



Index Age Based Approach^{1,2}

Underlying Funds and Target Allocations

		Index Age Based Portfolio 100	Index Age Based Portfolio 90	Index Age Based Portfolio 80	Index Age Based Portfolio 70	Index Age Based Portfolio 60	Index Age Based Portfolio 50	Index Age Based Portfolio 40	Index Age Based Portfolio 30	Index Age Based Portfolio 20	Index Age Based Portfolio 10	Index Age Based Portfolio 5	Index Age Based Low Duration Fixed Income Portfolio
Index Growth Age Based Track		Ages 0-2	Ages 3-4	Ages 5-6	Ages 7-8	Ages 9-10	Ages 11-12	Ages 13-14	Ages 15-16	Ages 17-18	Ages 19+	-	-
Index Balanced Age Based Track		-	-	-	Ages 0-2	Ages 3-4	Ages 5-6	Ages 7-8	Ages 9-10	Ages 11-12	Ages 13-14	Ages 15-16	Ages 17+
U.S. Equity	Vanguard Total Stock Market Index Fund	60.0%	54.0%	49.0%	43.0%	37.0%	30.0%	24.0%	17.5%	12.0%	6.0%	4.0%	0.0%
Global/International Equity	Vanguard Total International Stock Market Index Fund	35.0	32.0	28.0	25.0	21.0	18.0	14.0	10.5	7.0	3.0	2.0	0.0
Real Estate	Vanguard Real Estate Index Fund ³	5.0	4.0	3.0	2.0	2.0	2.0	2.0	2.0	1.0	1.0	0.0	0.0
Fixed Income	Vanguard Total Bond Market Index Fund	0.0	10.0	10.0	15.0	20.0	25.0	20.0	18.0	18.0	18.0	18.0	5.0
	Vanguard Short Term Bond Index Fund	0.0	0.0	10.0	15.0	20.0	20.0	30.0	36.0	42.0	46.0	46.0	55.0
	Vanguard Short-Term Inflation Protected Securities Index Fund	0.0	0.0	0.0	0.0	0.0	0.0	3.0	6.0	10.0	13.0	15.0	25.0
Money Market	Oppenheimer Institutional Government Money Market Fund ²	0.0	0.0	0.0	0.0	0.0	5.0	7.0	10.0	10.0	13.0	15.0	15.0

Please refer to the most recent Plan Description and Participation Agreement, as amended and supplemented.

1. Portfolios that invest in Oppenheimer Institutional Government Money Market Fund purchase Class L shares. Portfolios that invest in the Vanguard funds purchase the Institutional class of shares.
2. A Portfolio's investment in the Oppenheimer Institutional Government Money Market Fund is neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other governmental agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. 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.
3. Prior to September 26, 2017, the Fund was named "Vanguard REIT Index Fund".

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