Monthly Performance Summary

JEA 457 Deferred Compensation Plan

As of 06/30/2018

Click on the investment name for further important information regarding the investment.

Intermediate Term Bond

Calculate Your Returns													Average Annual Returns			Expense Information		
2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	1 yr.	3 yr.	5 yr.	10 yr.	risk	gross expense ratio	net expense ratio	waiver expiration date
Select Strategic Bond Fund (Western) (WSBSX)																	
0.47%	4.41%	5.46%	-1.05%	12.35%	2.15%	-2.63%	-0.08%	8.90%	4.67%	4.27%	4.62%	5.32%	7.10%		0.60%	0.60%	N/A
Market Indices																	
Rhythm US Agg Bond																	
0.57%	2.06%	3.05%	0.22%	6.73%	5.47%	5.47%	7.86%	8.64%	5.24%	3.06%	3.05%	2.88%	5.20%		N/A		

High Yield Bond

Calculate Your Returns													Average Annual Returns			Expense Information		
2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	1 yr.	3 yr.	5 yr.	10 yr.	risk	gross expense ratio	net expense ratio	waiver expiration date
Premier High Yield Fund (Barings) (MPHIX)																	
-0.89%	10.00%	7.40%	-2.06%	2.51%	17.11%	4.74%	-3.94%	-1.85%	44.40%	3.60%	7.01%	6.42%			0.64%	0.64%	N/A
Market Indices																	
Rhythm US Corp High Yield																	
-4.48%	17.14%	7.28%	-2.08%	14.31%	-4.72%	4.41%	-2.39%	7.33%	3.04%	-4.28%	2.72%	4.73%			N/A	N/A	N/A

Asset Allocation/Lifestyle

Calculate Your Returns													Average Annual Returns			Expense Information		
2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	1 yr.	3 yr.	5 yr.	10 yr.	risk	gross expense ratio	net expense ratio	waiver expiration date
Janus Henderson Balanced Fund (DNLIX)																	
1.64%	14.01%	9.08%	-1.16%	10.19%	15.49%	7.34%	1.76%	15.82%	19.86%	9.91%	9.30%	10.12%			0.55%	0.55%	N/A
Benchmarks																	
25% S&P 500/75% BC Agg Ex Wt																	
1.83%	8.23%	14.24%	0.20%	20.09%	15.34%	5.06%	3.06%	12.65%	8.70%	7.87%	6.77%	10.11%			N/A	N/A	N/A

