

Investment Objective & Strategy:

The Moderate MAP is designed to provide long-term steady growth to growth-oriented investors willing to accept moderate levels of portfolio fluctuation. The fixed income position is designed to moderate fluctuations in the portfolio. The Moderate MAP Benchmark is 43% S&P 500, 17% MSCI EAFE, and 40% Bloomberg Barclays U.S. Aggregate Bond Index.

Diversification:

The MAPs hold an array of investments designed to minimize risk and generate returns across a range of market conditions.

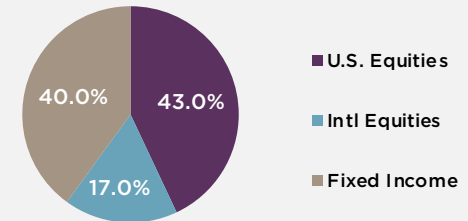
Rebalancing:

The MAPs are monitored daily and trued up to their risk targets as needed to help them meet their intended investment objectives.

Cost Efficiency:

Cost savings generated by the MAPs' collective purchasing power are directly passed to plan participants.

Underlying Major Asset Allocation



FUND INFORMATION

Sub-Advisor: CAPTRUST

Strategy: Moderate Asset Allocation

CUSIP: 971820337

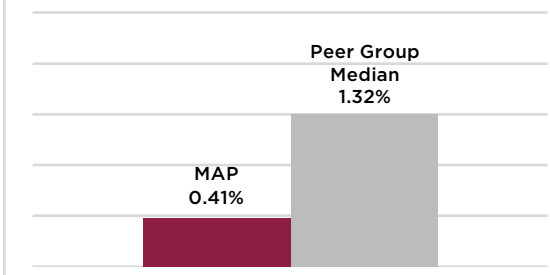
Inception Date: 12.09.2013

Number of Holdings: 12

TRAILING PERFORMANCE

Returns as of 9.30.2018	Quarter to Date	Year to Date	One Year	Three Year	Since Inception (Annualized)
Moderate MAP	3.27%	3.82%	7.47%	10.30%	7.16%
Moderate MAP Benchmark	3.54%	3.70%	7.55%	9.56%	-
Peer Group	3.08%	3.04%	6.61%	8.87%	-

EXPENSE RATIO



Please refer to the Participant Factsheet Disclosure (included herein) for an in depth explanation of use of benchmarks as well as other IMPORTANT DISCLOSURES regarding the Managed Account Portfolios offered in your retirement plan. This illustration represents past performance which is not a guarantee of future results. Investment return and principal values will fluctuate so that an investor's shares, when redeemed may be worth more or less than their original cost. Peer group expense ratios reflect data compiled by Morningstar™ and are reflected in the peer group performance shown above. This material is designed to be educational only and is not a solicitation to invest in any security. Plan participants may call the Call Center at 1.855.297.9550 with any questions.

Investment Fund Options	Asset Class	Strategic Allocation
NY Life Anchor Account	Fixed Income	4.0%
BlackRock US Debt Index	Fixed Income	16.0%
BrandywineGLOBAL Global Opportunities Bond	Fixed Income	5.0%
PIMCO Income	Fixed Income	15.0%
BlackRock Equity Index (S&P 500)	Large Cap	21.5%
DoubleLine Shiller Enhanced CAPE	Large Cap	8.5%
BlackRock Mid Cap Equity Index	Mid Cap	-
Blackrock EAFE Equity Index	Int'l-Developed	9.0%
American Funds EuroPacific Growth	Int'l-Developed	4.0%
MFS New Discovery Value	Small Cap	4.0%
PIMCO StocksPLUS Small	Small Cap	5.0%
T. Rowe Price QM Small-Cap Growth Equity	Small Cap	4.0%
BlackRock Emerging Markets Equity Index	Emerging Markets	4.0%

Fund Commentary

The Managed Account Portfolios (MAPs) maintained target weight allocations across U.S. and international stocks as well as fixed income.

In U.S. equities, the portfolio is primarily invested in large-cap stocks through the BlackRock Equity Index and the DoubleLine Shiller Enhanced CAPE fund. The MAP also has a smaller allocation to small-cap stocks through the MFS New Discovery Value fund, the PIMCO StocksPlus Small Cap fund, and the T. Rowe Price QM Small-Cap Growth Equity fund.

Within international equities, the MAP is predominantly invested in large-cap managers concentrated in developed international markets. The portfolio also holds emerging market stocks through the BlackRock Emerging Markets Equity Index.

