418,080
STATE OF VERMONT STABLE VALUE	\$571,663	(\$3,183)	\$568,480
FIDELITY ADVISOR FREEDOM INCOME Z6	\$325,147	\$0	\$325,147
VANGUARD TOTAL BOND MARKET INDEX I	\$306,894	(\$12,073)	\$294,821
VANGUARD TOTAL INTL STOCK INDEX I	\$256,322	(\$468)	\$255,853
SA/T. ROWE PRICE EQUITY INCOME STRATEGY	\$135,600	(\$3,314)	\$132,286
JANUS HENDERSON TRITON N	\$89,618	(\$1,241)	\$88,377
AMERICAN FUNDS AMERICAN BALANCED R6	\$50,000	\$0	\$50,000
FIDELITY ADVISOR FREEDOM 2035 Z6	\$4,409	\$0	\$4,409
DOMINI IMPACT EQUITY R	\$960	\$0	\$960
FIDELITY ADVISOR FREEDOM 2040 Z6	\$116	(\$1,116)	(\$1,001)
FIDELITY EXTENDED MARKET INDEX PREMIUM	\$2,707	(\$5,603)	(\$2,896)
FIDELITY DIVIDEND GROWTH K	\$0	(\$4,224)	(\$4,224)
FIDELITY ADVISOR FREEDOM 2050 Z6	\$0	(\$12,388)	(\$12,388)
VANGUARD BALANCED INDEX I	\$0	(\$17,834)	(\$17,834)
COLUMBIA ACORN INTERNATIONAL INST3	\$0	(\$18,151)	(\$18,151)
PAX GLOBAL ENVIRONMENTAL MRKTS INSTL	\$0	(\$21,314)	(\$21,314)
FIDELITY INTERNATIONAL DISCOVERY K	\$763	(\$28,450)	(\$27,687)
FIDELITY 500 INDEX INSTITUTIONAL	\$61,805	(\$118,413)	(\$56,608)
FIDELITY SMALL CAP DISCOVERY	\$0	(\$83,780)	(\$83,780)
FIDELITY ADVISOR FREEDOM 2045 Z6	\$0	(\$96,698)	(\$96,698)
FIDELITY MANAGED INCOME PORTFOLIO	\$0	(\$116,255)	(\$116,255)
PIMCO TOTAL RETURN ESG INSTITUTIONAL	\$0	(\$156,177)	(\$156,177)
PIMCO TOTAL RETURN INSTL	\$0	(\$169,235)	(\$169,235)
FIDELITY ADVISOR FREEDOM 2030 Z6	\$0	(\$171,118)	(\$171,118)
FIDELITY ADVISOR FREEDOM 2025 Z6	\$970	(\$251,549)	(\$250,578)
FIDELITY ADVISOR FREEDOM 2010 Z6	\$0	(\$325,147)	(\$325,147)
FIDELITY ADVISOR FREEDOM 2020 Z6	\$0	(\$411,409)	(\$411,409)
FIDELITY BLUE CHIP GROWTH K	\$0	(\$1,264,029)	(\$1,264,029)
FIDELITY LOW-PRICED STOCK K	\$0	(\$2,042,595)	(\$2,042,595)
TOTAL	\$5,342,747	(\$5,342,747)	\$0

Participant Distribution Statistics

Distribution Type	Amount of Withdrawals Taken		# of Withdrawals
	1/1/2018 - 3/31/2018	1/1/2018 - 3/31/2018	
Termination	\$773,547	13	
Death Distribution	\$57,949	1	
Required Minimum Distribution	\$24,512	4	
Installment Payment	\$7,050	5	
Grand Total	\$863,058	23	

1/1/2018 - 3/31/2018						
Distribution Sub-Type	Amount of Withdrawals Taken			# of Withdrawals		
	Age < 50	Age >= 50	Total	Age < 50	Age >= 50	Total
Rollover	\$115,540	\$675,020	\$790,560	4	5	9
Cash	\$31,475	\$41,023	\$72,499	3	11	14
Grand Total	\$147,015	\$716,043	\$863,058	7	16	23

Termination - A withdrawal that is taken when the participant is active and terminating from employment or is already in a 'Terminated' status.

Death Distribution - Distribution taken by a beneficiary. This could include required minimum distributions, installment payments, etc.

Required Minimum Distribution - Minimum amounts that a participant must withdraw annually upon reaching a certain age or retirement. This would exclude any beneficiary or QDRO accounts.