Asset Allocation/Lifecycle

Calculate Your Returns													Average Annual Returns			Expense Information		
2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	1 yr.	3 yr.	5 yr.	10 yr.	risk	gross expense ratio	net expense ratio	waiver expiration date
Blackrock Lifepath Index Retirement Fund (LRIX)																	
0.42%	6.14%	7.16%	-0.42%	7.43%	9.71%	2.29%	1.11%	8.07%	5.44%	4.48%	3.41%[1]	7.05%	7.18%		0.14%	Contractual	04/30/2021
Blackrock Lifepath Index 2020 Fund (LRIV)																	
-0.42%	6.61%	14.36%	-0.43%	13.94%	14.64%	2.63%	0.57%	7.55%	5.60%	5.39%	4.22%[1]	8.34%	9.20%		0.14%	Contractual	04/30/2021
Blackrock Lifepath Index 2030 Fund (LRIW)																	
0.42%	7.07%	16.57%	-0.43%	16.44%	18.57%	2.97%	0.03%	8.03%	6.24%	6.29%	4.97%[1]	9.21%	9.77%		0.14%	Contractual	04/30/2021
Blackrock Lifepath Index 2040 Fund (LRIX)																	
0.42%	7.07%	16.57%	-0.43%	16.44%	18.57%	2.97%	0.03%	8.03%	6.24%	6.29%	4.97%[1]	9.21%	9.77%		0.14%	Contractual	04/30/2021
Blackrock Lifepath Index 2050 Fund (LRIY)																	
0.42%	7.07%	16.57%	-0.43%	16.44%	18.57%	2.97%	0.03%	8.03%	6.24%	6.29%	4.97%[1]	9.21%	9.77%		0.14%	Contractual	04/30/2021
Blackrock Lifepath Index 2060 Fund (LRIZ)																	
0.42%	7.07%	16.57%	-0.43%	16.44%	18.57%	2.97%	0.03%	8.03%	6.24%	6.29%	4.97%[1]	9.21%	9.77%		0.14%	Contractual	04/30/2021
Blackrock Lifepath Index 2020 Fund (LRIV)																	
-0.42%	6.61%	14.36%	-0.43%	13.94%	14.64%	2.63%	0.57%	7.55%	5.60%	5.39%	4.22%[1]	8.34%	9.20%		0.14%	Contractual	04/30/2021
Blackrock Lifepath Index 2030 Fund (LRIW)																	
0.42%	7.07%	16.57%	-0.43%	16.44%	18.57%	2.97%	0.03%	8.03%	6.24%	6.29%	4.97%[1]	9.21%	9.77%		0.14%	Contractual	04/30/2021
Blackrock Lifepath Index 2040 Fund (LRIX)																	
0.42%	7.07%	16.57%	-0.43%	16.44%	18.57%	2.97%	0.03%	8.03%	6.24%	6.29%	4.97%[1]	9.21%	9.77%		0.14%	Contractual	04/30/2021
Blackrock Lifepath Index 2050 Fund (LRIY)																	
0.42%	7.07%	16.57%	-0.43%	16.44%	18.57%	2.97%	0.03%	8.03%	6.24%	6.29%	4.97%[1]	9.21%	9.77%		0.14%	Contractual	04/30/2021
Blackrock Lifepath Index 2060 Fund (LRIZ)																	
0.42%	7.07%	16.57%	-0.43%	16.44%	18.57%	2.97%	0.03%	8.03%	6.24%	6.29%	4.97%[1]	9.21%	9.77%		0.14%	Contractual	04/30/2021
Market Indices																	
S&P Target Date 2020 TR																	
0.19%	7.22%	13.40%	-4.19%	16.52%	-2.01%	2.58%	0.64%	6.52%	5.05%	4.51%	7.32%	8.35%	N/A				
S&P Target Date 2030 TR																	
-0.01%	7.80%	16.32%	-4.64%	19.41%	-3.08%	2.80%	0.53%	8.10%	5.11%	5.30%	7.79%	10.00%	N/A				
S&P Target Date 2040 TR																	
-0.24%	8.21%	18.77%	-5.04%	20.71%	-3.48%	2.93%	0.43%	9.57%	5.16%	5.92%	8.19%	10.99%	N/A				
S&P Target Date 2050 TR																	
-0.36%	8.58%	19.78%	-5.28%	21.18%	-3.67%	3.01%	0.37%	9.73%	5.00%	5.32%	8.55%	11.25%	N/A				
S&P Target Date 2060 TR																	
-0.36%	8.58%	19.78%	-5.28%	21.18%	-3.67%	3.01%	0.37%	9.73%	5.00%	5.32%	8.55%	11.25%	N/A				
S&P Target Date 2020 TR																	
-0.19%	7.22%	13.40%	-4.19%	16.52%	-2.01%	2.58%	0.64%	6.52%	5.05%	4.51%	7.32%	8.35%	N/A				
S&P Target Date 2030 TR																	
-0.01%	7.80%	16.32%	-4.64%	19.41%	-3.08%	2.80%	0.53%	8.10%	5.11%	5.30%	7.79%	10.00%	N/A				
S&P Target Date 2040 TR																	
-0.24%	8.21%	18.77%	-5.04%	20.71%	-3.48%	2.93%	0.43%	9.57%	5.16%	5.92%	8.19%	10.99%	N/A				
S&P Target Date 2050 TR																	
-0.36%	8.58%	19.78%	-5.28%	21.18%	-3.67%	3.01%	0.37%	9.73%	5.00%	5.32%	8.55%	11.25%	N/A				
S&P Target Date 2060 TR																	
-0.36%	8.58%	19.78%	-5.28%	21.18%	-3.67%	3.01%	0.37%	9.73%	5.00%	5.32%	8.55%	11.25%	N/A				

