

Name	Ticker	Morningstar	Primary Prospectus Benchmark	Morningstar Category	Total Ret % Rank Cat 1 Yr (Qtr-End)	Total Ret 1 Yr (Qtr-End) USD	Total Ret % Rank Cat 3 Yr (Qtr-End)	Total Ret Annmzd 3 Yr (Qtr-End) USD	Total Ret % Rank Cat 5 Yr (Qtr-End)	Total Ret Annmzd 5 Yr (Qtr-End) USD	Prospectus Net Expense Ratio	Category Avg. Net Expense Ratio	Total # Funds in Category
American Funds Capital World Gr&Inc F1	CWGF	3	MSCI ACWI NR USD	US Fund World Large Stock	33	16.40910	40	8.22779	42	9.67170	0.82000	1.184	906
American Funds Growth Fund of Amer F1	GFAFX	4	S&P 500 TR USD	US Fund Large Growth	52	20.01798	24	12.73375	38	14.80475	0.70000	1.101	1458
American High-Income Municipal Bond F-2	AHMF	4	BBgBarc Municipal TR USD	US Fund High Yield Muni	25	5.90492	30	4.21258	17	4.54627	0.50000	0.941	192
AQR Long-Short Equity I	QLEIX	5	MSCI World NR USD 50.000% + ICE BofAML US 3M Trsy Bill TR USD 50.000%	US Fund Long-Short Equity	22	12.03517	1	13.27037			1.37000	1.733	468
Arbitrage I	ARBNI	3	S&P 500 TR USD	US Fund Market Neutral	50	1.79024	31	2.06066	32	2.09129	1.26000	1.637	155
Arbitrage R	ARBR	3	S&P 500 TR USD	US Fund Market Neutral	50	1.56535	38	1.81480	35	1.84986	1.51000	1.637	155
BlackRock Global Allocation Inv C	MCLO	3	FTSE World TR USD	US Fund World Allocation	70	7.22663	75	3.31110	72	4.52029	1.81000	1.281	504
BlackRock Health Sciences Opps Inv A	SHSAX	4	Russell 3000 Health Care TR USD	US Fund Health	45	13.07462	21	5.71221	35	15.52165	1.17000	1.290	115
Brown Capital Mgmt Small Co Inv	BCSIX	5	Russell 2000 TR USD	US Fund Small Growth	13	26.52155	3	15.70596	4	16.63534	1.29000	1.265	733
Cohen & Steers Realty Shares	CSRSX	4	FTSE NAREIT Equity REITs TR USD	US Fund Real Estate	33	-1.47498	32	1.78521	14	6.69317	0.97000	1.203	255
Columbia Large Cap Index A	NEIAX	4	S&P 500 TR USD	US Fund Large Blend	48	13.48743	25	10.30379	33	12.80830	0.45000	0.961	1357
Consumer Discret Sel Sect SPDR® ETF	XLY	5	S&P Consumer Disc Select Sector TR USD	US Fund Consumer Cyclical	28	16.73169	4	12.02519	4	15.47814	0.13000	1.345	28
Eaton Vance High-Yield Municipal Inc I	EIHYX	4	BBgBarc Municipal TR USD	US Fund High Yield Muni	29	5.77998	34	4.06717	12	4.83548	0.54000	0.941	192
Eaton Vance Richard Bernstein Eq Strat A	ERBAX	3	MSCI ACWI NR USD	US Fund World Large Stock	53	13.86325	34	8.48628	45	9.48548	1.30000	1.184	906
Eaton Vance Tx-Mgd Growth 1.1 A	ETTGX	3	S&P 500 TR USD	US Fund Large Growth	20	15.06203	31	10.15222	35	12.76502	0.79000	1.101	1458
Edgewood Growth Retail	EGFFX	5	S&P 500 Growth TR USD	US Fund Large Growth	16	26.22111	1	17.18638	4	18.39780	1.40000	1.101	1458
Energy Select Sector SPDR® ETF	XLE	5	S&P Energy Select Sector TR USD	US Fund Equity Energy	22	-0.31749	15	-1.63903	12	-0.66688	0.13000	1.377	78