Installment Payment - An Installment distribution is a payment option that disburses funds over time (i.e. monthly, quarterly, yearly).

Participant Transaction Statistics

	1/1/2018 - 3/31/2018
Call Center	
Unique Callers	71
Total Call Volume	103
Participant Website	
Unique Web Logins	247
Total Web Logins	1,769

Call Center Reason Category	1/1/2018 - 3/31/2018
Account Explanations	33
Allocations and Exchanges	2
Contributions	1
Disbursements	35
Enrollments	0
Forms	2
Fund Information	3
Hardships	0
IFX	1
IVR or Web Assistance	13
Loans	0
Payment Questions	0
Plan Explanations	3
Status of Research	2
Tax Information	1
Website Processing	7
Total	103

Definitions:

Unique Callers – The number of individuals that spoke to a Participant Service Center Representative during the reporting period (e.g., If the same individual called five times during the reporting period, they would only be counted once).

Total Call Volume – The number of calls to a Participant Service Center Representative during the reporting period (e.g., If the same individual called five times during the reporting period, they would be counted five times).

Unique Web Logins – The number of individuals that logged into the Participant Website during the reporting period (e.g., If the same individual logged-in five times during the reporting period, they would only be counted once).

Total Web Logins – The number of logins to the Participant Website during the reporting period (e.g., If the same individual logged-in five times during the reporting period, they would be counted five times).

Investment Diversification

Assets by Asset Class and Age as of March 31, 2018



Asset Allocation

Asset Class	Your Plan Assets as of 3/31/2018	Your Plan % as of 3/31/2018
Stable Value	\$584,644	0.9%
Fixed Income	\$6,768,670	10.2%
Balanced	\$32,838,349	49.4%
Large Cap Stock	\$15,513,288	23.4%
Mid Cap Stock	\$4,979,850	7.5%
Small Cap Stock	\$2,795,164	4.2%
International Stock	\$2,182,681	3.3%
Global Stock	\$769,547	1.2%
Total Participant Balances	\$66,432,193	100.0%

Fund Utilization By Age as of March 31, 2018

	Less than 25	25-34	35-44	45-54	55-64	65+	Total
Participants Invested in Only One Fund	2	58	61	68	66	24	279
Average # of Funds per Participant	5.3	1.5	2.1	2.4	2.8	2.9	2.4
<i>Prudential Participants Avg. # of Funds per Participant as of 12/31/2017</i>	6.4	6.3	6.0	5.8	5.5	4.1	5.7
% of Plan Assets in Stable Value	0.4%	0.0%	0.1%	0.4%	1.3%	0.8%	0.9%
<i>Prudential % of Plan Assets in Stable Value as of 12/31/2017</i>	11.6%	9.9%	11.9%	17.0%	28.4%	45.7%	24.5%