Large Cap Value

Calculate Your Returns													Average Annual Returns			Expense Information		
2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	1 yr.	3 yr.	5 yr.	10 yr.	risk	gross expense ratio	net expense ratio	waiver expiration date
MFS Value Fund (MEIAX)																	
-2.70%	14.14%	17.10%	-4.87%	10.08%	-12.33%	0.80%	-1.84%	2.42%	4.32%	0.87%	10.87%	11.23%	9.47%		0.97%	0.93%	N/A
Market Indices																	
Russell 1000® Value Inc																	
-3.48%	12.45%	19.69%	-4.20%	26.56%	-13.05%	3.42%	-4.51%	-1.03%	29.01%	4.35%	9.84%	18.10%	N/A		N/A	N/A	N/A

Large Cap Core

Calculate Your Returns													Average Annual Returns			Expense Information		
2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	1 yr.	3 yr.	5 yr.	10 yr.	risk	gross expense ratio	net expense ratio	waiver expiration date
NW S&P 500 Index Fund (MCDX)																	
1.91%	19.48%	21.86%	-4.40%	29.07%	-0.10%	4.34%	0.62%	12.70%	15.51%	9.46%	12.62%	16.91%			0.22%	0.22%	N/A
Market Indices																	
Russell 1000® Inc																	
1.47%	15.89%	21.44%	-4.78%	31.50%	-4.47%	5.70%	3.23%	12.85%	19.24%	8.88%	12.16%	18.54%	N/A		N/A	N/A	N/A

Large Cap Growth

Calculate Your Returns													Average Annual Returns			Expense Information		
2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	1 yr.	3 yr.	5 yr.	10 yr.	risk	gross expense ratio	net expense ratio	waiver expiration date
Fidelity Contrafund (FDCNX)																	
1.58%	19.99%	9.43%	-1.11%	20.09%	5.30%	6.80%	0.93%	-0.85%	14.10%	10.70%	12.70%	17.70%			0.85%	0.85%	N/A
Market Indices																	
Russell 1000® Growth Index																	
1.68%	7.08%	30.21%	1.91%	36.40%	5.22%	8.77%	16.48%	16.40%	26.30%	17.22%	14.74%	16.98%	17.92%		N/A	N/A	N/A

Mid Cap Value

Calculate Your Returns													Average Annual Returns			Expense Information		
2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	1 yr.	3 yr.	5 yr.	10 yr.	risk	gross expense ratio	net expense ratio	waiver expiration date
American Century Mid Cap Value Fund (AVLVX)																	
-1.46%	20.00%	11.70%	-10.54%	35.13%	-16.16%	4.51%	-8.20%	-2.26%	37.77%	4.53%	10.13%	17.77%			2.19%	2.19%	N/A
Market Indices																	
Russell Mid Cap Value Inc																	
-4.78%	20.00%	13.34%	-12.27%	27.34%	-19.05%	4.94%	8.21%	-6.01%	-0.42%	2.89%	8.47%	17.23%			N/A	N/A	N/A

Mid Cap Core

Calculate Your Returns													Average Annual Returns			Expense Information		
2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	1 yr.	3 yr.	5 yr.	10 yr.	risk	gross expense ratio	net expense ratio	waiver expiration date
NW S&P 400 Cap Index Fund (MCDZ)																	
-2.85%	20.24%	16.10%	-2.08%	26.64%	-4.18%	5.26%	0.83%	26.64%	37.13%	13.42%	12.42%	17.42%			0.22%	0.22%	N/A
Market Indices																	
S&P Mid Cap 400																	
-2.45%	20.46%	16.24%	-2.18%	26.40%	-4.36%	5.38%	0.75%	26.64%	37.38%	13.42%	12.42%	17.42%			N/A	N/A	N/A

Mid Cap Growth

Calculate Your Returns													Average Annual Returns			Expense Information		
2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	1 yr.	3 yr.	5 yr.	10 yr.	risk	gross expense ratio	net expense ratio	waiver expiration date
MassMutual Select Mid Cap Growth Fund (MDEFX)																	
-2.83%	22.24%	13.16%	-2.12%	28.42%	-1.12%	6.00%	2.37%	19.12%	33.97%	12.16%	12.16%	18.16%			0.81%	0.81%	N/A
Market Indices																	
Russell Mid Cap Growth Index																	
-2.05%	7.34%	25.27%	-4.91%	35.46%	-1.76%	-10.05%	8.31%	17.05%	34.00%	16.70%	14.58%	20.13%			N/A	N/A	N/A