Fidelity Advisor® High Income Advtg I	FAHCX	4	ICE BofAML US HY Constnd TR USD	US Fund High Yield Bond	6	6.15710	7	5.71439	2	6.15416	0.77000	1.042	706
Fidelity Advisor® Intl Small Cap A	FIASX	5	MSCI ACWI Ex USA Small NR USD	US Fund Foreign Small/Mid Blend	40	22.15587	5	12.95915	13	11.90491	1.55000	1.346	99
Fidelity® Capital & Income	FAGIX	5	ICE BofAML US HY Constnd TR USD	US Fund High Yield Bond	6	6.47670	13	5.34813	2	6.43422	0.73000	1.042	706
Financial Select Sector SPDR® ETF	XLF	3	S&P Financial Select Sector TR USD	US Fund Financial	24	17.88410	30	14.16582	18	15.29536	0.13000	1.717	78
Franklin Rising Dividends C	FRDTX	3	S&P 500 TR USD	US Fund Large Blend	75	11.10439	74	8.07491	88	9.69627	1.65000	0.961	1357
Harbor International Institutional	HAINX	2	MSCI EAFE NR USD	US Fund Foreign Large Blend	88	12.39151	91	3.65726	88	4.67190	0.72000	1.060	767
Hartford Balanced Income A	HBLAX	5	Russell 1000 Value TR USD 45.000% + JPM EMBI Plus TR USD 5.500% + BBgBarc US Corp Bond TR USD 44.000% + BBgBarc US HY 2% Issuer Cap TR USD 5.500%	US Fund Allocation--30% to 50% Equity	52	5.63921	7	5.84363	9	6.60480	0.93000	1.151	541
Industrial Select Sector SPDR® ETF	XLI	4	S&P Industrial Select Sector TR USD	US Fund Industrials	39	16.28710	17	12.29514	31	14.49950	0.13000	1.230	26
iShares 1-3 Year Credit Bond ETF	CSJ	3	BBgBarc Credit 1-3 Yr TR USD	US Fund Short-Term Bond	72	0.39094	56	0.93724	48	0.98718	0.20000	0.752	520
iShares Core High Dividend ETF	HDV	2	Morningstar Dividend Yield Focus TR USD	US Fund Large Value	93	4.33290	50	7.80271	85	8.97283	0.08000	1.013	1242
iShares Core S&P 500 ETF	IVV	4	S&P 500 TR USD	US Fund Large Blend	35	13.95205	13	10.73170	13	13.25057	0.04000	0.961	1357
iShares Core S&P Mid-Cap ETF	IJH	4	S&P MidCap 400 TR	US Fund Mid-Cap Blend	41	10.94516	18	8.89047	21	11.88755	0.07000	1.067	442
iShares Core US Aggregate Bond ETF	AGG	3	BBgBarc US Agg Bond TR USD	US Fund Intermediate-Term Bond	53	1.15663	57	1.12328	45	1.76803	0.05000	0.772	1041
iShares Currency Hedged MSCI Japan ETF	HEWJ	2	MSCI Japan 100% hedged to USD NR USD	US Fund Japan Stock	81	15.82184	82	4.16119			0.49000	1.259	30
iShares Gold Trust	IAU		LBMA Gold Price PM USD	US Fund Commodities Precious Metals	8	6.09349	8	3.45097	10	-3.94081	0.25000	1.800	3
iShares Latin America 40 ETF	ILF	4	S&P Latin America 40 NR USD	US Fund Latin America Stock	80	20.38199	65	10.59787	27	-0.78072	0.49000	1.560	15
iShares MSCI EAFE ETF	EFA	3	MSCI EAFE NR USD	US Fund Foreign Large Blend	67	14.51747	61	5.42665	49	6.35949	0.32000	1.060	767
iShares MSCI EAFE Growth ETF	EFG	3	MSCI EAFE Growth NR USD	US Fund Foreign Large Growth	74	16.90181	63	6.32936	65	6.79849	0.40000	1.188	432
iShares Russell 1000 ETF	IWB	4	Russell 1000 TR USD	US Fund Large Blend	40	13.82701	26	10.25609	22	13.02905	0.15000	0.961	1357