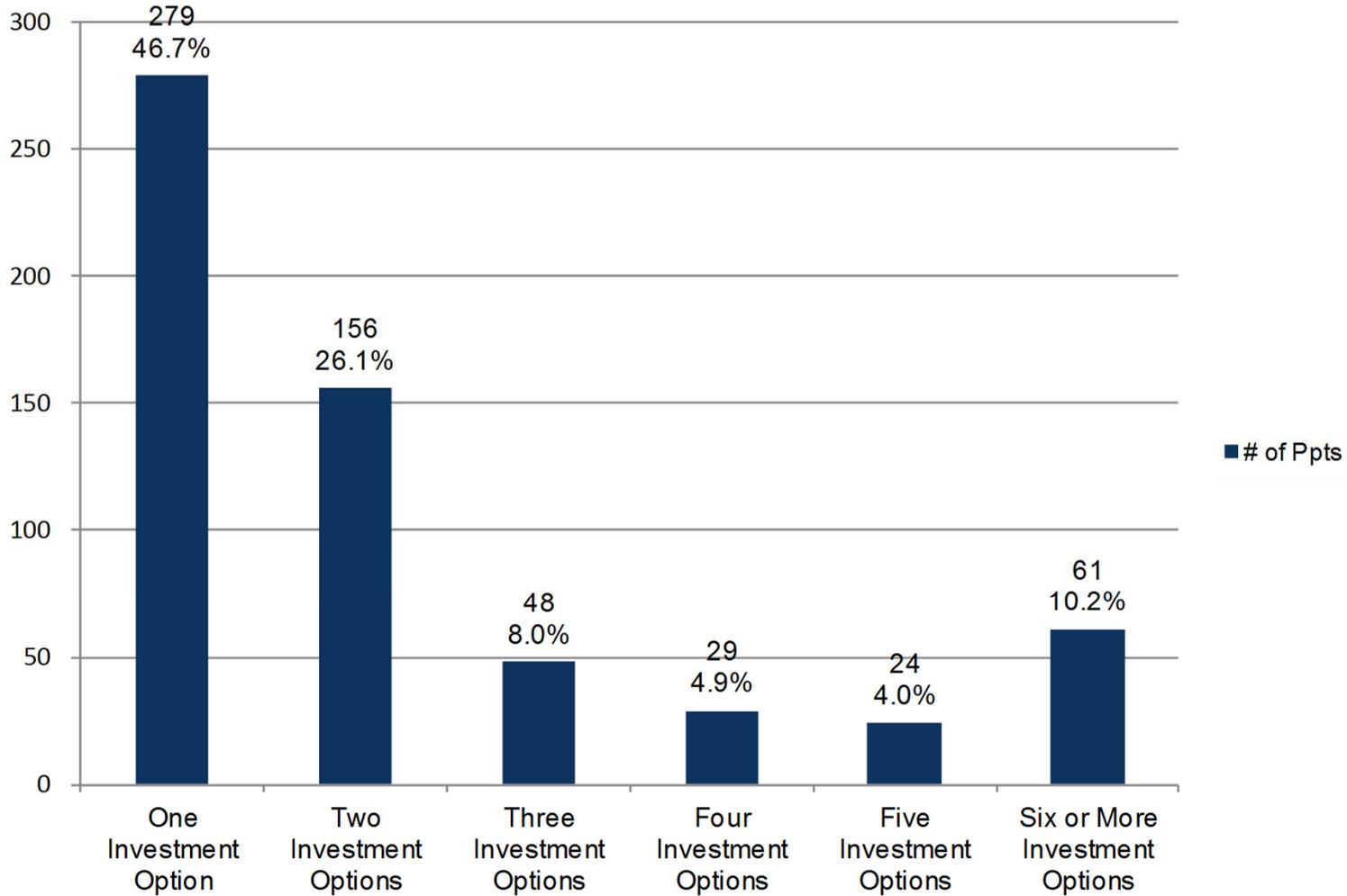
Utilization by Fund

as of March 31, 2018

INVESTMENT OPTIONS	Balance	# of Ppts	Ppts Using as Sole Investment
FIDELITY ADVISOR FREEDOM 2020 Z6	\$8,743,687	90	35
FIDELITY 500 INDEX INSTITUTIONAL	\$7,342,249	107	10
FIDELITY ADVISOR FREEDOM 2030 Z6	\$5,202,108	100	36
FIDELITY ADVISOR FREEDOM 2035 Z6	\$3,405,570	69	21
FIDELITY EXTENDED MARKET INDEX PREMIUM	\$2,959,288	71	2
FIDELITY MANAGED INCOME PORTFOLIO	\$2,861,809	70	8
AMERICAN FUNDS AMERICAN BALANCED R6	\$2,691,349	36	4
FIDELITY ADVISOR FREEDOM 2025 Z6	\$2,628,462	55	19
DOMINI IMPACT EQUITY R	\$2,545,836	45	3
FIDELITY DIVIDEND GROWTH K	\$2,460,903	50	1
FIDELITY ADVISOR FREEDOM 2040 Z6	\$2,379,505	64	31
FIDELITY ADVISOR FREEDOM 2010 Z6	\$2,130,266	17	4
PIMCO TOTAL RETURN INSTL	\$2,071,888	51	1
FIDELITY LOW-PRICED STOCK K6	\$2,020,561	49	1
FIDELITY INTERNATIONAL DISCOVERY K	\$1,945,310	60	1
FIDELITY SMALL CAP DISCOVERY	\$1,931,672	60	0
FIDELITY ADVISOR FREEDOM 2015 Z6	\$1,546,524	27	6
FIDELITY ADVISOR FREEDOM 2045 Z6	\$1,490,853	63	27
VANGUARD TOTAL BOND MARKET INDEX I	\$1,483,237	37	1
FIDELITY BLUE CHIP GROWTH K6	\$1,473,158	43	0
SA/T. ROWE PRICE EQUITY INCOME STRATEGY	\$1,470,545	44	1
FIDELITY ADVISOR FREEDOM 2050 Z6	\$1,269,084	88	61
JANUS HENDERSON TRITON N	\$863,492	36	0
VANGUARD TOTAL INTL STOCK INDEX I	\$704,756	32	0
STATE OF VERMONT STABLE VALUE	\$584,644	26	1
FIDELITY ADVISOR FREEDOM INCOME Z6	\$504,548	5	3
VANGUARD BALANCED INDEX I	\$476,061	17	1
FIDELITY ADVISOR FREEDOM 2005 Z6	\$370,333	3	0
PIMCO TOTAL RETURN ESG INSTITUTIONAL	\$351,736	12	0
COLUMBIA ACORN INTERNATIONAL INST3	\$237,370	11	0
FIDELITY PURITAN K	\$220,598	6	1
PAX GLOBAL ENVIRONMENTAL MRKTS INSTL	\$64,791	3	0
Total	\$66,432,193		