A portion of the fixed income portfolio is invested in passive management, which provides portfolio stability and diversification. Allocations to active managers seek to add value through more opportunistic strategies.

The Moderate MAP returned 0.88% on the quarter, underperforming the benchmark by 0.27% and outperforming peers by 0.19%. Benchmark-relative underperformance is attributable to active management exposure in fixed income and U.S. equities; BrandywineGLOBAL Global Opportunities Bond lagged the Bloomberg Barclays Aggregate Bond Index, while American Funds EuroPacific Growth lagged the MSCI EAFE Index. The PIMCO StocksPLUS Small fund and the MFS New Discovery Value fund were also detractors to the portfolio's performance for the quarter.

Please see IMPORTANT DISCLOSURES regarding the Managed Account Portfolios offered in your retirement plan contained in the following pages. These risk-based portfolios are designed to actively control the investment mix by diversifying across very distinct asset classes. Opinions expressed as commentary are subject to change without notice. Plan participants may call the Call Center at 1.855.297.9550 with any questions.

IMPORTANT DISCLOSURES – Managed Account Portfolios (MAPs)

The Managed Account Portfolios (or the “Funds”) accept investments from participants through (1) employee benefit plans (a “Plan”) that qualify for exemption from federal income tax pursuant to Section 401(a) and 501(a) of the Internal Revenue Code of 1986, as amended (the “Code”); (2) Plans that are maintained by a governmental employer under Section 414(d) of the Code; and (3) group trusts which consist solely of assets of the foregoing types of Plans. An investment in the Funds can only be made if all of the requirements for participation are met and the investment is authorized by the Plan sponsor or other named fiduciary with authority to direct Plan investments. In order for a Plan to invest in the Funds, an eligible Plan must complete and return all necessary participation materials and other required documentation to the Trustee (or its authorized representative) and specifically authorize and direct the investment of assets in the Funds. If at any time the Trustee determines that the Plan is no longer eligible for participation in the Funds, the Plan’s investment in the Funds will be promptly withdrawn and returned to the Plan.

Management of the Funds

Trustee: Wilmington Trust Retirement and Institutional Services Company (the “Trustee”) serves as the Trustee of the Fund and maintains ultimate fiduciary authority over the management of, and investments made, in the Fund. The Fund is part of the Wilmington Trust Retirement and Institutional Services Company Collective Investment Trust (the “Trust”) operated by the Trustee.

Wilmington Trust Company and its Wilmington Trust affiliates (“Wilmington Trust”) provide Wealth Advisory Services for high-net-worth clients throughout the United States and Europe, and Corporate Client Services for institutional clients throughout the world. Wilmington Trust has offices in Arizona, California, Connecticut, Delaware, Florida, Georgia, Maryland, Massachusetts, Michigan, Minnesota, Nevada, New Jersey, New York, Pennsylvania, South Carolina, Vermont, the Cayman Islands, the Channel Islands, London, Dublin, Frankfurt, Luxembourg, and Amsterdam. Wilmington Trust is owned by M&T Bank Corporation. M&T is a financial holding company headquartered in Buffalo, New York. M&T’s primary banking subsidiary, M&T Bank (including the Wilmington Trust Division of M&T Bank) operates retail and commercial bank branches in the Northeast United States and Ontario, Canada.

Sub-Advisor: The Trustee has engaged CAPTRUST Financial Advisors (the “Sub-Advisor”) to act as the sub-advisor to the Funds. In this capacity, CAPTRUST will provide investment advice and recommendations with respect to the investment of Fund assets.

Benchmark Definition: 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.

The Funds are maintained by the Trustee as part of Wilmington Trust Retirement and Institutional Services Company Collective Investment Trust. The 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 that are exempt from registration under the Investment Company Act of 1940. The decision to invest in the Funds should be carefully considered.

General Risk Considerations

The decision to invest in the Funds and the risks involved in doing so should be carefully considered. The Funds should be considered a long-term investment.

The value of your investment in the Funds will increase and decrease over time in accordance with changes in the value of the securities held in the Funds. When assets of the Funds are invested in other investment vehicles (such as mutual funds), the Trustee does not have control over the trading policies or strategies of such entities. The Trustee may change the investment objective of the Funds at any time without prior notice or approval. The sub-advisory arrangement may be terminated by the Trustee.

A participating Plan is not entitled to participate in the management of the Funds or the conduct of its business.

The Funds are not registered as an investment company under the Investment Company Act of 1940. Investments in the Funds are not insured or guaranteed by any bank, the FDIC, or any other governmental entity.

