



PLAN INVESTMENT MENU		Qtr	1-Yr	3-Yr	5-Yr	Exp Ratio (%)	
Managed Account Portfolio Returns (%) Through 3.31.19	Income MAP	4.45	3.76	4.62	3.72	0.33	
	Conservative MAP	6.90	3.72	6.63	4.95	0.37	
	Moderate MAP	9.26	4.07	8.62	6.12	0.40	
	Growth MAP	11.34	4.27	10.02	6.97	0.39	
	Aggressive MAP	12.58	4.04	10.87	7.34	0.39	
Investment Fund Options/Benchmark		Total Return (%)					Exp Ratio (%)
	Share Class / Ticker Symbol	Qtr	1-Yr	3-Yr	5-Yr	10-Yr	Exp Ratio (%)
NY Anchor Account CIT Ultrashort Bonds	Class 0 / N/A	0.58	2.23	1.91	1.81	-	0.47
Dodge & Cox Income Intermediate-Term Bonds	DODIX	3.70	4.31	3.64	3.15	5.37	0.43
BlackRock U.S. Debt Index Intermediate-Term Bonds	Class 6 / QFARQ	2.92	4.51	2.04	2.77	3.58	0.08
BrandywineGLOBAL Global Opp Bond World Bonds	Instl. Class / GOBIX	2.93	-5.91	2.18	1.47	6.34	0.69
PIMCO Income Multisector Bonds	Instl. Class / PIMIX	3.03	3.91	6.33	5.48	10.43	0.74
John Hancock Disciplined Value Large-Cap Value Stocks	R6 Class / JDVWX	9.31	0.76	10.59	6.77	14.27	0.70
Fidelity 500 Index Large-Cap Blend Stocks	Prem Class / FXAIX	13.65	9.49	13.50	10.90	15.90	0.02
T. Rowe Price Blue Chip Growth Large-Cap Growth Stocks	TRBCX	16.16	12.10	20.02	14.95	18.91	0.70
JPMorgan Mid Cap Value Mid-Cap Value Stocks	Instl. Class / FLMVX	14.68	3.08	8.30	7.54	15.85	0.75
Vanguard Extended Market Index Mid-Cap Blend Stocks	Adm. Class / VEXAX	15.97	4.95	13.29	7.86	16.59	0.08
MassMutual Select Mid Cap Growth Mid-Cap Growth Stocks	I Class / MEFZX	17.31	9.79	14.81	11.77	17.94	0.71
Goldman Sachs Small Cap Value Small-Cap Value Stocks	R6 Class / GSSUX	12.50	-1.27	10.52	6.05	15.06	0.93
Carillon Eagle Small Cap Growth Small-Cap Growth Stocks	R6 Class / HSRUX	17.69	4.15	14.41	8.62	16.68	0.65
Dodge & Cox International Stock Foreign Large-Cap Value Stocks	DODFX	9.78	-8.00	7.87	0.85	10.25	0.63
American Funds EuroPacific Growth Foreign Large-Cap Blend Stocks	R6 Class / RERGX	13.20	-4.66	9.33	4.27	9.94	0.49
Vanguard Emerging Markets Stock Index Diversified Emerging Markets Stocks	Adm. Class / VEMAX	11.33	-6.82	9.84	3.59	8.62	0.14

Rates of total return are annualized for periods greater than one year. See Performance Disclosures found on the next page.
Plan Sponsor QUIP 401(k)

PERFORMANCE DISCLOSURES

Past performance does not guarantee future results. There are many factors that affect investment performance including, but not limited to, general economic and market conditions including market volatility. There can be no assurance that these factors will affect future investment performance in the same manner as historical performance. Actual performance may be higher or lower than the performance shown. Performance data provided represents total return, including the reinvestment of dividends, interest received, and realized capital gains. This report should not be construed as a recommendation to invest in accordance with a particular portfolio or to purchase or sell any particular securities.

Total return is presented before deduction of our investment advisory fees (“advisory fees”) but net of all fund costs and transaction fees. Actual returns will be reduced by our advisory fees and other expenses that may be incurred in the management of your account. A fee schedule is available upon request and is described in Part 2A of our Form ADV. Advisory fees are paid monthly or quarterly depending on your agreement with us, which produces a compounding effect on the total rate of return net of management fees. As an example, the effect of advisory fees on the total value of a client’s portfolio assuming (a) \$10,000 investment, (b) a portfolio return of 5% a year, and (c) 1% annual advisory fee would be \$105 in the first year, and a cumulative effect of \$568 over five years. Actual advisory fees paid by clients may vary.

We obtained performance data from Morningstar™. While we believe the information we receive from third parties is accurate and reliable, we cannot guarantee it.

Managed Account Portfolios: The Managed Account Portfolios (MAPs) are risk-based funds maintained by Wilmington Trust Retirement and Institutional Services Company. These funds are not mutual funds. The funds are “group trusts” within the meaning of Internal Revenue Service Revenue Ruling 81-100, as amended, and are collective investment trusts (CITs) that are exempt from registration under the Investment Company Act of 1940.

The decision to invest in the funds should be carefully considered. Although the returns shown indicate actual performance of the MAP CITs, they do not reflect deposits or withdrawals made by clients and are used for illustrative purposes only. Thus, actual returns for clients during the same time periods may have been higher or lower than the returns for the same periods listed on the chart. MAP returns shown above reflect the reinvestment of dividends, interest, and other cash distributions. If you would like that information, please contact CAPTRUST Client Services at 248.620.8100.

Benchmarks and Peer Groups: We use benchmarks for comparison purposes. A benchmark is designed to serve as a yardstick of comparison with an investment. The three standard benchmarks are absolute goal, market index, and universe or peer group comparison. Peer groups consist of mutual funds in Morningstar™, which have similar investment objectives and characteristics. Fund rankings indicate how each fund has performed relative to the respective peer group, which has similar investment objectives and characteristics. Rankings are expressed in quartiles with “1” representing the top 25% of all funds in that category, “2” representing the next 25%, and so on through “4,” which represents the bottom 25% of all funds in that category. Rankings are compiled using Morningstar™ data. Rankings are based on fund performance before the deduction of our investment advisory fee (on average) of 1%. Returns and expense ratios for comparative peer group benchmarks used for our MAP allocation comparisons were compiled using appropriate investment style peer groups from Morningstar’s™ mutual fund database. Each benchmark is weighted to various investment style peer groups in accordance with each MAP allocation weighting.

The Freedom401k™ MAPs use these corresponding Morningstar™ categories for peer group comparisons:

Income MAP = Allocation 15-30% Equity
Conservative MAP = Allocation – 30% to 50% Equity
Moderate MAP = Allocation – 50% to 70% Equity
Growth MAP = Allocation – 70% to 85% Equity
Aggressive MAP = Allocation 85+% Equity

Peer group expense ratios reflect data compiled by Morningstar™, while the expense ratios for our menu are reported from each investment manager and may not be the same as expense ratios reported by Morningstar™.