Small Cap Value

Calculate Your Returns													Average Annual Returns			Expense Information		
2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	1 yr.	3 yr.	5 yr.	10 yr.	risk	gross expense ratio	net expense ratio	waiver expiration date
American Century Small Cap Value Fund (AVSVX)																	
-9.44%	17.34%	21.31%	-7.36%	34.81%	-4.93%	7.04%	2.22%	-4.47%	39.42%	2.22%	7.93%	24.93%			1.09%	1.09%	N/A
Market Indices																	
Russell 2000® Value Inc																	
-7.47%	31.74%	31.74%	-10.36%	22.39%	-28.94%	2.87%	-12.95%	-9.78%	20.58%	-4.78%	9.15%	21.71%	8.25%		N/A	N/A	N/A

Small Cap Core

Calculate Your Returns													Average Annual Returns			Expense Information		
2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	1 yr.	3 yr.	5 yr.	10 yr.	risk	gross expense ratio	net expense ratio	waiver expiration date
NW Russell 2000 Small Cap Index Fund (MCDU)																	
-4.25%	21.16%	16.42%	-11.10%	26.54%	-16.10%	6.40%	-9.32%	-3.71%	27.46%	5.63%	8.91%[1]	22.90%	9.31%	0.31%	N/A	N/A	N/A
Market Indices																	
Russell 2000® Inc																	
-4.41%	21.31%	14.65%	-11.01%	25.52%	-16.49%	6.51%	-9.78%	-5.49%	27.17%	3.32%	8.37%	21.37%	8.62%		N/A	N/A	N/A

Small Cap Growth

Calculate Your Returns													Average Annual Returns			Expense Information		
2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	1 yr.	3 yr.	5 yr.	10 yr.	risk	gross expense ratio	net expense ratio	waiver expiration date
Invesco Small Cap Growth Fund (FTSMX)																	
-1.24%	11.35%	20.91%	-2.63%	4.99%	11.11%	10.24%	10.20%	25.93%	41.00%	15.20%	9.25%	17.25%			1.16%	1.16%	N/A
Market Indices																	
Russell 2000® Growth Inc																	
-0.55%	10.25%	21.85%	-1.13%	34.87%	5.58%	12.94%	4.98%	15.14%	34.21%	18.56%	12.24%	20.24%			1.05%	1.05%	N/A
Market Indices																	
Russell 2000® Growth Index																	
-1.38%	9.00%	22.40%	-4.29%	38.59%	5.60%	5.48%	1.71%	29.09%	34.47%	15.94%	11.74%	20.94%			N/A	N/A	N/A

Int'l/Global Large Core

Calculate Your Returns													Average Annual Returns			Expense Information		
2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	1 yr.	3 yr.	5 yr.	10 yr.	risk	gross expense ratio	net expense ratio	waiver expiration date
NW EAFE Index Fund (MCDW)																	
-4.66%	19.26%	2.62%	-5.17%	25.03%	-14.22%	17.32%	-12.17%	7.92%	31.78%	5.70%	4.27%	10.08%			0.34%	0.34%	N/A
Market Indices																	
MSCI EAFE																	
-4.66%	19.26%	2.62%	-5.17%	25.03%	-14.22%	17.32%	-12.17%	7.92%	31.78%	5.70%	4.27%	10.08%			N/A	N/A	N/A

Int'l/Global Large Growth

Calculate Your Returns													Average Annual Returns			Expense Information		
2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	1 yr.	3 yr.	5 yr.	10 yr.	risk	gross expense ratio	net expense ratio	waiver expiration date
American Funds EuroPacific Growth Fund (FEUPX)																	
-3.19%	27.19%	1.51%	-3.71%	27.19%	-13.71%	18.04%	-9.53%	12.01%	39.41%	7.24%	5.32%	9.32%	7.47%		0.84%	0.84%	N/A
Market Indices																	
MSCI AC World ex USA																	
-3.80%	4.50%	27.18%	-5.66%	32.79%	-13.36%	14.95%	3.07%	-4.90%	-3.44%	-2.00%	3.79%	4.30%	10.74%		N/A	N/A	N/A