The return figures shown on the front page of this document reflect a specific class of shares. Other fee classes may currently be available or may become available in the future. Not all fee classes are available for investment by all Plans.

Principal Risks of Investing in the Funds

Investors should note that investing involves market risk, including the possible loss of principal. There is no assurance that the stated investment objectives of the Funds will be achieved. You could lose all of your money invested in the Funds. Diversification does not guarantee investment returns and does not eliminate the risk of loss.

The Funds are risk-based portfolios that invest in other investment vehicles (“Underlying Funds”) which may be mutual funds or other vehicles. The Underlying Funds in turn invest in securities to gain exposure to specific asset classes based upon their investment objectives. Each of those asset classes and Underlying Funds has its own risks which are described below:

Fixed Income: These funds invest in individual bonds whose yields and market values fluctuate, so your investment may be worth more or less than its original cost. Bond investments are subject to interest rate risk, credit risk, and prepayment risk, all of which could have adverse effects on the value of the fund. Other risks include credit risk associated with lower-rated debt securities and lack of secondary market liquidity. Bond funds may invest in lower-rated debt securities (commonly referred to as junk bonds) which involve additional risks because of the lower credit quality of the securities in the portfolio. The investor should be aware of the possible higher level of volatility, and increased risk of default.

Stable Value: Risks associated with stable value funds include the issuer’s (credit) risk and interest rate risk.

Large Company Funds: The principal risks of investing in large company funds are active management risk, risks of stock investing (stocks generally fluctuate in value more than bonds), investment style risk (different investment styles tend to shift in and out of favor), and foreign investing risk, stock market volatility (stock markets can react to regulatory, economic, and political developments), and issuer-specific changes (the value of an individual security can be more volatile than the market as a whole). Principal loss is possible.

Medium Company Funds: Medium company funds typically carry more risk than stock funds investing in well-established “blue-chip” companies. Historically, medium company stocks have experienced a greater degree of market volatility than the average stock. The securities of mid-capitalization companies involve greater risks than those associated with larger, more established companies and may be subject to more abrupt or erratic price movements. These funds may use futures contracts, options, swaps, and other derivatives as tools in the management of portfolio assets.

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Principal Risks of Investing in the Funds (continued from previous page)

Small Company Funds: Small company funds invest in stocks of small companies involving additional risks. The securities of these companies may be more volatile and less liquid than the securities of larger companies. Smaller companies typically have a higher risk of failure, and are not as well established as larger blue chip companies. Historically, smaller-company stocks have experienced a greater degree of market volatility than the overall market average.

International-Developed Stock Funds: Funds that invest in foreign securities involve special additional risks. For example, foreign securities risk (investing outside the United States involves currency fluctuations, periods of illiquidity and price volatility), varying accounting standards, management risk, and investment style risk (different investment styles tend to shift in and out of favor; the fund's growth approach to investing could cause it to underperform other stock funds that employ a different investment style).

Emerging Markets Funds: Risks associated with investing in emerging market funds include general market risk (stock prices may decline over short or extended periods due to general market conditions), management risk (the fund's investment objective may not be achieved), small-cap equity risk (greater volatility than large-cap equities), non-U.S. investment and emerging markets risk (foreign stock markets may decline due to economic or political conditions), foreign currency risk, and tracking risk (the fund's performance may vary substantially from its benchmark).

Direct Property Investments or Real Estate Investment Trusts (REITs): The investor should note that funds that invest directly in real properties or indirectly through REITs involve special additional risks, including risks associated with a lack of liquidity during times of stress in the real estate markets, risks associated with valuation standards, risks associated with the financing of the underlying properties, and general risks affecting the real estate market. Historically REITs have experienced a greater degree of market volatility than the overall stock market average.

Fees and Expenses

The participant will incur management fees, trustee fees, and other operating expenses related to the Funds. Other operating expenses may include, but are not limited to, audit expenses, custody service fees, tax form preparation expenses, legal and other fees. A portion of this fee may be paid by the Trustee to the Funds' Sub-Advisor for its sub-advisory services to the Funds.

The participants in the Funds will also incur expenses from the Underlying Funds, which include management fees, audit fees, trustee fees, and other expenses in relation to the management of the Underlying Funds. The Underlying Fund Fees and Expenses are expensed directly to the Underlying Funds and are not charged directly to participants in the Funds. They are not direct costs paid by participants and are not used to calculate the Funds' net asset value. They have no impact on the costs associated with fund operations.

