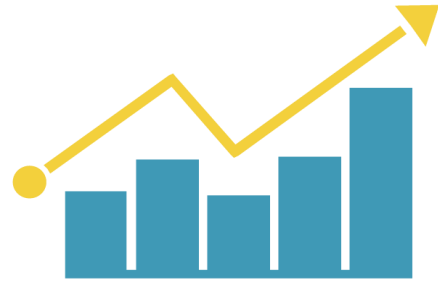




Capital Cities

INSTITUTIONAL INVESTING MADE PERSONAL



Rhode Island Fidelity 457(b) Plan

Performance & Evaluation Report

For Period Ended March 31, 2019

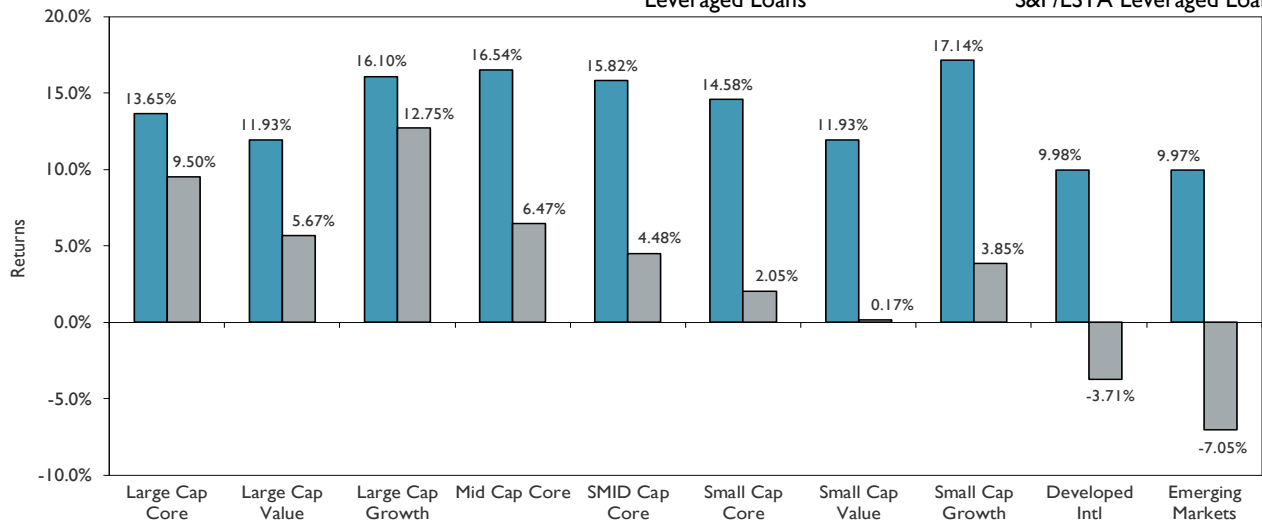
MARKET OVERVIEW

PERIOD ENDED MARCH 31, 2019

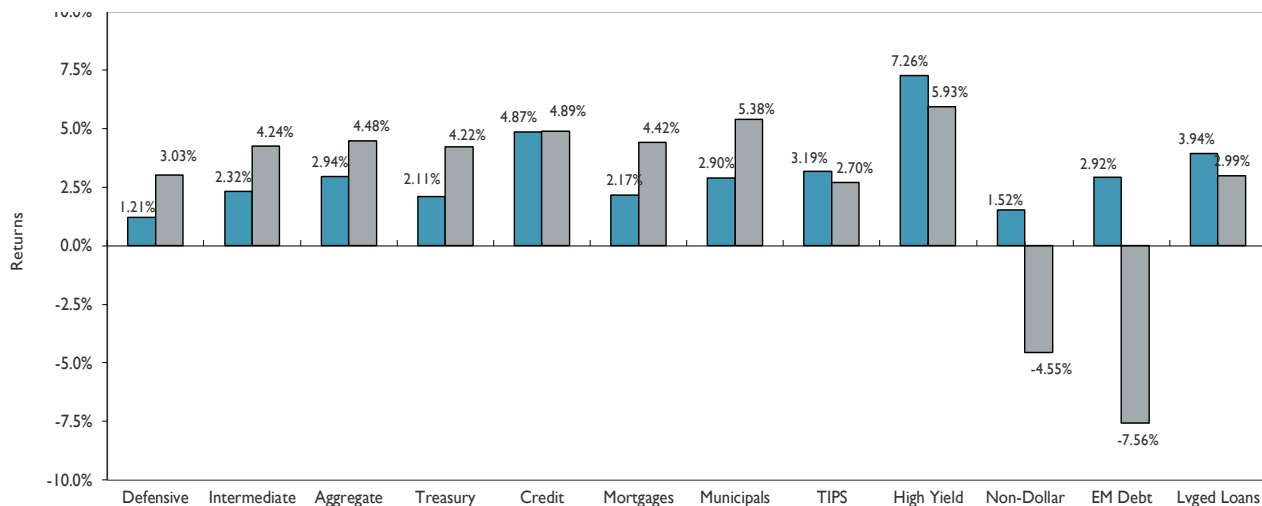
Last Quarter: Lead by risk assets, Global Markets rallied back from the lows experienced during the fourth quarter. All asset classes ended the quarter with positive returns as the Fed signaled a pause in their monetary policy normalization. In equity markets, Growth outperformed Value and Small Cap. outperformed Large Cap. Small Cap. Growth (+17.1%) was the best performing sector. Domestic stocks outperformed foreign stocks with all styles of domestic equity generating positive double digit returns. Developed and Emerging Market stocks returned just shy of 10.0% returns for the quarter. All domestic equity styles are now displaying positive returns over the last one-year period while foreign equities remain negative. Turning to fixed income, returns were positive across all styles. The Federal Reserve held rates flat during the quarter, but has tempered expectations for the pace of future increases in 2019 and introduced the possibility for a rate cut. The Bloomberg Barclays Aggregate Bond Index (+2.9%) closed the quarter higher with Corporates (+4.9%) outperforming Treasuries (+2.1%). Emerging Market Debt (+2.9%) outperformed Developed Non-Dollar (+1.5%) during the period. Domestic broad styles of fixed income are all positive over the last one-year time period, while foreign bonds remain negative.

Style	Index	Style	Index
Large Cap Core	S&P 500 Index	Defensive Fixed Income	BB Barclays 1-3 Year G/C
Large Cap Value	Russell 1000 Value	Intermediate Fixed Income	BB Barclays Intermediate G/C
Large Cap Growth	Russell 1000 Growth	Core Fixed Income	BB Barclays Agg Index
Mid Cap Core	Russell Mid Cap Index	Treasury Sector	BB Barclays Treasury Index
SMID Cap Core	Russell 2500 Index	Credit Sector	BB Barclays Credit Index
Small Cap Core	Russell 2000 Index	Mortgage Sector	BB Barclays Mortgage Index
Small Cap Value	Russell 2000 Value	Municipal Fixed Income	BB Barclays Muni Fixed Income
Small Cap Growth	Russell 2000 Growth	Treasury Infl Protected Sec	BB Barclays TIPS Index
Developed International	MSCI EAFE US\$	High Yield Fixed Income	BB Barclays HY Index
Emerging Markets	MSCI Emerging Markets	Non-Dollar Fixed Income	FTSE Non-USD WGBI
		Emerging Market Debt	JPM GBI-EM Global Dvsfd.
		Leveraged Loans	S&P/LSTA Leveraged Loans

EQUITY



FIXED INCOME



■ Last Quarter ■ Last One Yr Ended 3/31/19



Rhode Island Fidelity 457(b) Plan Plan Summary Period Ended March 31, 2019

Criteria	Fidelity Freedom Funds	Fidelity 500 Index	Fidelity Large Cap Stock	Vanguard FTSE Social Index	Invesco Diversified Dividend	Fidelity Contrafund	Fidelity Mid Cap Index	Fidelity Small Cap Index	Fidelity Low Priced Stock	Fidelity International Index	Harbor International	PIMCO Total Return	Fidelity US Bond Index	T Rowe Price Stable Value
Page #	4-16	17	18	19	20	21	22	23	24	25	26	27	28	29
Qualitative Review	●	●	●	●	●	●	●	●	●	●	●	●	●	●
Long Term Performance	●	●	●	●	●	●	●	●	●	●	●	●	●	●
Short Term Performance	●	●	●	●	WL	●	●	●	●	●	●	●	●	●

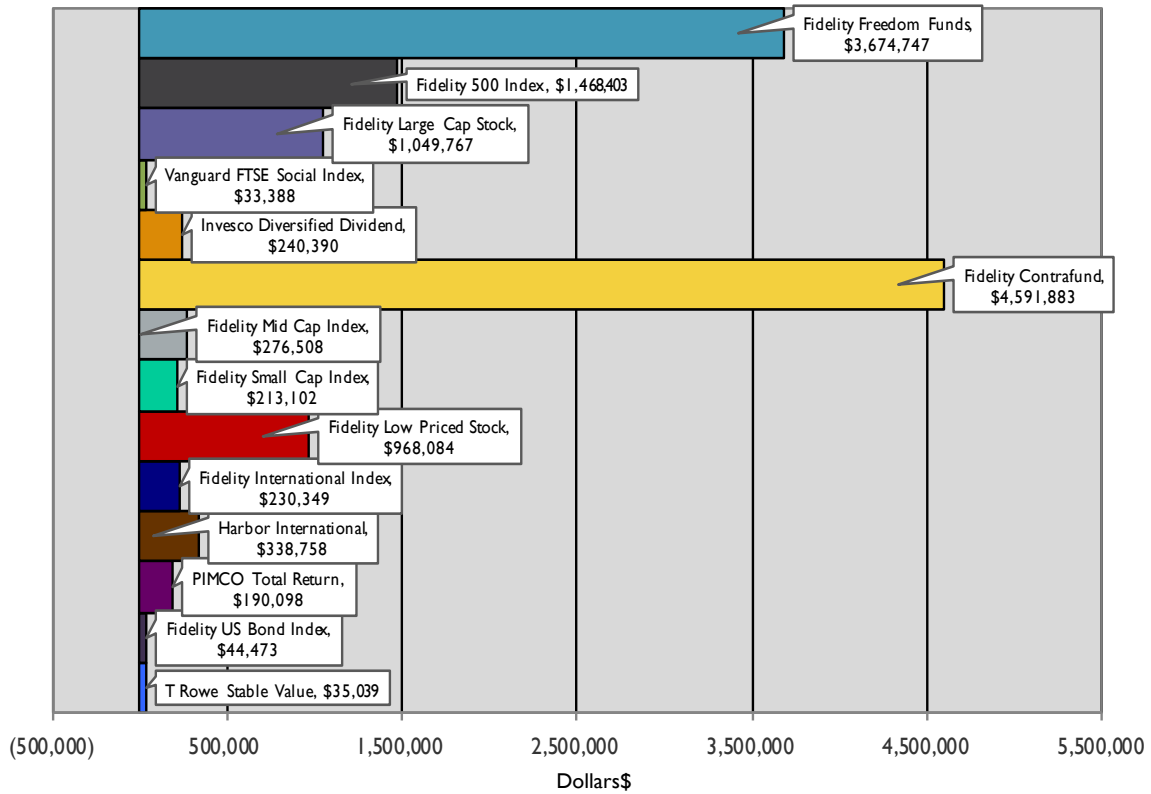
Legend	
●	Everything is good to excellent in this area
●	Caution is warranted but action is not required at this time
WL	Watchlist Status
●	Action is recommended or is being taken
	White background indicates a Change in Status