The funds in **bold** type denote inclusion in the GoalMaker® product.

Investment Utilization as of March 31, 2018



Due to rounding, bar graph may not equal 100%

GoalMaker® Participation

as of 3/31/2018

	3/31/2018
Plan Assets for Participants in GoalMaker	\$1,625,557
# of Participants in GoalMaker	9
Participation Rate in GoalMaker	1.5%
% of Plan Assets for GoalMaker Participants	2.4%

Prudential Book of Business For Plans Offering GoalMaker – As of 12/31/2017

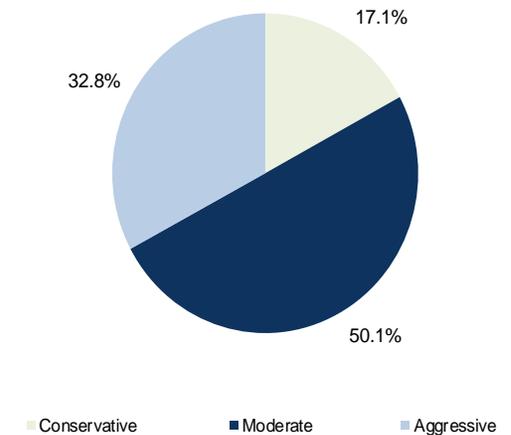
The participation rate in GoalMaker is 50.7%.

The percentage of plan assets for GoalMaker participants is 21.7%.

Participant Age Range	Conservative		Moderate		Aggressive		Total
	Active/Suspended	Terminated	Active/Suspended	Terminated	Active/Suspended	Terminated	
Less than 25	0	0	0	0	0	0	0
25-34	0	0	0	0	0	0	0
35-44	0	0	1	0	0	1	2
45-54	0	0	1	0	1	0	2
55-64	1	0	1	0	1	1	4
65+	0	0	1	0	0	0	1
Total	1	0	4	0	2	2	9

Participant Age Range	Conservative		Moderate		Aggressive		Total
	Active/Suspended	Terminated	Active/Suspended	Terminated	Active/Suspended	Terminated	
Less than 25	\$0	\$0	\$0	\$0	\$0	\$0	\$0
25-34	\$0	\$0	\$0	\$0	\$0	\$0	\$0
35-44	\$0	\$0	\$36,387	\$0	\$0	\$59,896	\$96,282
45-54	\$0	\$0	\$231,104	\$0	\$123,236	\$0	\$354,340
55-64	\$277,972	\$0	\$245,648	\$0	\$212,793	\$137,876	\$874,290
65+	\$0	\$0	\$300,645	\$0	\$0	\$0	\$300,645
Total	\$277,972	\$0	\$813,783	\$0	\$336,030	\$197,772	\$1,625,557

Percentage of Assets by GoalMaker® Participation Portfolio - As of 3/31/2018



0.0%

average contribution rate (%) for active GoalMaker participants

Due to rounding, pie chart may not equal 100%

0.1 Years

average length of time GoalMaker participants have been enrolled in GoalMaker

1.5%

GoalMaker participation rate for those who actively elected GoalMaker

Assets and contributions reflect actual participant account balances and do not include outstanding loan balances, forfeitures, and / or expense account assets.

Customer should promptly report any inaccuracy or discrepancy to the brokerage firm(s).

All oral communications should be re-confirmed in writing to protect the customer's legal rights, including rights under the Securities Investor Protection act (SIPA).

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