Below is a breakdown of the fees on the Funds (as of September 30, 2018):

	Income	Conservative	Moderate	Growth	Aggressive
Underlying Fund Fees & Expenses	0.25%	0.31%	0.34%	0.33%	0.33%
Trustee Fee	0.06%	0.06%	0.06%	0.06%	0.06%
Other Expenses	0.02%	0.01%	0.01%	0.01%	0.01%
Expense Ratio	0.33%	0.38%	0.41%	0.40%	0.40%

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Fees and Expenses (continued from previous page)

“Other Expenses” are based on estimated amounts for the current fiscal year. Fees and expenses are only one of several factors that participants and beneficiaries should consider when making investment decisions.

“Expense Reimbursement” includes any 12b-1 or sub-transfer agency revenues paid to the Trustee based upon ownership of the Underlying Funds. These revenues are used to offset fees paid by the Funds. The amount shown is an estimate for the current fiscal year.

Advisory Fees

CAPTRUST Financial Advisors earns investment advisory fees which are disclosed in its Disclosure Brochure (available at <http://www.captrustadvisors.com/disclosures/disclaimer>) and documented in a Retirement Plan Advisory Agreement between CAPTRUST and the Plan sponsor. In some cases CAPTRUST’s fee is paid by the Plan sponsor out of corporate assets, but, frequently CAPTRUST’s investment advisory fee is paid out of plan assets. Who pays investment advisory fees is determined by your Plan’s sponsor.

For small plans it is common for each Plan participant to pay a prorated portion of the advisory fee. In that case, actual investment returns experienced by Plan participants will be reduced by investment advisory fees and other expenses that may be incurred in the management of your account. The cumulative effect of fees and expenses can substantially reduce the growth of a participant’s or beneficiary’s retirement account. As an example, the effect of investment advisory (or management) fees on the total value of a participant’s portfolio assuming (a) \$10,000 investment, (b) a portfolio return of 5% a year, and (c) 1.0% annual investment advisory fee would be \$105 in the first year, and a cumulative effect of \$568 over five years. Actual investment advisory fees paid by clients may vary.

For more information, visit the Employee Benefit Security Administration’s website (at <http://www.dol.gov/ebsa/publications/understandingretirementfees.html>) for an example demonstrating the long-term effect of fees and expenses.

Purchasing Units in the Funds

Beneficial ownership of the Funds is evidenced by units (“Fund Units” or “Units”) which represent undivided proportionate interest in all of the Funds’ assets and liabilities. Each Unit is entitled to the allocated proportional share of all income, profits, losses, and expenses of the Funds. Units of the Funds may be purchased daily. Please consult with your Plan or Plan fiduciary to determine how to purchase Units of the Funds. All purchases of Units are subject to acceptance by the Funds. The purchase price will be the net asset value (“NAV”) which is next computed after receipt of the purchase request in good order by the Trustee or the Trustee’s authorized representative. Purchase requests received before the close of trading on the New York Stock Exchange (generally, 4 p.m. ET) will be priced at that business day’s NAV; purchase requests after the close of trading on the New York Stock Exchange (generally, 4 p.m. ET) will be priced at the NAV on the next business day. If you place an order through an intermediary, please consult with the intermediary to determine when your order will be executed. Some intermediaries may require that they receive order prior to a specified cut-off time. The Funds reserve the right to restrict, reject or cancel any purchase, exchange or redemption order for any reason. Please see “Frequent Trading of Fund Units” for additional restrictions on purchasing Fund Units.

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Restrictions on Redemptions

Participants may generally redeem Fund Units on a daily basis, subject to the limitations outlined below. Please consult with your Plan or Plan fiduciary for procedures on redeeming Fund Units. The redemption price will be the NAV which is next computed after receipt of the redemption request in good order. Redemption requests received before the close of trading on the New York Stock Exchange will be priced at that business day's NAV; purchase requests after the close of trading will be priced at the NAV on the next business day. Redemption requests may not be changed or cancelled after the valuation date on which the redemption is scheduled to take effect. The Trustee may, in its sole discretion, make redemptions from the Funds in kind. While all participant-directed redemptions are typically processed on the day requested, the Trustee may, in its sole discretion, delay such redemption for up to 10 business days.

Prior Notice: Advance written notice is required for any redemption directed by a Plan sponsor. If no specific date is set forth under such notice, the redemption will occur on the next business day after the redemption request is received. Redemptions will be made on a pro rata basis from the Plan's interest in the Funds.