Investment Option	Style	Market Value	% of Plan Assets	# of Participants
Fidelity Freedom 2060	Target Date	\$70,066	0.0%	19
Fidelity Freedom 2055	Target Date	\$641,137	0.4%	41
Fidelity Freedom 2050	Target Date	\$319,144	0.2%	46
Fidelity Freedom 2045	Target Date	\$1,096,480	0.7%	59
Fidelity Freedom 2040	Target Date	\$1,431,266	0.9%	58
Fidelity Freedom 2035	Target Date	\$2,992,963	1.9%	71
Fidelity Freedom 2030	Target Date	\$12,931,204	8.4%	262
Fidelity Freedom 2025	Target Date	\$3,763,563	2.4%	103
Fidelity Freedom 2020	Target Date	\$15,800,266	10.3%	242
Fidelity Freedom 2015	Target Date	\$2,042,591	1.3%	51
Fidelity Freedom 2010	Target Date	\$3,567,971	2.3%	71
Fidelity Freedom 2005	Target Date	\$357,008	0.2%	10
Fidelity Freedom Income	Target Date	\$1,627,297	1.1%	48
		\$46,640,956	30.3%	
Fidelity 500 Index	Large Cap Core	\$12,179,492	7.9%	409
Fidelity Large Cap Stock	Large Cap Broad	\$8,298,344	5.4%	335
Vanguard FTSE Social Index	Large Cap Broad	\$445,966	0.3%	91
Invesco Diversified Dividend	Large Cap Value	\$2,363,981	1.5%	173
Fidelity Contrafund	Large Cap Growth	\$36,068,817	23.4%	716
Fidelity Mid Cap Index	Mid Cap Core	\$2,064,723	1.3%	188
Fidelity Small Cap Index	Small Cap Core	\$1,891,902	1.2%	229
Fidelity Low Priced Stock	Total Equity	\$9,788,191	6.4%	356
Fidelity International Index	International	\$2,604,593	1.7%	186
Harbor International	International	\$3,814,485	2.5%	305
PIMCO Total Return	Core Plus Bond	\$6,998,424	4.5%	279
Fidelity US Bond Index	Core Bond	\$1,618,247	1.1%	150
T Rowe Price Stable Value	Stable Value	\$6,403,026	4.2%	331
Brokerage Link		\$12,699,081	8.3%	113
		\$107,239,273	69.7%	
		\$153,880,229	100.0%	



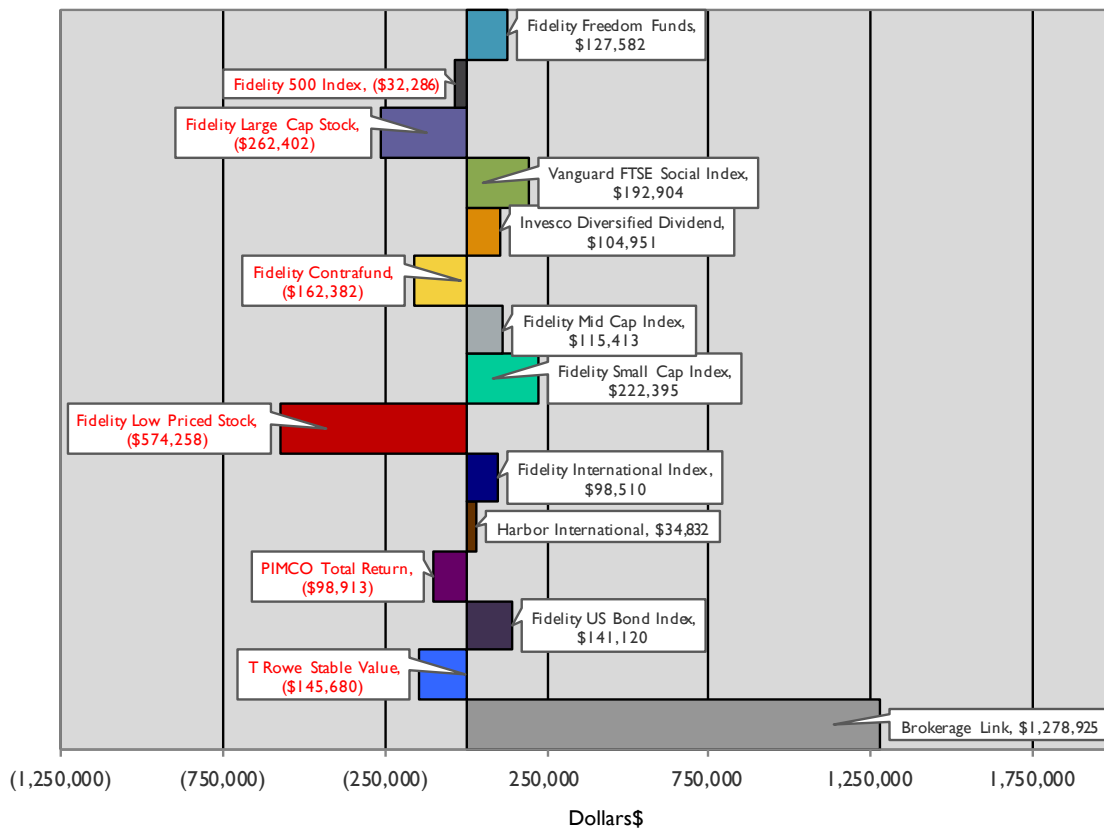
Quarterly Change Due to Market Movement

The chart below shows the change in value of each option due to market movements. The Total Plans change in market value for the period due to market movement was \$13,354,989.



Quarterly Change Due to Cash Flows

The chart below shows the net additions and withdrawals, including contributions, company matches, and transfers among funds in each fund option. The Total Plans change in market value for the period due to cash flows was \$1,040,712.

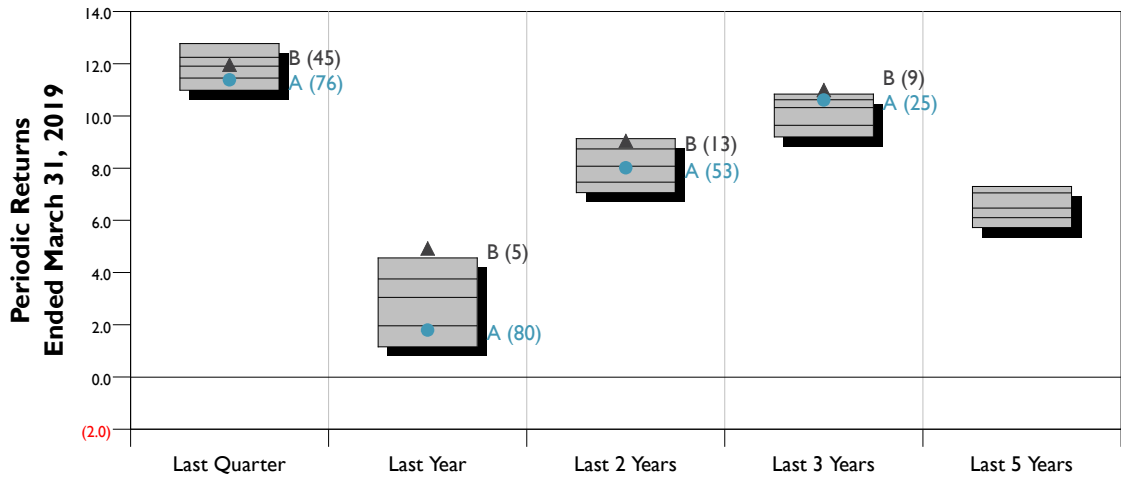
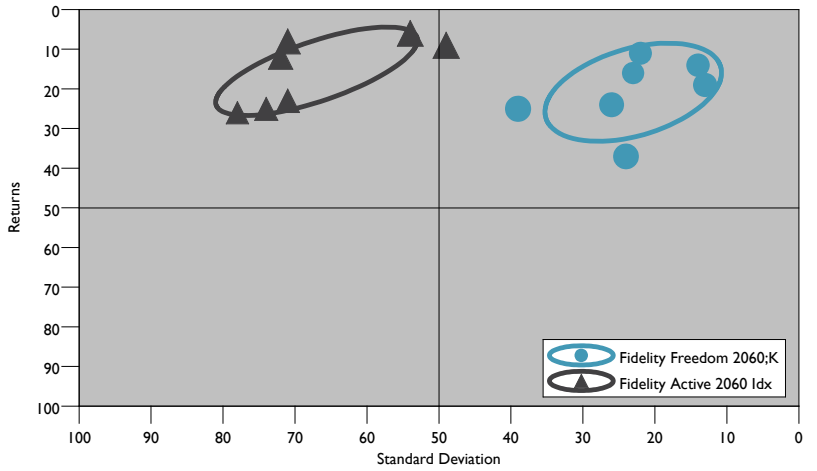


FIDELITY FREEDOM 2060
PEER GROUP: TARGET DATE 2055+
PERIOD ENDED MARCH 31, 2019

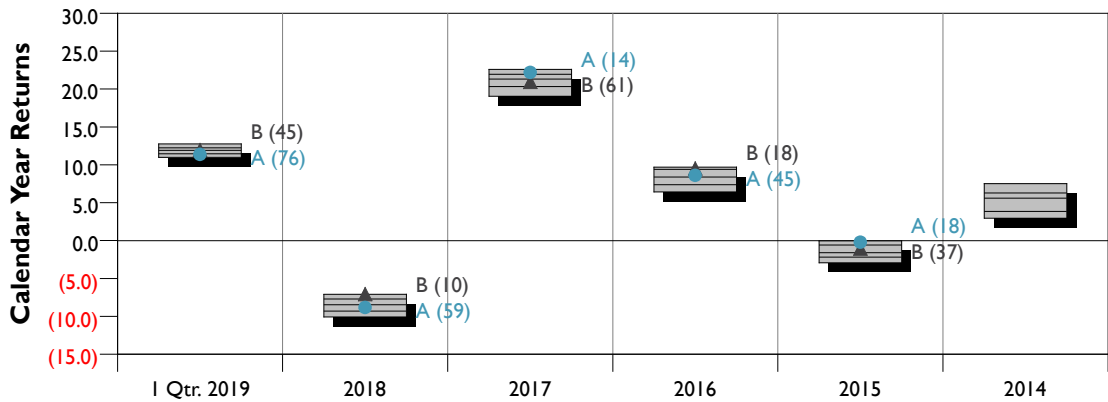
Fidelity Freedom 2060

The Fidelity Freedom 2060 Fund invests in a combination of Fidelity's equity, fixed-income, and short-term funds using an asset allocation designed for investors expected to retire around the year 2060. The Fund's allocation will gradually become more conservative as the target date approaches.

Rolling 12 Quarter Scatter Chart for 5 Years
Ended March 31, 2019



	Last Quarter	Last Year	Last 2 Years	Last 3 Years	Last 5 Years
Median	11.91	3.05	8.07	10.32	6.47
Fidelity Freedom 2060;K ● A	11.39	1.80	8.01	10.61	--
Fidelity Active 2060 Idx ▲ B	11.96	4.92	9.04	11.00	--



	I Qtr. 2019	2018	2017	2016	2015	2014
Median	11.91	(8.46)	21.32	8.38	(1.61)	5.59
Fidelity Freedom 2060;K ● A	11.39	(8.83)	22.21	8.61	(0.22)	--
Fidelity Active 2060 Idx ▲ B	11.96	(7.05)	20.96	9.54	(1.05)	--

Note: Fidelity Freedom 2060 Fund inception date is August 5, 2014.