iShares Russell 1000 Growth ETF	IWF	4	Russell 1000 Growth TR USD	US Fund Large Growth	44	21.02448	25	12.69741	27	15.31716	0.20000	1.101	1458
iShares Russell 1000 Value ETF	IWD	3	Russell 1000 Value TR USD	US Fund Large Value	78	6.77950	54	7.69773	47	10.57351	0.20000	1.013	1242
iShares Russell 2000 ETF	IWM	4	Russell 2000 TR USD	US Fund Small Blend	27	11.79752	30	8.43334	30	11.51520	0.20000	1.176	774
iShares Russell 2000 Growth ETF	IWO	3	Russell 2000 Growth TR USD	US Fund Small Growth	45	18.67710	49	8.88899	30	13.02681	0.24000	1.265	733
iShares Russell 2000 Value ETF	IWN	3	Russell 2000 Value TR USD	US Fund Small Value	61	5.05908	36	7.79272	45	9.86235	0.24000	1.277	416
iShares Russell Mid-Cap Growth ETF	IWP	3	Russell Mid Cap Growth TR USD	US Fund Mid-Cap Growth	40	19.46067	39	8.95048	27	13.07806	0.25000	1.211	609
iShares Russell Mid-Cap Value ETF	IWS	4	Russell Mid Cap Value TR USD	US Fund Mid-Cap Value	60	6.28786	52	6.99821	37	10.85889	0.25000	1.328	413
iShares S&P Mid-Cap 400 Growth ETF	IJK	4	S&P MidCap 400 Growth TR USD	US Fund Mid-Cap Growth	70	15.41071	32	9.55051	41	12.41056	0.25000	1.211	609
iShares Short Treasury Bond ETF	SHV	2	ICE U.S. Treasury Short Bond TR USD	US Fund Ultrashort Bond	82	0.85499	90	0.44192	90	0.27628	0.15000	0.511	180
iShares Short-Term National Muni Bd ETF	SUB	3	S&P S/T National AMT Free Muni TR USD	US Fund Muni National Short	84	0.14960	68	0.46710	68	0.49647	0.25000	0.661	192
iShares US Energy ETF	IYE	5	DJ US Oil&Gas TR USD	US Fund Equity Energy	27	-1.07129	24	-2.66684	20	-1.57544	0.44000	1.377	78
iShares US Preferred Stock ETF	PPF	3	S&P Preferred Stock TR USD	US Fund Preferred Stock	75	2.40555	69	3.52117	75	4.55198	0.47000	1.214	50
iShares US Technology ETF	IYW	3	DJ US Technology TR USD	US Fund Technology	67	25.61618	59	18.31329	56	19.40124	0.44000	1.363	167
Matthews Pacific Tiger Investor	MAPTX	5	MSCI AC Asia Ex Japan NR USD	US Fund Pacific/Asia ex-Japan Stk	46	23.12581	54	8.35172	29	9.04297	1.06000	1.368	74
Merger Investor	MERFX	4	ICE BofAML US 3M Trsy Bill TR USD	US Fund Market Neutral	22	4.09492	40	1.72638	27	2.27355	1.54000	1.637	155
Metropolitan West High Yield Bond M	MWHYX	3	BBgBarc US HY 2% Issuer Cap TR USD	US Fund High Yield Bond	63	3.01108	82	3.16604	88	2.92628	0.86000	1.042	706
Nuveen High Yield Municipal Bond I	NHMRX	5	S&P Municipal Yield TR USD	US Fund High Yield Muni	1	7.87108	9	5.28740	1	5.76309	0.56000	0.941	192
Nuveen Real Estate Securities A	FREAX	4	MSCI US REIT GR USD	US Fund Real Estate	46	-2.45210	48	1.14709	37	5.95304	1.29000	1.203	255
Oakmark International Investor	OAKIX	5	MSCI World ex USA NR USD	US Fund Foreign Large Blend	52	15.29462	15	7.12457	3	8.74393	0.95000	1.060	767
Oakmark International Small Cap Investor	OAKEX	2	MSCI World Ex USA Small Cap NR USD	US Fund Foreign Small/Mid Blend	95	11.15390	95	6.10762	79	7.74234	1.36000	1.346	99