Int'l/Global Small/Mid Cap

Calculate Your Returns													Average Annual Returns			Expense Information		
2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	1 yr.	3 yr.	5 yr.	10 yr.	risk	gross expense ratio	net expense ratio	waiver expiration date
Invesco International Small Company Fund (OIMAX)																	
-14.24%	14.71%	6.12%	-17.77%	-10.11%	-1.14%	10.24%	5.24%	11.47%	7.16%	3.23%	2.51%	7.51%			1.25%	1.25%	N/A
Market Indices																	
MSCI ACWI																	
-2.36%	7.18%	22.96%	-4.41%	26.60%	-9.10%	4.35%	-5.07%	5.42%	9.59%	5.29%	5.48%	10.18%			N/A	N/A	N/A

REITs

Calculate Your Returns													Average Annual Returns			Expense Information		
2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	1 yr.	3 yr.	5 yr.	10 yr.	risk	gross expense ratio	net expense ratio	waiver expiration date
Cohen & Steers Real Estate Securities Fund (CSEIX)																	
1.29%	7.70%	7.58%	-4.87%	33.17%	-18.38%	2.03%	-17.37%	-17.03%	-7.24%	-3.49%	5.32%	9.78%	17.72%		1.14%	1.14%	N/A
Market Indices																	
FTSE NAREIT Equity REIT TR																	
0.21%	6.01%	5.49%	-4.04%	29.08%	-37.12%	0.19%	-15.35%	-14.56%	-0.26%	2.46%	6.16%	10.98%			N/A	N/A	N/A

[1] Since inception date of 09/01/2011
[2] Since inception date of 03/01/2012
[3] Since inception date of 08/01/2012
[4] Since inception date of 06/01/2012

Performance shown is historical and does not guarantee future results. Market performance may be higher or lower than that shown. Investment return and principal value fluctuate. There are no assurances investment objectives will be achieved. Shares of distribution may be worth more or less than the amount invested.

Average annual total returns include reinvestment of dividends and capital gains distributions. Performance is shown net of expenses, but before any applicable contract or plan charges.

Specific details about the performance of each investment option are provided below under the appropriate asset category. Each investment option includes a reference to a benchmark index. Details on the indices are provided at the end of these notes.

Visit the prospectus standard website of the last 30 months vacancy measures the volatility of the investment option's performance. In general, the higher the standard deviation (or percentage shown), the greater the risk or volatility.

The expense ratio includes any mandatory fees and expenses charged against the investment's assets (subtracted from the investment's gross yield) and reflects the most recent expense information available. Contractual waivers are included in the net expense ratio. Contractual waivers are in effect for at least one year from the date of this report. Additional information regarding investment expense waiver periods is located in the investment's prospectus. Information, including whether the waiver is contractual or voluntary and the date of expiration, if available, is located in the investment's prospectus. Information about the expense ratio of the investment's underlying mutual fund is available in the investment's prospectus. Expenses for a mutual fund or other pooled investment vehicle can include the mutual fund's expenses. For more information, please see the investment's prospectus. Expenses for a mutual fund or other pooled investment vehicle can include the mutual fund's expenses. For more information, please see the investment's prospectus.

Intermediate Term Bond

Sal Strategic Bond (Western)

Benchmark - Rhythm US Agg Bond
Inception date November 30, 2006

High Yield Bond

Pnc High Yield (Barings)

Benchmark - Rhythm US Corp High Yield
Inception date November 1, 2004. Prior to inception, performance shown is that of Class Y shares, which began operations on September 5, 2000. High yielding debt securities investments are generally subject to greater market fluctuations and risk of loss of income and principal than lower yielding debt securities investments.

Asset Allocation/Lifestyle

Janus Henderson Balanced Fd

Benchmark - 25% S&P 500/75% BC Agg Ex Wt
Inception date May 1, 2001. Indexes are unmanaged, do not incur fees or expenses, and cannot be purchased directly.

Asset Allocation/Lifecycle

Blackrock Lifepath Ins Retire Fd

Benchmark - S&P 500 Index
Inception date May 1, 2001. Indexes are unmanaged, do not incur fees or expenses, and cannot be purchased directly.