FIDELITY FREEDOM 2055

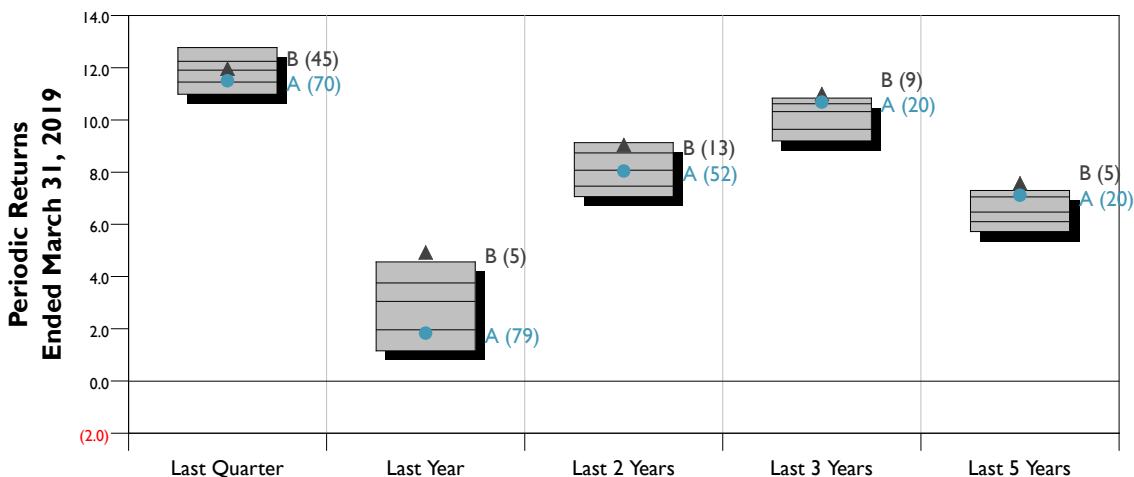
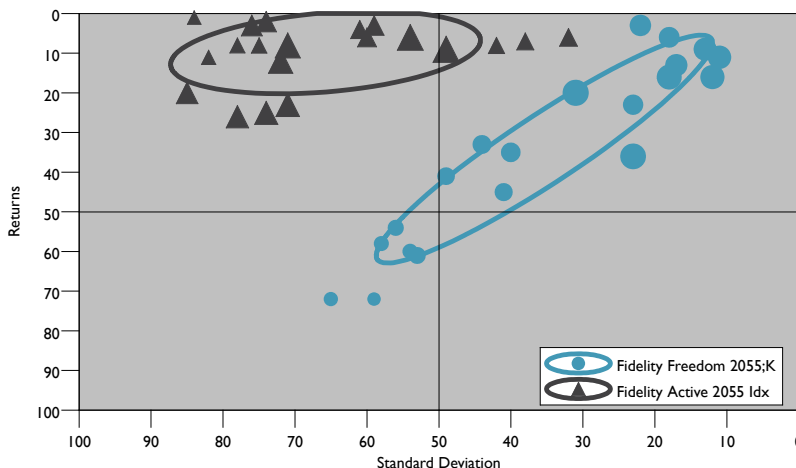
PEER GROUP: TARGET DATE 2055+

PERIOD ENDED MARCH 31, 2019

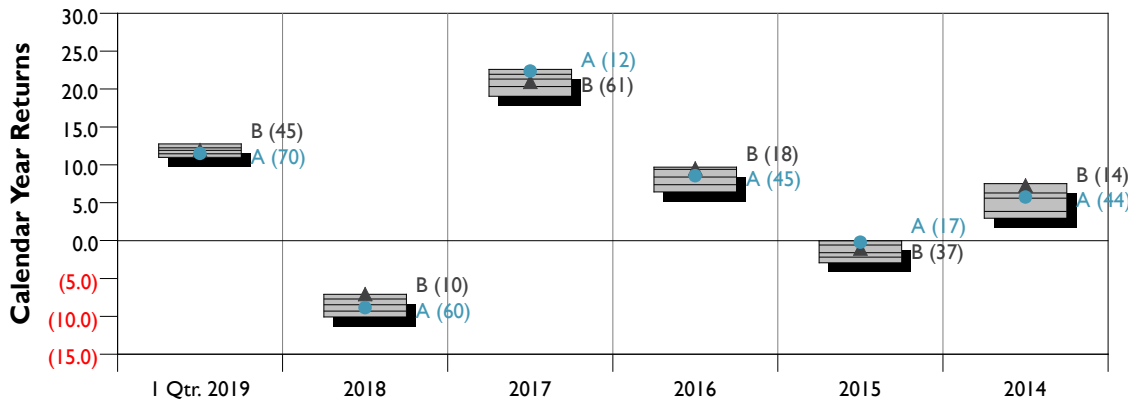
Fidelity Freedom 2055

The Fidelity Freedom 2055 Fund invests in a combination of Fidelity's equity, fixed-income, and short-term funds using an asset allocation designed for investors expected to retire around the year 2055. The Fund's allocation will gradually become more conservative as the target date approaches.

**Rolling 12 Quarter Scatter Chart for 5 Years
Ended March 31, 2019**



	Last Quarter	Last Year	Last 2 Years	Last 3 Years	Last 5 Years
Median	11.91	3.05	8.07	10.32	6.47
Fidelity Freedom 2055;K ● A	11.50	1.84	8.04	10.69	7.12
Fidelity Active 2055 Idx ▲ B	11.96	4.92	9.04	11.00	7.58



	I Qtr. 2019	2018	2017	2016	2015	2014
Median	11.91	(8.46)	21.32	8.38	(1.61)	5.59
Fidelity Freedom 2055;K ● A	11.50	(8.86)	22.37	8.56	(0.20)	5.75
Fidelity Active 2055 Idx ▲ B	11.96	(7.05)	20.96	9.54	(1.05)	7.29



FIDELITY FREEDOM 2050

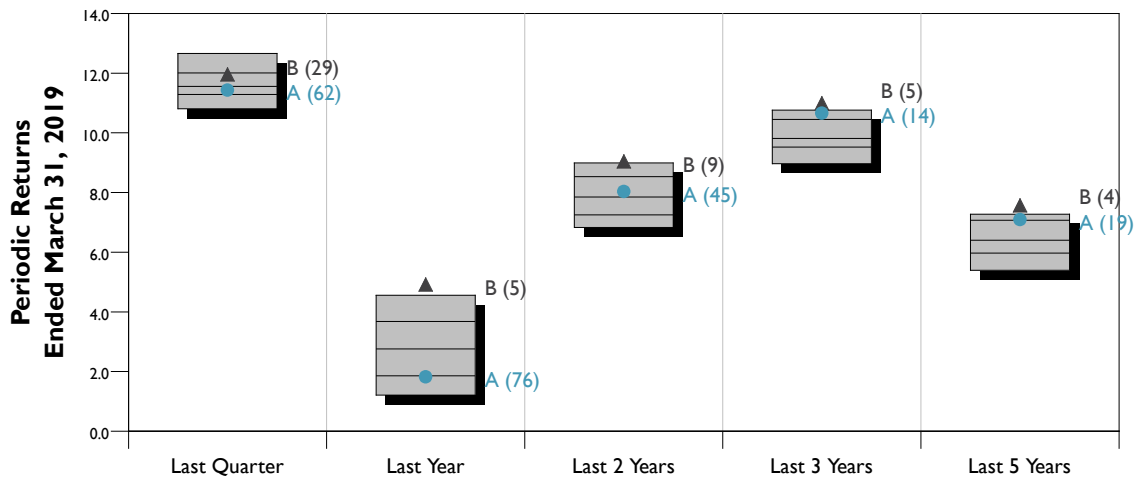
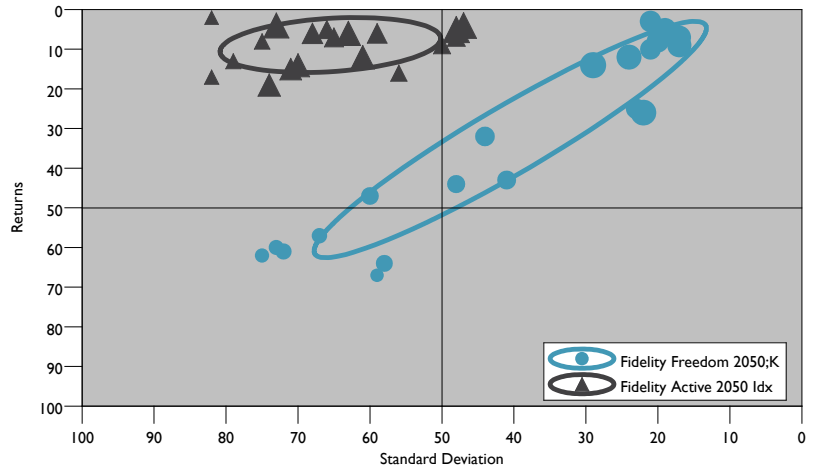
PEER GROUP: TARGET DATE 2050

PERIOD ENDED MARCH 31, 2019

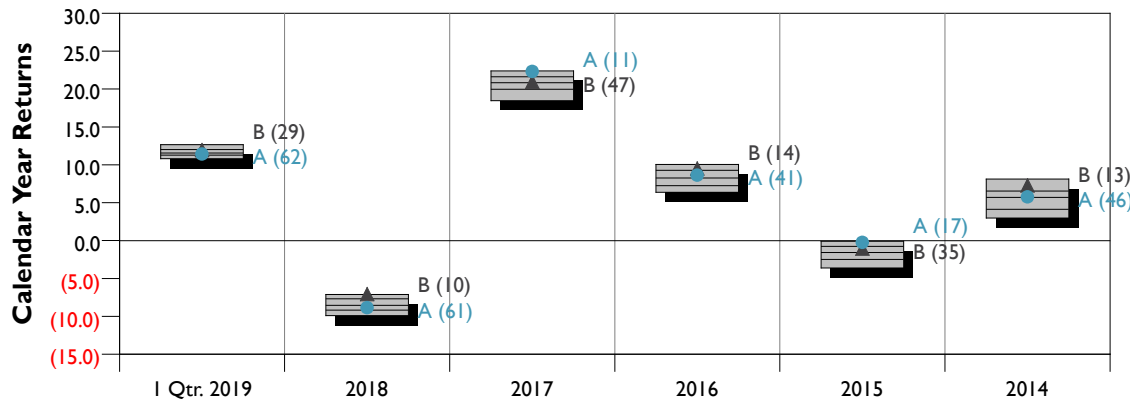
Fidelity Freedom 2050

The Fidelity Freedom 2050 Fund invests in a combination of Fidelity's equity, fixed-income, and short-term funds using an asset allocation designed for investors expected to retire around the year 2050. The Fund's allocation will gradually become more conservative as the target date approaches.

Rolling 12 Quarter Scatter Chart for 5 Years Ended March 31, 2019



Period	Median	Fidelity Freedom 2050;K (A)	Fidelity Active 2050 Idx (B)
Last Quarter	11.56	11.43	11.96
Last Year	2.76	1.82	4.92
Last 2 Years	7.85	8.04	9.04
Last 3 Years	9.81	10.66	11.00
Last 5 Years	6.40	7.10	7.58



Year	Median	Fidelity Freedom 2050;K (A)	Fidelity Active 2050 Idx (B)
I Qtr. 2019	11.56	11.43	11.96
2018	(8.55)	(8.85)	(7.05)
2017	20.82	22.33	20.96
2016	8.27	8.63	9.54
2015	(1.58)	(0.24)	(1.05)
2014	5.71	5.78	7.29