Large Transactions: Advance written notice of five business days is required for any Plan sponsor-directed redemption of \$1,000,000 or more or 10% of the Plan's assets invested in the Funds. If total Funds withdrawals from all Plans requesting withdrawals exceed the amount of uncommitted cash and the liquid investments available on the redemption date, payments will be made based upon the following priorities: (1) requests for redemptions in order to pay benefits from Plans (2) requests for redemptions to effect transfers to other investment directed by Plan participants; (3) all other redemption requests. Please see "Frequent Trading of Fund Units" for additional restrictions on redeeming Fund Units.

Frequent Trading of Fund Units

The Funds are intended for long-term investment purposes and not for market timing, excessive trading, or other abusive trading practices. "Market timing" refers to the practice of frequent purchases and redemptions of Fund Units, often with the intent to earn arbitrage profits. Frequent or abusive trading of Fund Units can harm other unit holders, including by diluting the Unit value, increasing the Funds' transaction costs and disrupting the management strategy of the Funds. The Trustee has adopted excessive trading policies designed to discourage and detect abusive trading. Accordingly, purchases, exchanges or redemptions that the Funds determine could involve actual or potential harm to the Funds will be rejected. Although the Funds' trading policy is designed to detect and discourage these abusive trading schemes, there can be no guarantee that all instances of market timing, excessive or other short-term trading in Fund Units will be detected or prevented.

Unit Valuation

Units of the Funds will be valued each day on which the New York Stock Exchange is open for trading in accordance with the valuation procedures established by the Trustee. The NAV per Unit is calculated as of the close of trading on the New York Stock Exchange (generally, 4 p.m. ET) each day that the NYSE is open for business. To calculate the NAV, the Funds' assets are valued and totaled, liabilities are subtracted, and the balance is divided by the number of Units outstanding. The Trustee may, from time to time, split or combine Units of the Funds as of a particular valuation date and the value of each Unit will be adjusted accordingly. Assets held by the Funds are valued primarily on the basis of market quotations. Each asset is valued at the closing price at the time of valuation on the exchange or market on which the security is principally traded, or, if no closing price information is available, using the most recent bid quotation in the principal exchange. If a market price is not readily available or if such price is deemed unreliable, it will be valued at "fair value" in accordance with valuation procedures established by the Trustee. The Funds' determination of "fair value" involves consideration of a number of subjective factors, and therefore, no single standard for determining fair value will apply.

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Additional Issues Relating to Fund Operations

Reinvestment of Earnings: Earnings of the Funds will be reinvested and the Funds' values will be adjusted accordingly.

Tax Status: The Trust has received a determination from the IRS that the Trust is exempt from federal income taxation under Section 501(a) of the Code and pursuant to the requirements of Revenue Ruling 81-100.

Direct Filing Entity: For purposes of the U.S. Department of Labor Form 5500, the Trustee will be a "direct filing entity."

Audit and Financial Account: The Funds will be audited at the end of each fiscal year end, December 31, by independent certified public accountants responsible to the Trustee's Board of Directors. Audit fees will be charged to the Funds. Promptly after each fiscal year, the Trustee will prepare a written account of all transactions relating to the Trust and the Funds. This written account will be based upon the audit performed on the Funds. The Trustee will make a copy of the written account available to each participating Plan or any other interested party upon request.

Amendment: The Trustee may amend the Trust or the Funds from time to time in order to satisfy the requirements for tax exemption under the Code or as it may otherwise deem necessary. The Trust may not be amended in such a way that would modify the way in which distributions are made or result in a distribution to persons other than those entitled to benefits under the participating Plan. The Trustee will notify each participating Plan of any amendments or modifications to the Trust or Funds.

Termination: The Trustee may, in its sole discretion and upon notice to each participating Plan, terminate the Trust or Funds at any time. Upon termination, the Trustee may first reserve amounts to discharge any expenses chargeable to the Trust and thereafter will distribute the remaining assets to the participating Plans in proportion to each Plan's interest in the Trust or Funds.

Closing of Funds: The Trustee, in its sole discretion, may close the Funds to new participating Plans at any time. Subject to the Trustee's right to terminate the Trust (as described above), the Funds shall continue to be administered until all Units have been redeemed.

Notices and Directions: Any notice or direction to be given under the Trust must be made in writing and will be effective when actually received by the Trustee or the Plan at such party's address of record.

For More Information

To learn more or obtain additional materials governing the Funds, please contact your Plan sponsor or Plan trustee. You may also obtain a copy of the Trust Agreement and participation materials, without charge, by contacting:

CAPTRUST Financial Advisors
4208 Six Forks Road, Suite 1700
Raleigh, NC 27609

800.216.0645 (Toll-free)
855.297.9550 (Freedom401k)
919.870.8891 (Fax)

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