Blackrock Lifepath Ins 2020 Fd

Benchmark - Russell 1000® Growth Index
Inception date May 1, 2001

Blackrock Lifepath Ins 2030 Fd

Benchmark - Russell 1000® Growth Index
Inception date May 1, 2001

Blackrock Lifepath Ins 2040 Fd

Benchmark - Russell 1000® Growth Index
Inception date May 1, 2001

Blackrock Lifepath Ins 2050 Fd

Benchmark - Russell 1000® Growth Index
Inception date May 1, 2001

Blackrock Lifepath Ins 2060 Fd

Benchmark - Russell 1000® Growth Index
Inception date May 1, 2001

Large Cap Value

MFS Value Fund

Benchmark - Russell 1000® Value Inc

Large Cap Core

NW S&P 500 Index Fund

Benchmark - S&P 500
Inception date May 1, 2001. Indexes are unmanaged, do not incur fees or expenses, and cannot be purchased directly.

Large Cap Growth

Fidelity Contrafund

Benchmark - Russell 1000® Growth Index

Mid Cap Value

American Century Mid Cp Val

Benchmark - Russell Mid Cap Value Inc

Mid Cap Core

NW S&P Mid Cap Idx Fd (Wm Tr)

Benchmark - S&P MidCap 400

Mid Cap Growth

Sal Mc Cp Gr Fd (FMR/Fidelity)

Benchmark - Russell Mid Cap Growth Index
Prior to 10/1/2010, the fund's performance was that of companies with small or mid-sized capitalization (small-cap or "mid-cap") may be subject to special risks given their characteristics: narrow markets, limited financial resources, and less liquid stocks, all of which may cause price volatility.

Small Cap Value

American Century Sm Cap Val

Benchmark - Russell 2000® Value Inc

Small Cap Core

NW Rsl 2000 Sml Cp Idx Fd (K Tr)

Benchmark - Russell 2000® Inc

Small Cap Growth

Invesco Small Cap Growth Fund

Benchmark - Russell 2000® Growth Index
Inception date June 2, 2003

Int'l/Global Large Core

NW EAFE Index Fund

Benchmark - MSCI EAFE Ind

Int'l/Global Large Growth

American Funds EuroPac Gr Fd

Benchmark - MSCI AC World ex USA

Int'l/Global Small/Mid Cap

Invesco International Small Company Fund

Benchmark - MSCI ACWI

REITs

Cohen & Steers Real Estate Sec Fd

Benchmark - FTSE NAREIT Equity REIT TR

Performance shown is historical and does not guarantee future results. Market performance may be higher or lower than that shown. Investment return and principal value fluctuate. There are no assurances investment objectives will be achieved. Shares of distribution may be worth more or less than the amount invested.

Average annual total returns include reinvestment of dividends and capital gains distributions. Performance is shown net of expenses, but before any applicable contract or plan charges.

Specific details about the performance of each investment option are provided below under the appropriate asset category. Each investment option includes a reference to a benchmark index. Details on the indices are provided at the end of these notes.

The expense ratio includes any mandatory fees and expenses charged against the investment's assets (subtracted from the investment's gross yield) and reflects the most recent expense information available. Contractual waivers are included in the net expense ratio. Contractual waivers are in effect for at least one year from the date of this report. Additional information regarding investment expense waiver periods is located in the investment's prospectus. Information, including whether the waiver is contractual or voluntary and the date of expiration, if available, is located in the investment's prospectus. Information about the expense ratio of the investment's underlying mutual fund is available in the investment's prospectus. Expenses for a mutual fund or other pooled investment vehicle can include the mutual fund's expenses. For more information, please see the investment's prospectus.

Benchmarks

25% S&P 500/75% BC Agg Ex Wt

The Lipper Balanced Fund Index is an unmanaged, equally weighted index of the 30 largest mutual funds which meet the investment objective categories for the Balanced Fund Index. The Lipper Balanced Fund Index is a peer group of mutual funds with similar investment objectives and strategies.

75% S&P, 5-Year Treasury Bond Index, Barclays Capital U.S. Aggregate Bond Index is a composite index representing the performance of the market indexes weighted according to the percentages stated. The index serves as a measure of balanced fund performance. Descriptions of the named indexes are contained in this Market Indices section.