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American Funds Capital World Gr&Inc F1	CWGF	3	MSCI ACWI NR USD	US Fund World Large Stock	33	16.40910	40	8.22779	42	9.67170	0.82000	1.184	906
Oppenheimer Developing Markets A	ODMAX	5	MSCI EM NR USD	US Fund Diversified Emerging Mkts	39	25.00589	44	8.91043	30	5.59745	1.32000	1.399	821
PIMCO Active Bond ETF	BOND	4	BBgBarc US Agg Bond TR USD	US Fund Intermediate-Term Bond	27	1.77789	34	1.50192	19	2.31849	0.55000	0.772	1041
PIMCO Income A	PONAX	5	BBgBarc US Agg Bond TR USD	US Fund Multisector Bond	18	4.85181	4	5.42121	2	5.31047	0.90000	1.077	332
PIMCO Income 12	PONPX	5	BBgBarc US Agg Bond TR USD	US Fund Multisector Bond	15	5.16671	3	5.73460	1	5.61769	0.60000	1.077	332
PIMCO Intermediate Municipal Bd Actv ETF	MUNI	2	BBgBarc Municipal 1-15 Yr TR USD	US Fund Muni National Interm	45	2.17746	47	1.68654	72	1.69589	0.35000	0.768	308
Pioneer Multi-Asset Ultrashort Income Y	MYFRX	4	ICE BofAML USD 3M Dep OR CM TR USD	US Fund Ultrashort Bond	14	1.75684	11	1.58209	12	1.30522	0.50000	0.511	180
PowerShares DWA Basic Materials Mom ETF	PYZ	5	Dorsey Wright Mtrls Tech Ldrs TR USD	US Fund Natural Resources	66	7.27661	26	7.88387	12	9.80147	0.60000	1.426	105
PowerShares KBW Bank ETF	KBWB	3	KBW Nasdaq Bank TR USD	US Fund Financial	28	17.63374	11	15.87078	13	15.55477	0.35000	1.717	78
PowerShares Variable Rate Preferred ETF	VRP	3	Wells Fargo Hyb&Pref Flo&Var Rate TR USD	US Fund Preferred Stock	62	3.68672	40	5.11173			0.50000	1.214	50
Schwab US Mid-Cap ETF™	SCHM	5	DJ US TSM Mid Cap TR USD	US Fund Mid-Cap Blend	18	13.20178	26	8.57280	12	12.49590	0.05000	1.067	442
Schwab® S&P 500 Index	SWPPX	4	S&P 500 TR USD	US Fund Large Blend	35	13.96064	14	10.69616	15	13.20400	0.03000	0.961	1357
SPDR® DoubleLine Total Return Tact ETF	TOTL	4	BBgBarc US Agg Bond TR USD	US Fund Intermediate-Term Bond	45	1.34944	24	1.73421			0.55000	0.772	1041
T. Rowe Price Asia Opportunities	TRAOX	5	MSCI AC Asia Ex Japan NR USD	US Fund Pacific/Asia ex-Japan Stk	25	26.37218	14	11.81978			1.16000	1.368	74
T. Rowe Price Dividend Growth	PRDGX	4	S&P 500 TR USD	US Fund Large Blend	59	12.80299	37	9.96478	45	12.39653	0.64000	0.961	1357
T. Rowe Price Emerging Markets Stock	PRMSX	4	MSCI EM NR USD	US Fund Diversified Emerging Mkts	10	30.74648	7	11.98776	8	7.55804	1.23000	1.399	821
T. Rowe Price Equity Index 500	PREIX	4	S&P 500 TR USD	US Fund Large Blend	43	13.72268	18	10.50387	23	13.01922	0.21000	0.961	1357
T. Rowe Price European Stock	PRESX	3	MSCI Europe NR USD	US Fund Europe Stock	44	14.29689	88	2.71856	60	6.58012	0.96000	1.323	105
T. Rowe Price Global Multi-Sector Bd	PRSNX	5	BBgBarc Multiverse TR Hdg USD	US Fund World Bond	60	4.28011	17	4.06704	9	3.35044	0.71000	0.939	324
T. Rowe Price International Eq Index	PIEQX	3	FTSE Dv Ex North America TR USD	US Fund Foreign Large Blend	40	16.08207	38	6.18594	39	6.63667	0.45000	1.060	767
T. Rowe Price US Bond Enhanced Index	PBDIX	3	BBgBarc US Agg Bond TR USD	US Fund Intermediate-Term Bond	48	1.27169	50	1.22414	43	1.79571	0.30000	0.772	1041
T. Rowe Price US Treasury Interm	PRITX	3	BBgBarc US Treasury 4-10 Yr TR USD	US Fund Intermediate Government	89	-0.67702	79	0.03514	83	0.33536	0.37000	0.818	255