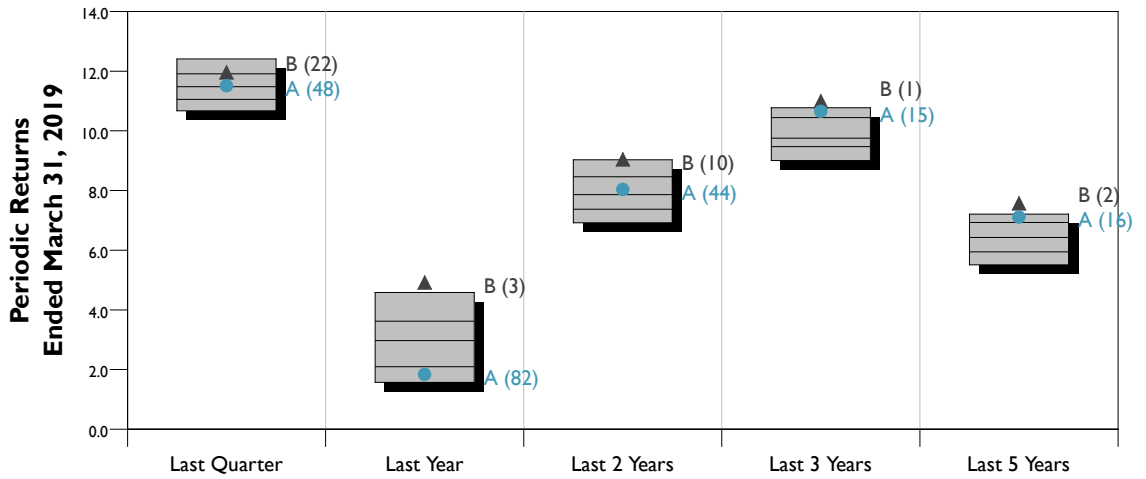
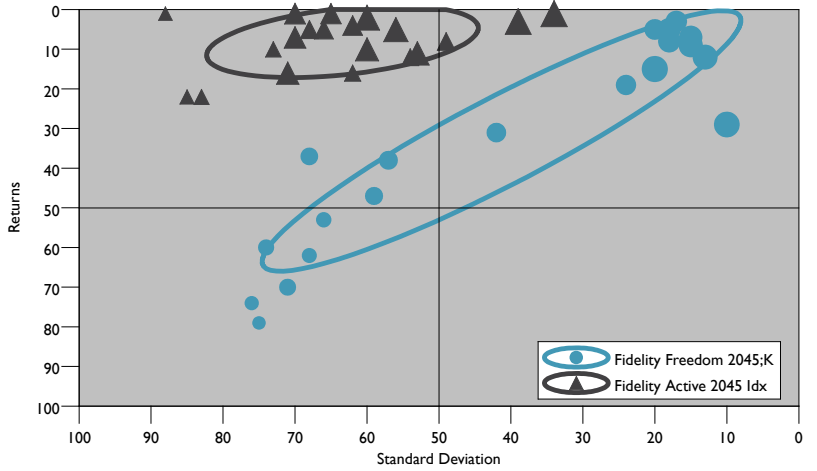


FIDELITY FREEDOM 2045
PEER GROUP: TARGET DATE 2045
PERIOD ENDED MARCH 31, 2019

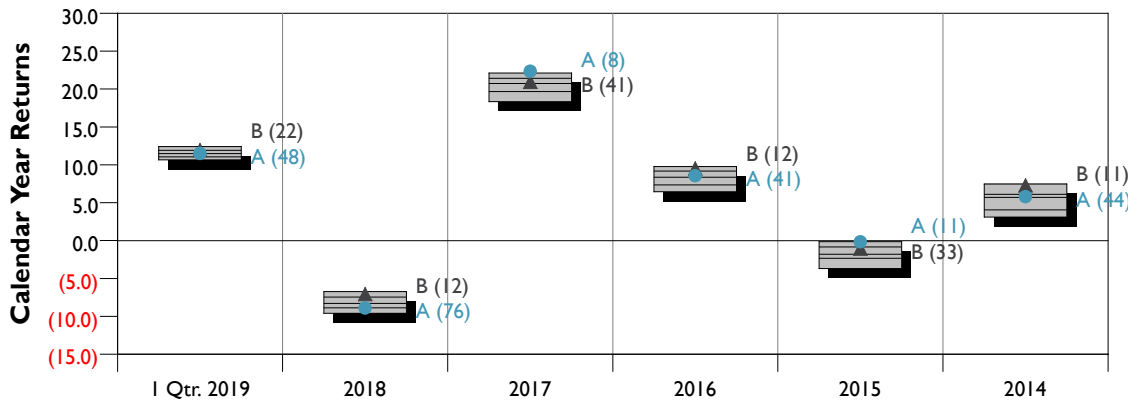
Fidelity Freedom 2045

The Fidelity Freedom 2045 Fund invests in a combination of Fidelity's equity, fixed-income, and short-term funds using an asset allocation designed for investors expected to retire around the year 2045. The Fund's allocation will gradually become more conservative as the target date approaches.

Rolling 12 Quarter Scatter Chart for 5 Years
Ended March 31, 2019



	Last Quarter	Last Year	Last 2 Years	Last 3 Years	Last 5 Years
Median	11.48	2.97	7.86	9.75	6.43
Fidelity Freedom 2045;K ● A	11.51	1.83	8.04	10.66	7.11
Fidelity Active 2045 Idx ▲ B	11.96	4.92	9.04	11.00	7.58



	I Qtr. 2019	2018	2017	2016	2015	2014
Median	11.48	(8.30)	20.73	8.36	(1.80)	5.69
Fidelity Freedom 2045;K ● A	11.51	(8.90)	22.36	8.57	(0.16)	5.79
Fidelity Active 2045 Idx ▲ B	11.96	(7.05)	20.96	9.54	(1.05)	7.29

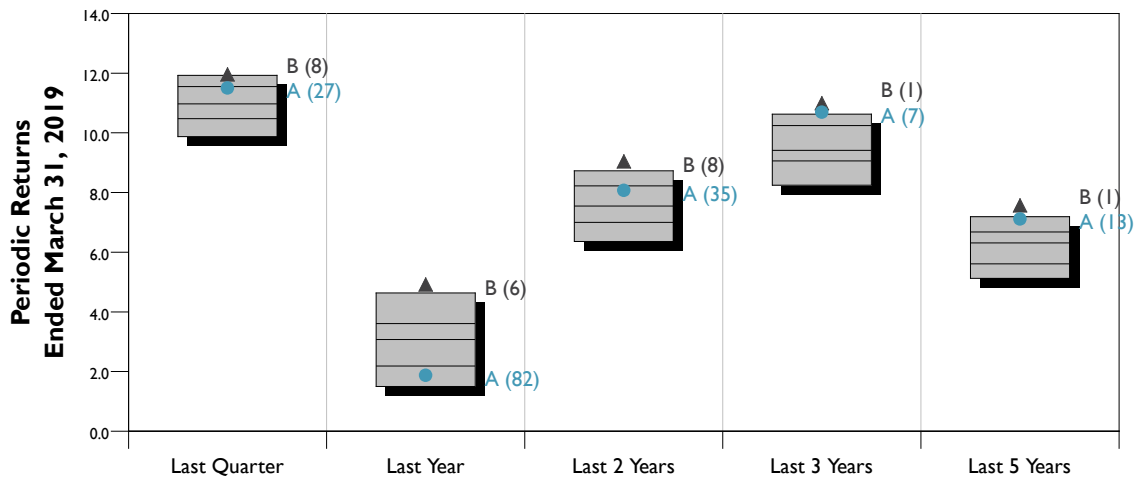
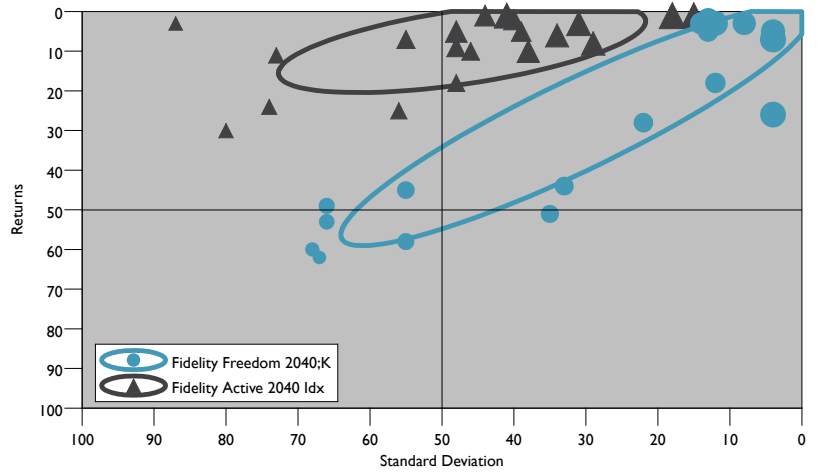


FIDELITY FREEDOM 2040
PEER GROUP: TARGET DATE 2040
PERIOD ENDED MARCH 31, 2019

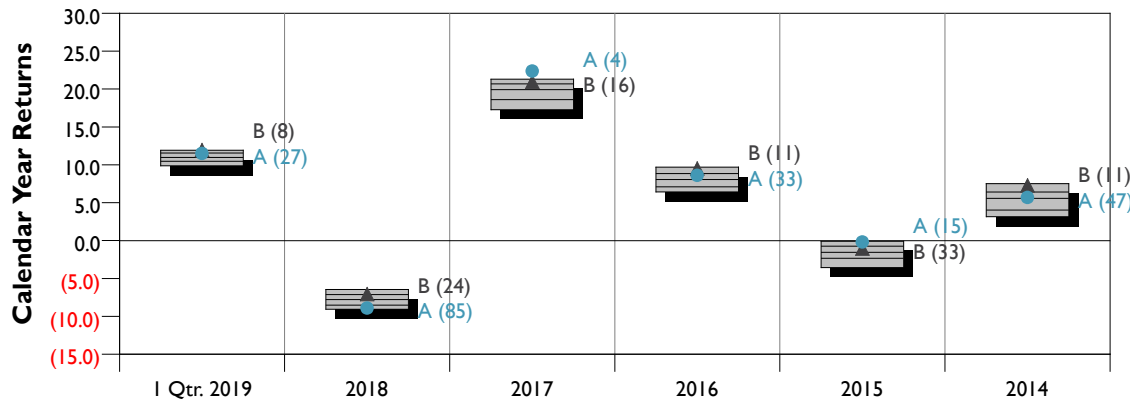
Fidelity Freedom 2040

The Fidelity Freedom 2040 Fund invests in a combination of Fidelity's equity, fixed-income, and short-term funds using an asset allocation designed for investors expected to retire around the year 2040. The Fund's allocation will gradually become more conservative as the target date approaches.

Rolling 12 Quarter Scatter Chart for 5 Years
Ended March 31, 2019



	Median	Last Quarter	Last Year	Last 2 Years	Last 3 Years	Last 5 Years
Fidelity Freedom 2040;K	10.97	11.50	1.87	8.07	10.70	7.11
Fidelity Active 2040 Idx	10.97	11.96	4.92	9.04	11.00	7.58



	Median	I Qtr. 2019	2018	2017	2016	2015	2014
Fidelity Freedom 2040;K	10.97	11.50	(8.89)	22.38	8.60	(0.18)	5.71
Fidelity Active 2040 Idx	10.97	11.96	(7.05)	20.96	9.54	(1.05)	7.29



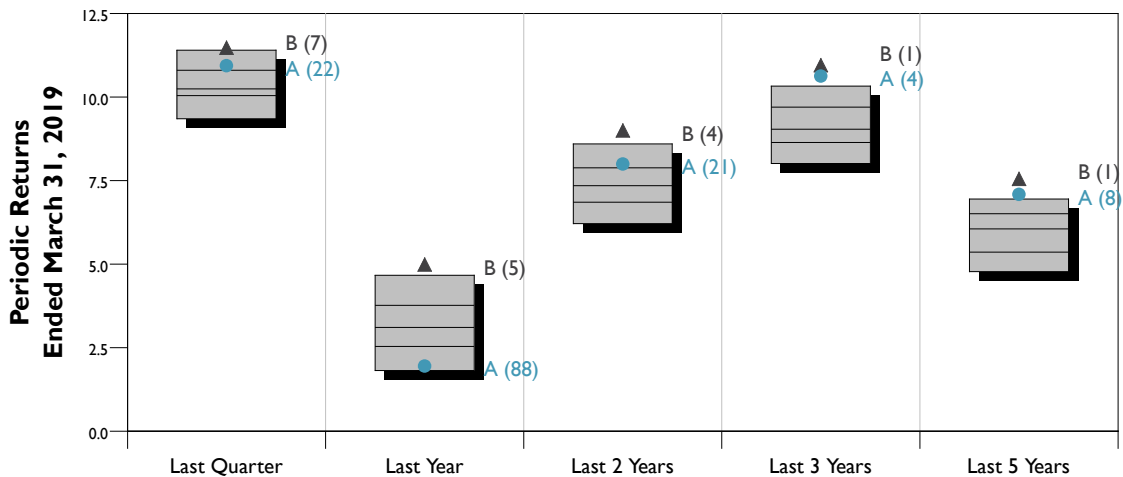
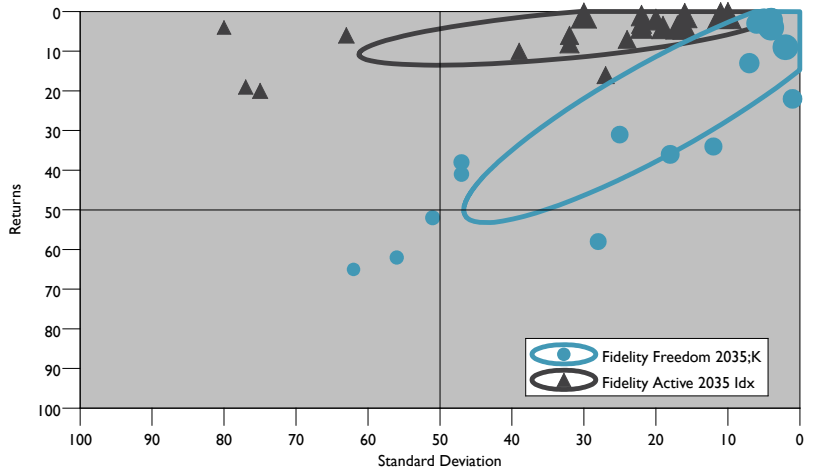
FIDELITY FREEDOM 2035 PEER GROUP: TARGET DATE 2035