Rhythm US Corporate Bond Intermediate Index Each index is a composite index representing the performance of the named indexes. The weighting of each index can vary over time depending on the weightings of the underlying mutual funds comprising each Destination option. Descriptions of the named indexes are contained in this Market Indices section.

Rhythm US Corporate High Yield Index Each index is a composite index representing the performance of the named indexes. The weighting of each index can vary over time depending on the weightings of the underlying mutual funds comprising each Destination option. Descriptions of the named indexes are contained in this Market Indices section.

The Barclays Capital U.S. 1-3 Year Government/Credit Index is an unmanaged index of U.S. Government bonds with one to three years remaining to the scheduled payment of principal.

The Barclays Capital U.S. Treasury Inflation Protected Securities (TIPS) Index (Series-L) is an unmanaged index that measures the broad performance of U.S. Treasury inflation-indexed bonds.

The Barclays Capital U.S. Aggregate Bond Index is an unmanaged index of fixed-rate investment-grade securities with at least one year to maturity, combining the Barclays Capital U.S. Treasury Bond Index, the Barclays Capital U.S. Government/Agency Bond Index, the Barclays Capital U.S. Corporate Bond Index and the Barclays Capital U.S. Securitized Bond Index.

The Citigroup World Government Bond Index is a market capitalization weighted index of debt securities of major U.S. and foreign government bond markets.

The Barclays Capital U.S. Corporate High Yield Index is an unmanaged index covering the universe of fixed, non-investment grade debt issues with maturities exceeding the U.S. Treasury.

The Barclays Capital U.S. Long Government/Credit Index is the long component of the Barclays Capital U.S. Government/Credit Index and is a widely recognized index that features a blend of U.S. Treasury, Government-sponsored (U.S. Agency and supranational), mortgage and corporate securities limited to a maturity of no more than ten years.

Equity

The Lipper Balanced Fund Index is an unmanaged, equally weighted index of the 30 largest mutual funds which meet the investment objective categories for the Balanced Fund Index. The Lipper Balanced Fund Index is a peer group of mutual funds with similar investment objectives and strategies.

The S&P, S&P 500 Index/S&P Barclays Capital U.S. Aggregate Bond Index is a composite index representing the performance of the named indexes weighted according to the percentages stated. The index serves as a measure of balanced fund performance. Descriptions of the named indexes are contained in this Market Indices section.

The Russell 1000® Index is a widely recognized, unmanaged index representative of common stocks of large capitalization U.S. companies.

The Russell 2000® Index is a widely recognized, unmanaged index representative of common stocks of mid-capitalization U.S. companies.

The Russell 3000® Index is a widely recognized index representing the performance of the 3,000 largest U.S. companies based on market capitalization. The Russell 1000®/Russell 2000® Index consists of those Russell 1000 securities with greater than average growth orientation and higher price-to-book ratios. The Russell 1000®/Russell 2000® Index consists of those Russell 2000 securities with greater than average growth orientation and higher price-to-book ratios.

The Russell Midcap® Index is a widely recognized index representing common stocks of mid-capitalization U.S. companies. The Russell Midcap® Growth Index consists of those Russell Midcap securities with greater than average growth orientation and higher price-to-book ratios. The Russell Midcap® Value Index consists of those Russell Midcap securities with greater than average value orientation and lower price-to-book ratios.

The Russell 2000® Value Index is a widely recognized, unmanaged index representative of common stocks of small-capitalization U.S. companies. The Russell 2000® Growth Index consists of those Russell Midcap securities with greater than average growth orientation and higher price-to-book ratios. The Russell Midcap® Value Index consists of those Russell Midcap securities with greater than average value orientation and lower price-to-book ratios.

The Russell Midcap® Index is a widely recognized index representing common stocks of mid-capitalization U.S. companies. The Russell Midcap® Growth Index consists of those Russell Midcap securities with greater than average growth orientation and higher price-to-book ratios. The Russell Midcap® Value Index consists of those Russell Midcap securities with greater than average value orientation and lower price-to-book ratios.

The Russell 2000® Index is a widely recognized, unmanaged index representative of common stocks of small-capitalization U.S. companies.

The Russell 3000® Index is a widely recognized index representing the performance of the 3,000 largest U.S. companies based on market capitalization. The Russ