Technology Select Sector SPDR® ETF	XLK	4	S&P Technology Select Sector TR USD	US Fund Technology	71	24.53725	57	18.40060	62	18.74607	0.13000	1.363	167
Vanguard Financials ETF	VFH	4	MSCI US IMI/Financials 25-50 GR USD	US Fund Financial	33	16.77750	26	14.26379	21	14.92525	0.10000	1.717	78
Vanguard FTSE All-Wld ex-US ETF	VEU	3	FTSE AW Ex US (US RIC) NR USD	US Fund Foreign Large Blend	30	16.78499	23	6.69802	51	6.33221	0.11000	1.060	767
Vanguard FTSE Developed Markets ETF	VEA	4	FTSE Dvlp ex US All Cap(US RIC)NR USD	US Fund Foreign Large Blend	42	15.95513	26	6.60494	27	7.11285	0.07000	1.060	767
Vanguard Growth ETF	VUG	4	CRSP US Large Cap Growth TR USD	US Fund Large Growth	69	17.98657	47	11.08380	45	14.30955	0.05000	1.101	1458
Vanguard Real Estate ETF	VNQ	3	MSCI US Inv Mkt RE 25/50 Trans GR USD	US Fund Real Estate	81	-4.49391	55	0.75529	46	5.75545	0.12000	1.203	255
Vanguard Short-Term Corporate Bond ETF	VCSH	4	BBgBarc USD Corp Bd 1-5 Yr TR USD	US Fund Short-Term Bond	48	0.68685	25	1.42731	15	1.63795	0.07000	0.752	520
Vanguard Short-Term Investment-Grade Adm	VFSUX	4	BBgBarc Credit 1-5 Yr TR USD	US Fund Short-Term Bond	38	0.76448	23	1.49984	16	1.59876	0.10000	0.752	520
Vanguard Total Bond Market ETF	BND	3	BBgBarc US Agg Float Adj TR USD	US Fund Intermediate-Term Bond	55	1.12207	59	1.10373	50	1.73125	0.05000	0.772	1041
Vanguard Value ETF	VTV	5	CRSP US Large Cap Value TR USD	US Fund Large Value	30	10.82793	9	10.06057	7	12.21140	0.05000	1.013	1242
Virtus KAR Small-Cap Value A	PQSAX	4	Russell 2000 Value TR USD	US Fund Small Growth	91	10.34527	19	11.02214	39	12.56195	1.34000	1.265	733
Wells Fargo Diversified Cap Bldr A	EKBAX	4	Russell 1000 TR USD 75.000% + ICE BofAML US Cash Pay HY TR USD 25.000%	US Fund Allocation--70% to 85% Equity	66	9.64770	1	9.97946	1	11.88265	1.12000	1.247	384
WisdomTree Emerging Markets SmCp Div ETF	DGS	4	WisdomTree EM SmallCap Dividend TR USD	US Fund Diversified Emerging Mkts	51	23.21716	35	9.62255	64	4.03094	0.63000	1.399	821

ERISA Plan Investment Choices

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Participant accounts are allocated across the funds listed above according to the model allocations selected and documented in the Client's Investment Policy Statement. Participants can research these and any stock or fund, by logging into www.Schwab.com. Participants may elect to self-direct accounts by notifying KCG, logging into www.Schwab.com, and trading on-line. Self-directed accounts will not pay an investment management fee.

- 1) fund returns with comparative benchmarks
- 2) prospectus
- 3) financial reports & statements
- 4) valuation of assets

ERISA Plan Expense Policy Statement

ERISA Plan Disclosures per Regulation 29 CFR Section 2520.104b-1 and ERISA Section 404(c)

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KCG provides educational workshops for participants, at least annually, regarding Risk & Return considerations, and how Participants can access their accounts online, view and research existing holdings or other investments.

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