PERIOD ENDED MARCH 31, 2019

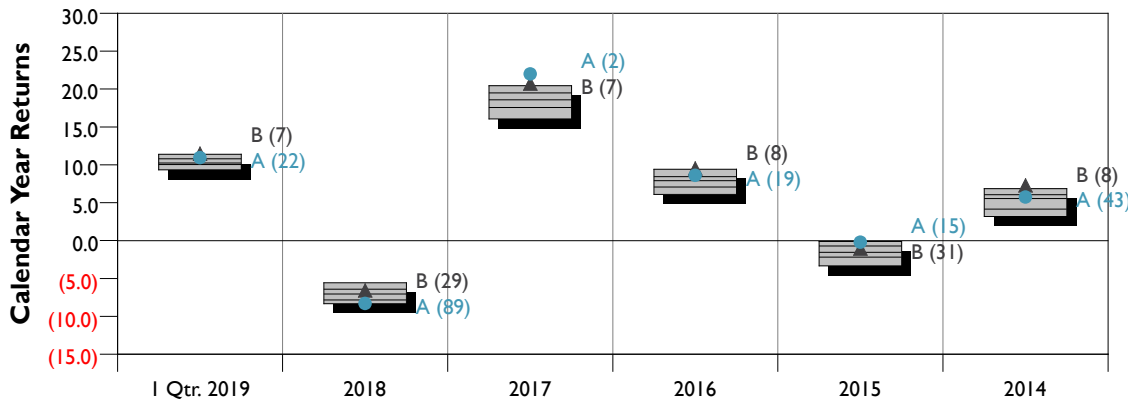
Fidelity Freedom 2035

The Fidelity Freedom 2035 Fund invests in a combination of Fidelity's equity, fixed-income, and short-term funds using an asset allocation designed for investors expected to retire around the year 2035. The Fund's allocation will gradually become more conservative as the target date approaches.

**Rolling 12 Quarter Scatter Chart for 5 Years
Ended March 31, 2019**



	Last Quarter	Last Year	Last 2 Years	Last 3 Years	Last 5 Years
Median	10.25	3.11	7.35	9.04	6.06
Fidelity Freedom 2035;K (A)	10.94	1.95	7.99	10.63	7.09
Fidelity Active 2035 Idx (B)	11.48	4.99	9.00	10.96	7.55



	I Qtr. 2019	2018	2017	2016	2015	2014
Median	10.25	(7.04)	18.58	7.89	(1.55)	5.55
Fidelity Freedom 2035;K (A)	10.94	(8.29)	22.01	8.63	(0.21)	5.75
Fidelity Active 2035 Idx (B)	11.48	(6.57)	20.75	9.53	(1.05)	7.29

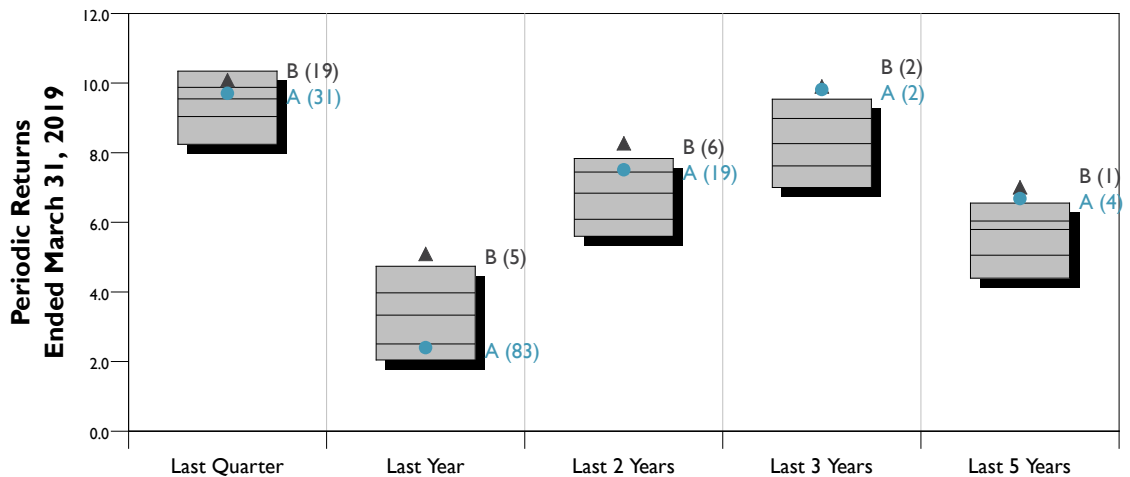
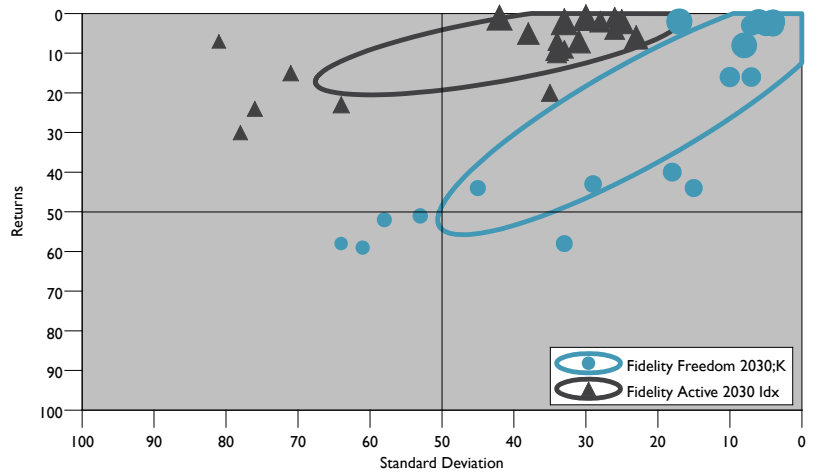


FIDELITY FREEDOM 2030
PEER GROUP: TARGET DATE 2030
PERIOD ENDED MARCH 31, 2019

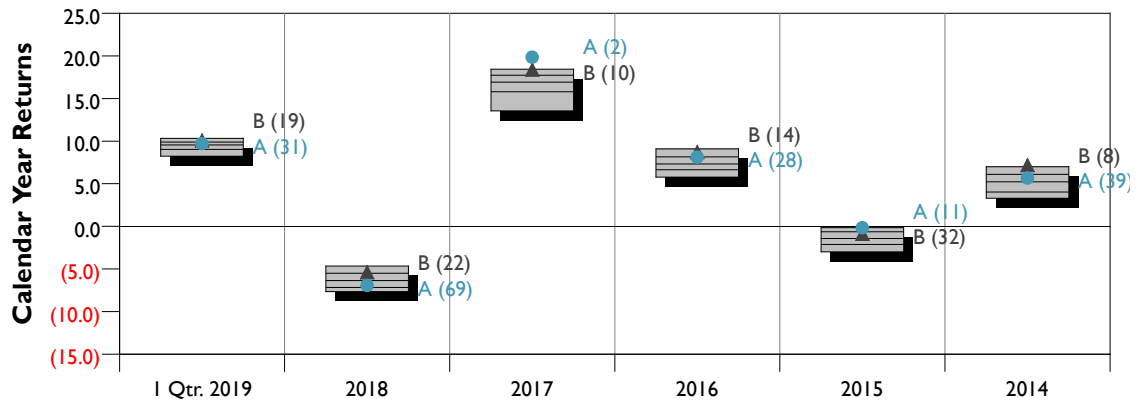
Fidelity Freedom 2030

The Fidelity Freedom 2030 Fund invests in a combination of Fidelity's equity, fixed-income, and short-term funds using an asset allocation designed for investors expected to retire around the year 2030. The Fund's allocation will gradually become more conservative as the target date approaches.

Rolling 12 Quarter Scatter Chart for 5 Years
Ended March 31, 2019



	Last Quarter	Last Year	Last 2 Years	Last 3 Years	Last 5 Years
Median	9.55	3.33	6.84	8.26	5.80
Fidelity Freedom 2030;K ● A	9.71	2.40	7.51	9.82	6.68
Fidelity Active 2030 Idx ▲ B	10.09	5.10	8.27	9.91	7.01



	I Qtr. 2019	2018	2017	2016	2015	2014
Median	9.55	(6.36)	16.91	7.32	(1.42)	5.24
Fidelity Freedom 2030;K ● A	9.71	(6.92)	19.86	8.13	(0.16)	5.67
Fidelity Active 2030 Idx ▲ B	10.09	(5.36)	18.41	8.75	(0.86)	7.22

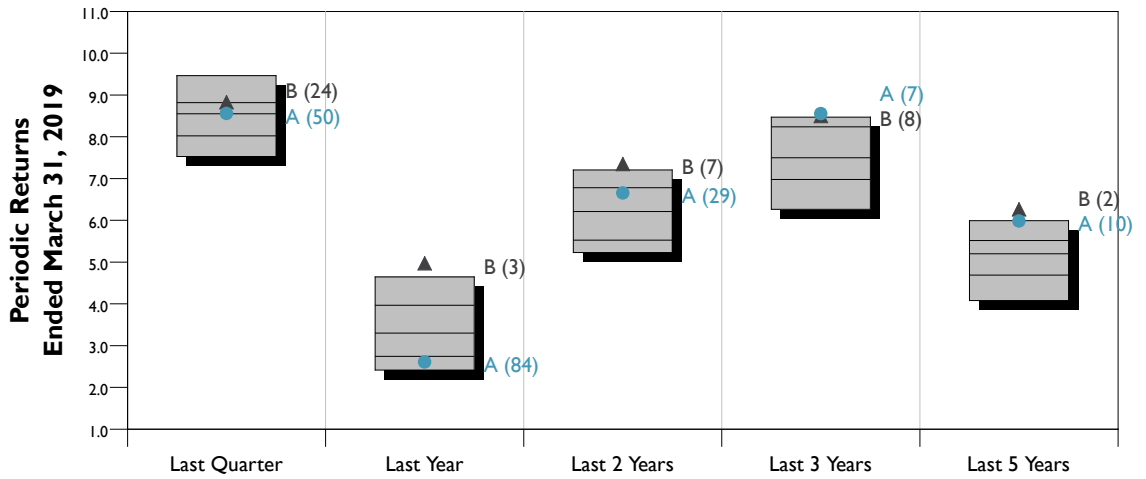
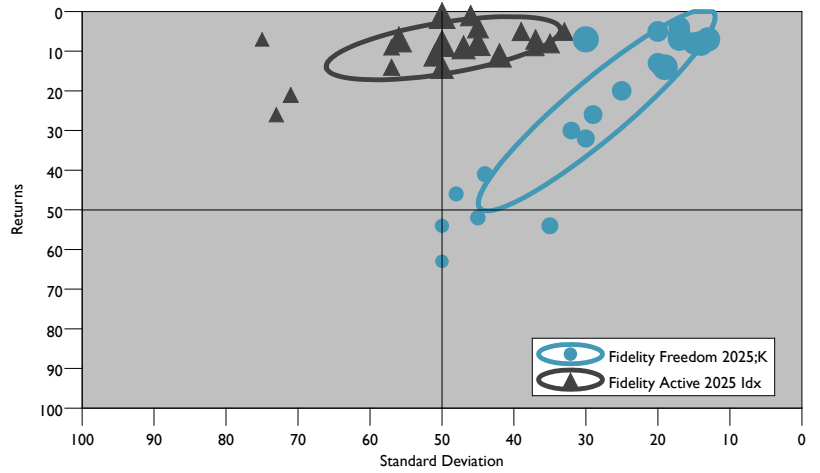


FIDELITY FREEDOM 2025 PEER GROUP: TARGET DATE 2025 PERIOD ENDED MARCH 31, 2019

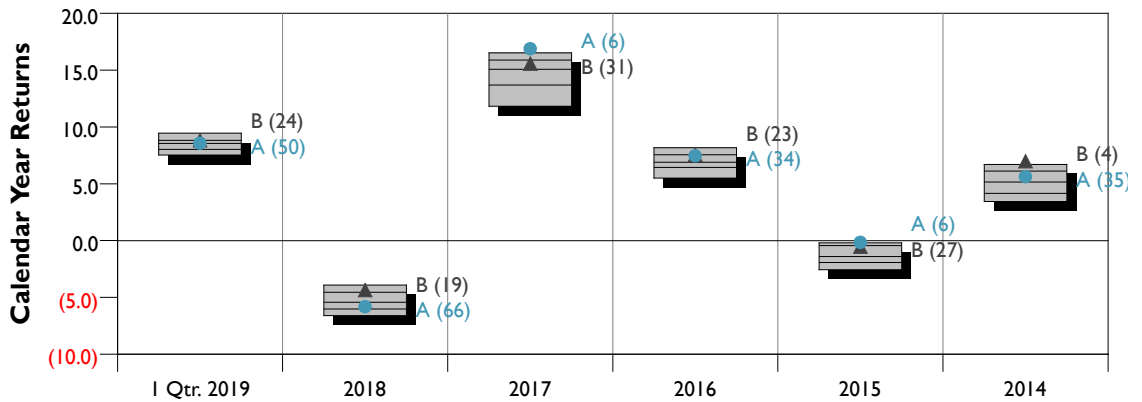
Fidelity Freedom 2025

The Fidelity Freedom 2025 Fund invests in a combination of Fidelity's equity, fixed-income, and short-term funds using an asset allocation designed for investors expected to retire around the year 2025. The Fund's allocation will gradually become more conservative as the target date approaches.

**Rolling 12 Quarter Scatter Chart for 5 Years
Ended March 31, 2019**



	Median	Last Quarter	Last Year	Last 2 Years	Last 3 Years	Last 5 Years
Fidelity Freedom 2025;K	8.56	8.55	2.61	6.66	8.56	5.99
Fidelity Active 2025 Idx	8.83	8.83	4.97	7.35	8.50	6.26



	Median	I Qtr. 2019	2018	2017	2016	2015	2014
Fidelity Freedom 2025;K	8.56	8.55	(5.81)	16.87	7.47	(0.16)	5.63
Fidelity Active 2025 Idx	8.83	8.83	(4.35)	15.58	7.57	(0.52)	7.00



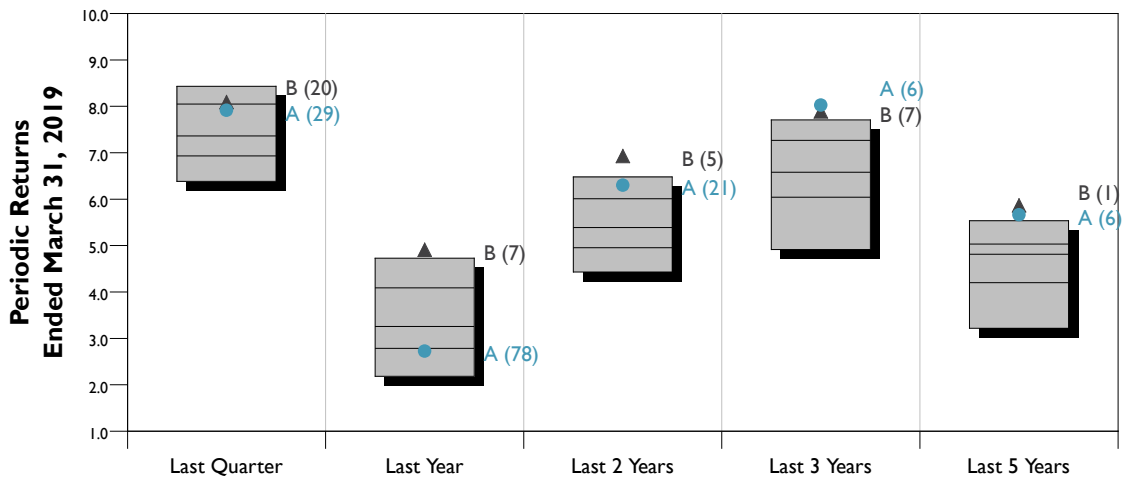
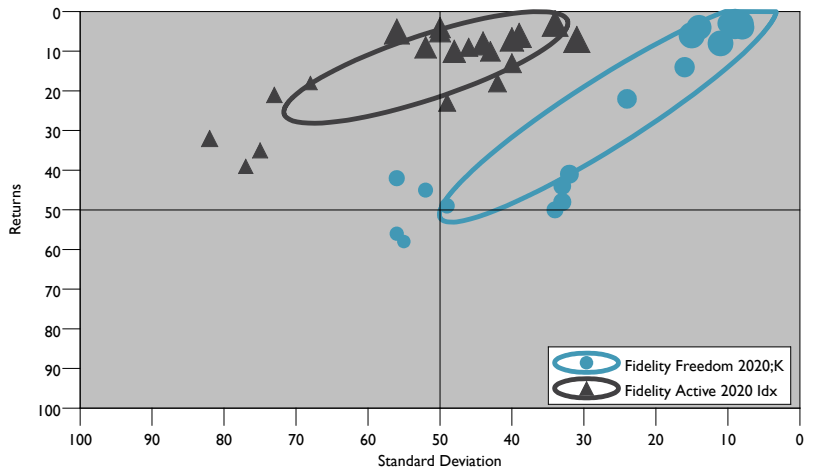
FIDELITY FREEDOM 2020 PEER GROUP: TARGET DATE 2020

PERIOD ENDED MARCH 31, 2019

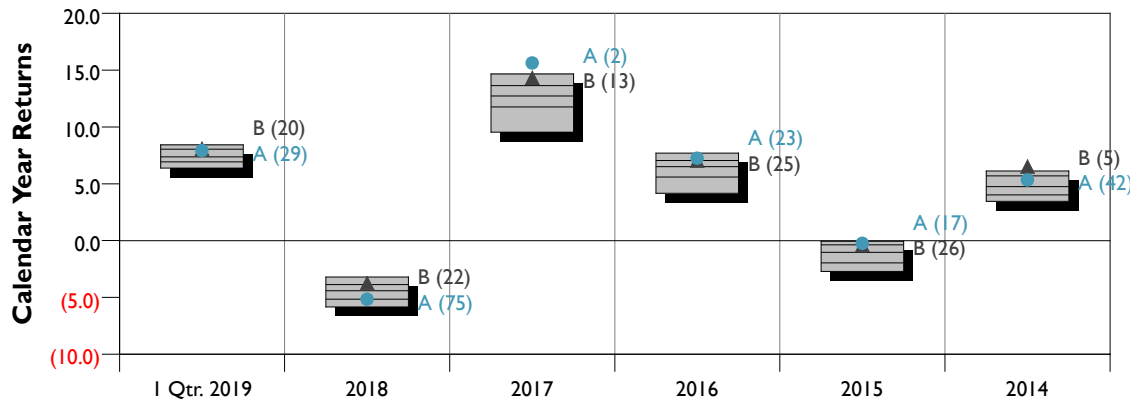
Rolling 12 Quarter Scatter Chart for 5 Years
Ended March 31, 2019

Fidelity Freedom 2020

The Fidelity Freedom 2020 Fund invests in a combination of Fidelity's equity, fixed-income, and short-term funds using an asset allocation designed for investors expected to retire around the year 2020. The Fund's allocation will gradually become more conservative as the target date approaches.



	Median	Last Quarter	Last Year	Last 2 Years	Last 3 Years	Last 5 Years
Fidelity Freedom 2020;K	7.92	7.92	2.73	6.30	8.03	5.66
Fidelity Active 2020 Idx	8.10	8.10	4.91	6.93	7.89	5.87



	Median	I Qtr. 2019	2018	2017	2016	2015	2014
Fidelity Freedom 2020;K	7.92	7.92	(5.16)	15.64	7.26	(0.23)	5.34
Fidelity Active 2020 Idx	8.10	8.10	(3.73)	14.33	7.04	(0.40)	6.52



FIDELITY FREEDOM 2015

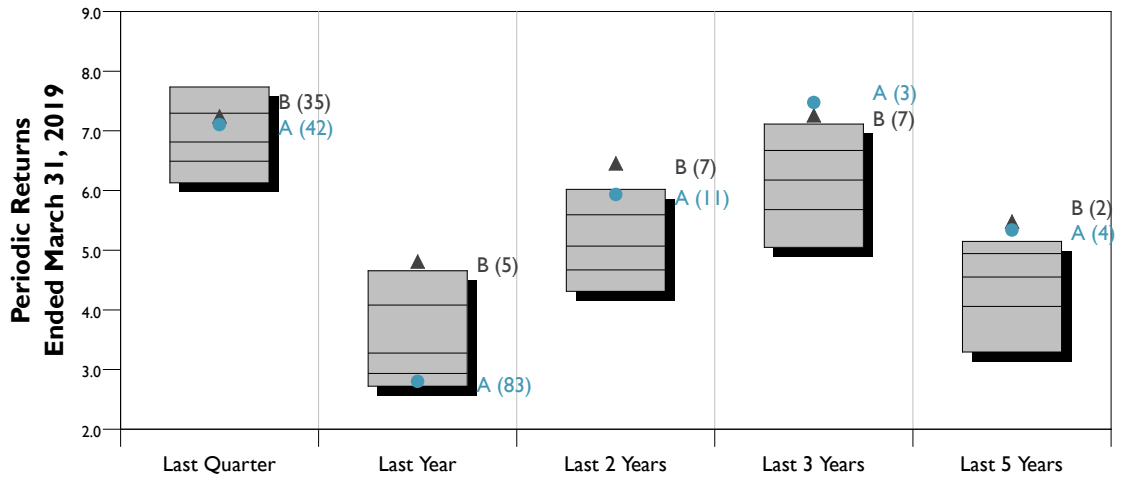
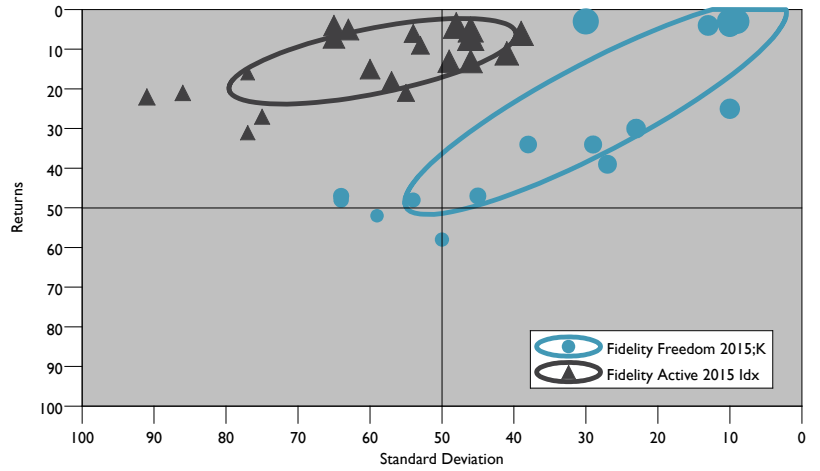
PEER GROUP: TARGET DATE 2015

PERIOD ENDED MARCH 31, 2019

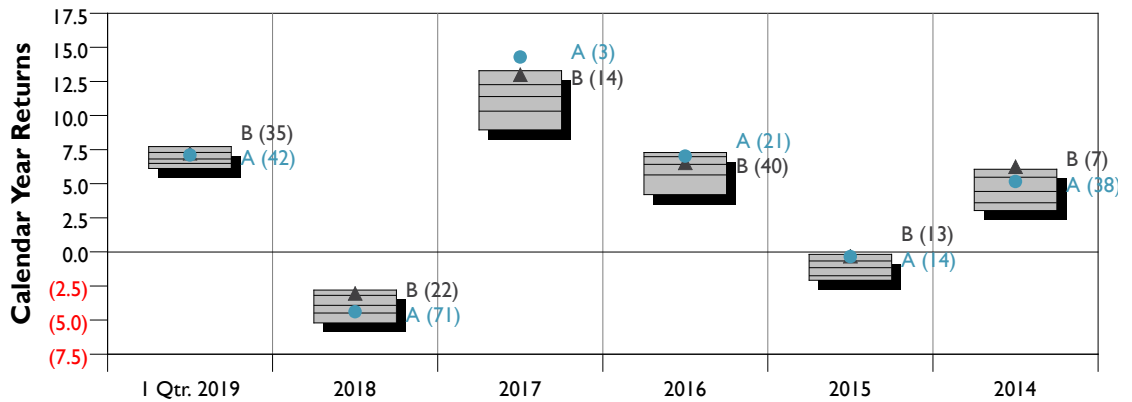
Fidelity Freedom 2015

The Fidelity Freedom 2015 Fund invests in a combination of Fidelity's equity, fixed-income, and short-term funds using an asset allocation designed for investors who were expected to retire around the year 2015. The Fund's allocation will gradually become more conservative as the target date approaches and continue to de-risk through retirement.

**Rolling 12 Quarter Scatter Chart for 5 Years
Ended March 31, 2019**



	Median	Last Quarter	Last Year	Last 2 Years	Last 3 Years	Last 5 Years
Fidelity Freedom 2015;K (A)	7.11	7.11	2.80	5.94	7.48	5.34
Fidelity Active 2015 Idx (B)	7.25	7.25	4.81	6.46	7.26	5.48



	Median	I Qtr. 2019	2018	2017	2016	2015	2014
Fidelity Freedom 2015;K (A)	7.11	7.11	(4.38)	14.30	7.04	(0.34)	5.17
Fidelity Active 2015 Idx (B)	7.25	7.25	(3.04)	12.99	6.53	(1.15)	6.25

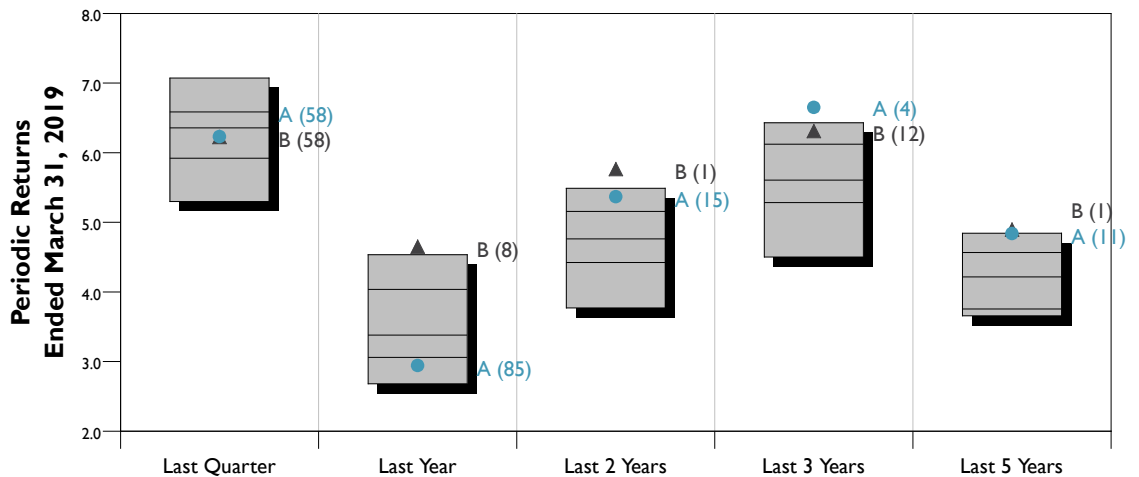
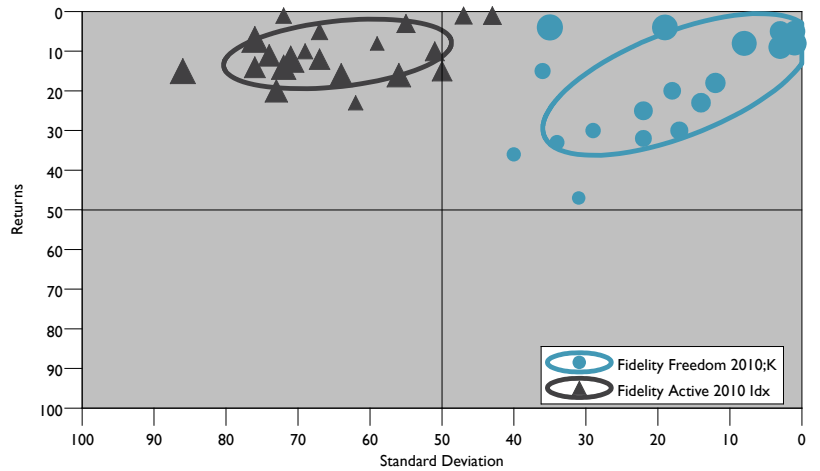


FIDELITY FREEDOM 2010 PEER GROUP: TARGET DATE 2010 PERIOD ENDED MARCH 31, 2019

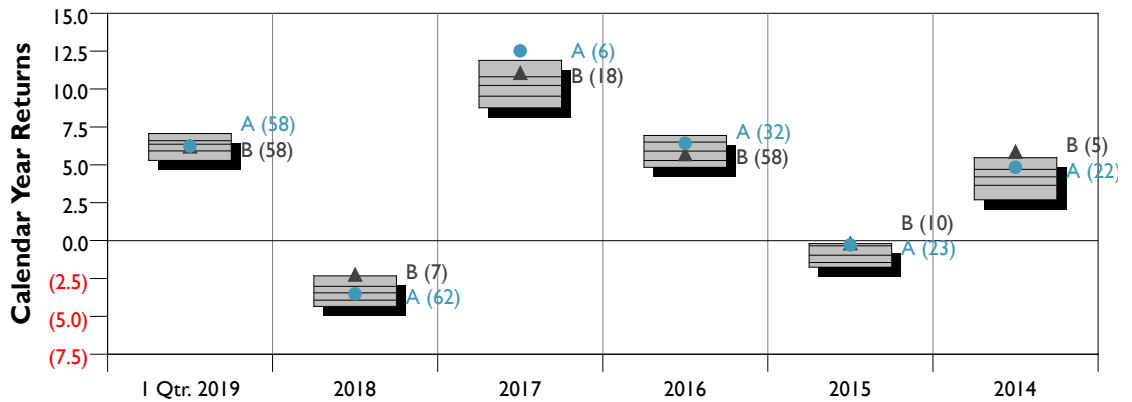
Fidelity Freedom 2010

The Fidelity Freedom 2010 Fund invests in a combination of Fidelity's equity, fixed-income, and short-term funds using an asset allocation designed for investors who were expected to retire around the year 2010. The Fund's allocation will gradually become more conservative as the target date approaches and continue to de-risk through retirement.

**Rolling 12 Quarter Scatter Chart for 5 Years
Ended March 31, 2019**



	Last Quarter	Last Year	Last 2 Years	Last 3 Years	Last 5 Years
Median	6.36	3.38	4.76	5.61	4.22
Fidelity Freedom 2010;K (A)	6.23	2.95	5.37	6.65	4.84
Fidelity Active 2010 Idx (B)	6.23	4.65	5.77	6.31	4.90



	I Qtr. 2019	2018	2017	2016	2015	2014
Median	6.36	(3.45)	10.24	5.90	(0.97)	4.21
Fidelity Freedom 2010;K (A)	6.23	(3.52)	12.52	6.42	(0.28)	4.84
Fidelity Active 2010 Idx (B)	6.23	(2.23)	11.08	5.71	(0.17)	5.88



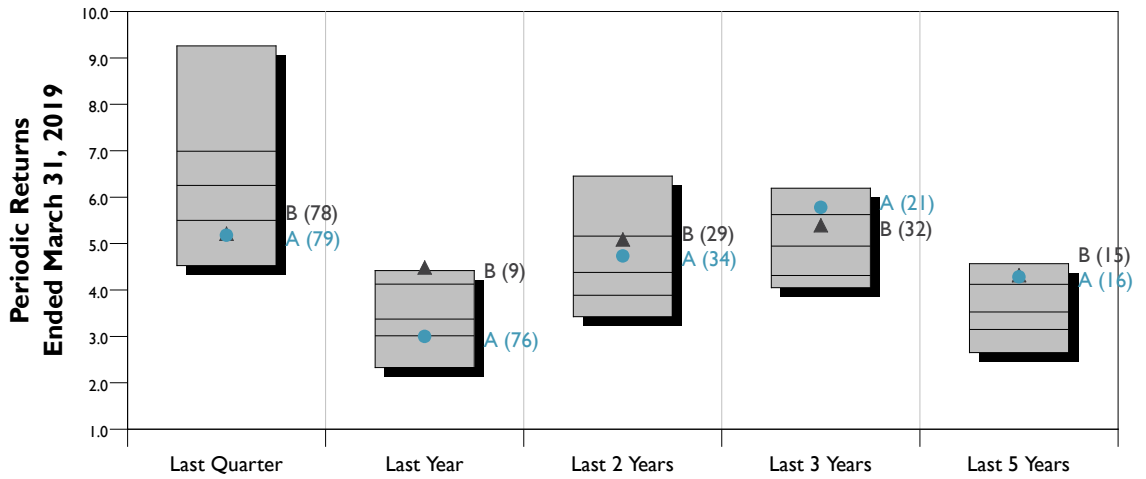
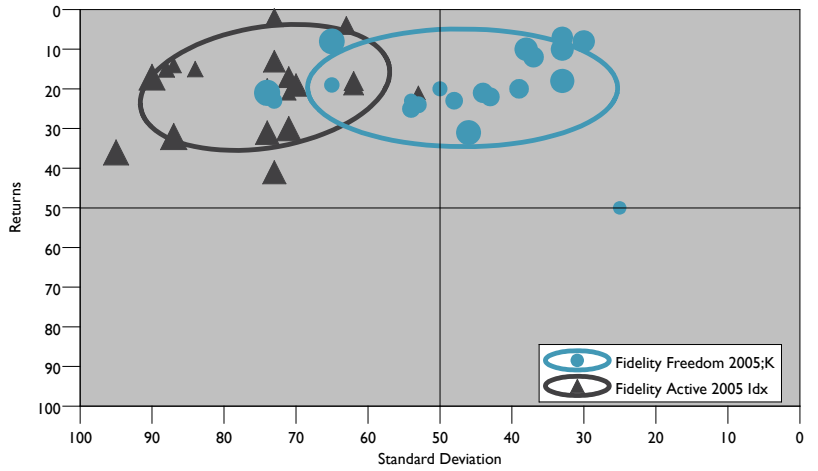
FIDELITY FREEDOM 2005 PEER GROUP: TARGET DATE TODAY

PERIOD ENDED MARCH 31, 2019

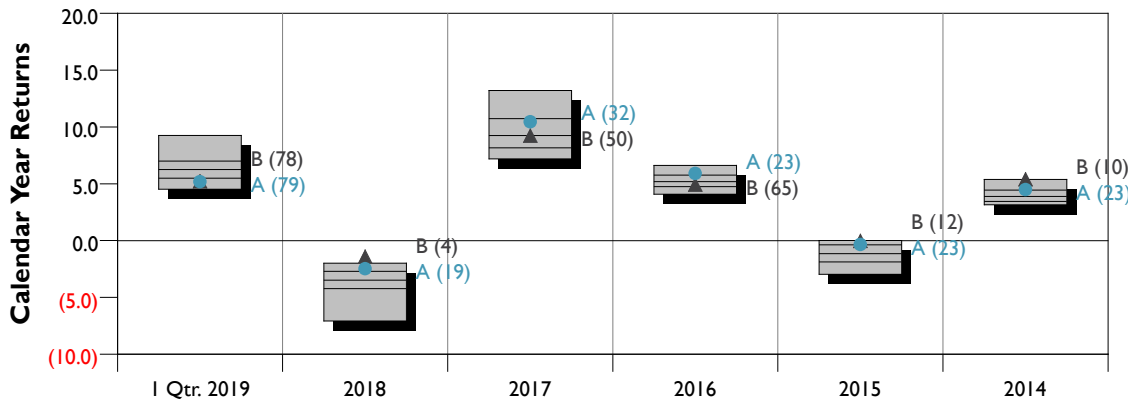
Fidelity Freedom 2005

The Fidelity Freedom 2005 Fund invests in a combination of Fidelity's equity, fixed-income, and short-term funds using an asset allocation designed for investors who were expected to retire around the year 2005. The Fund's allocation will gradually become more conservative as the target date approaches and continue to de-risk through retirement.

Rolling 12 Quarter Scatter Chart for 5 Years
Ended March 31, 2019



Period	Median	Fidelity Freedom 2005;K (A)	Fidelity Active 2005 Idx (B)
Last Quarter	6.25	5.18	5.22
Last Year	3.37	3.00	4.49
Last 2 Years	4.38	4.74	5.09
Last 3 Years	4.94	5.78	5.40
Last 5 Years	3.53	4.28	4.32



Year	Median	Fidelity Freedom 2005;K (A)	Fidelity Active 2005 Idx (B)
I Qtr. 2019	6.25	5.18	5.22
2018	(3.49)	(2.46)	(1.41)
2017	9.24	10.45	9.24
2016	5.19	5.91	4.93
2015	(1.15)	(0.33)	(0.02)
2014	3.88	4.50	5.40



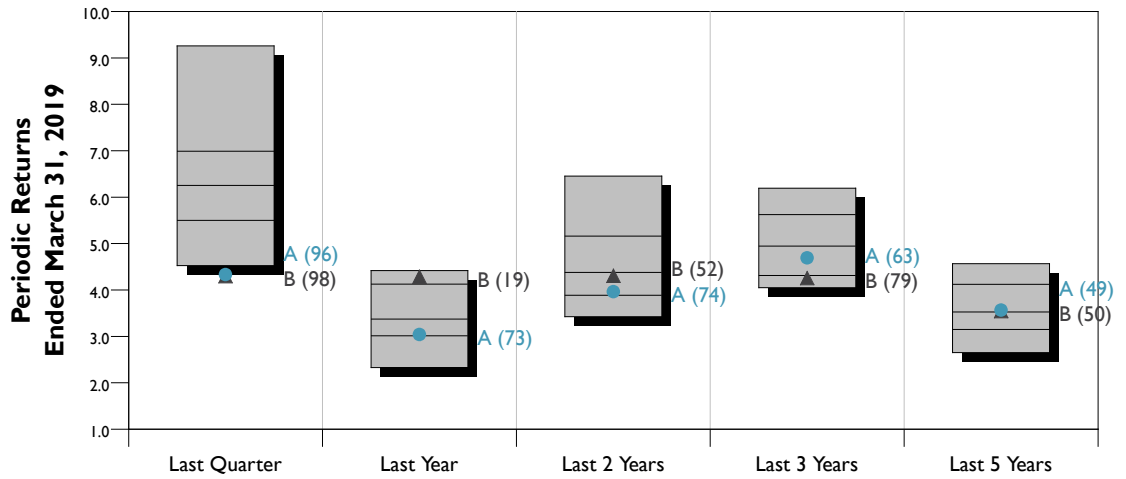
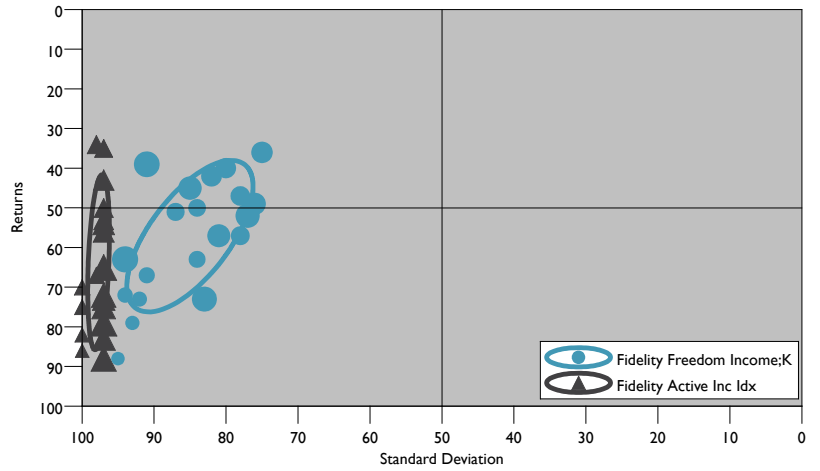
FIDELITY FREEDOM INCOME PEER GROUP: TARGET DATE TODAY

PERIOD ENDED MARCH 31, 2019

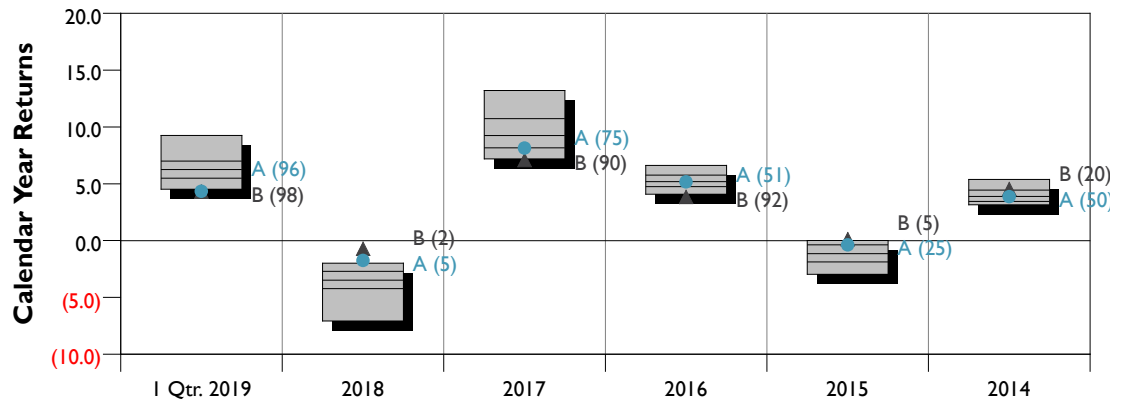
Rolling 12 Quarter Scatter Chart for 5 Years
Ended March 31, 2019

Fidelity Freedom Income

The Fidelity Freedom Income Fund invests in a combination of Fidelity's equity, fixed-income, and short-term funds using an asset allocation designed for investors who are well into retirement.



Period	Median	Fidelity Freedom Income;K (A)	Fidelity Active Inc Idx (B)
Last Quarter	6.25	4.33	4.30
Last Year	3.37	3.04	4.29
Last 2 Years	4.38	3.97	4.31
Last 3 Years	4.94	4.69	4.26
Last 5 Years	3.53	3.57	3.55



Year	Median	Fidelity Freedom Income;K (A)	Fidelity Active Inc Idx (B)
I Qtr. 2019	6.25	4.33	4.30
2018	(3.49)	(1.74)	(0.71)
2017	9.24	8.14	7.09
2016	5.19	5.16	3.85
2015	(1.15)	(0.38)	0.12
2014	3.88	3.86	4.54

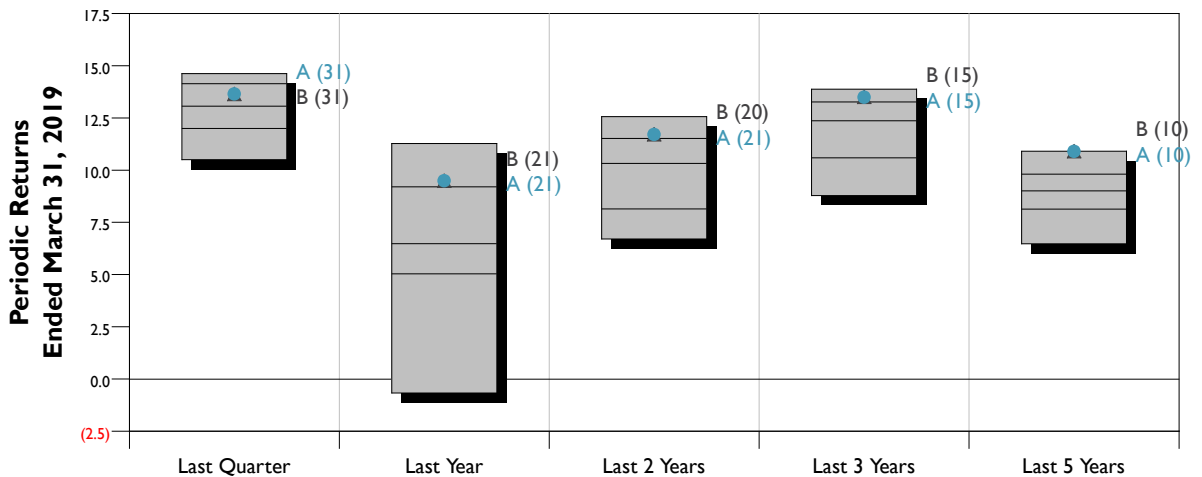
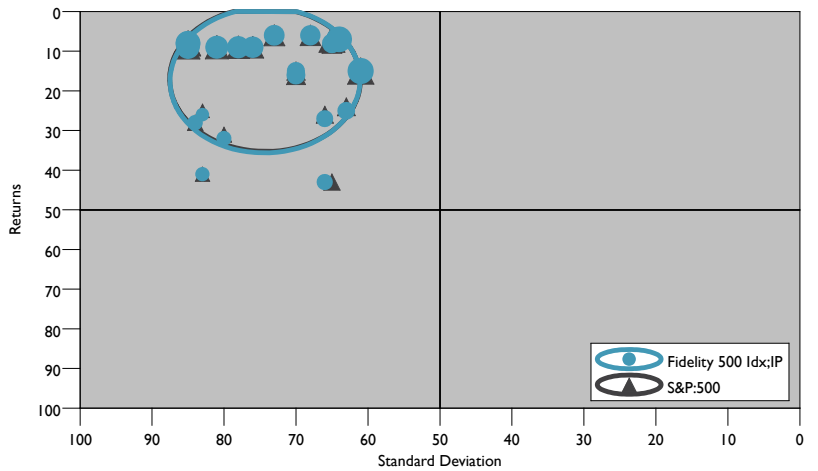


FIDELITY 500 INDEX PEER GROUP: LARGE CAP CORE PERIOD ENDED MARCH 31, 2019

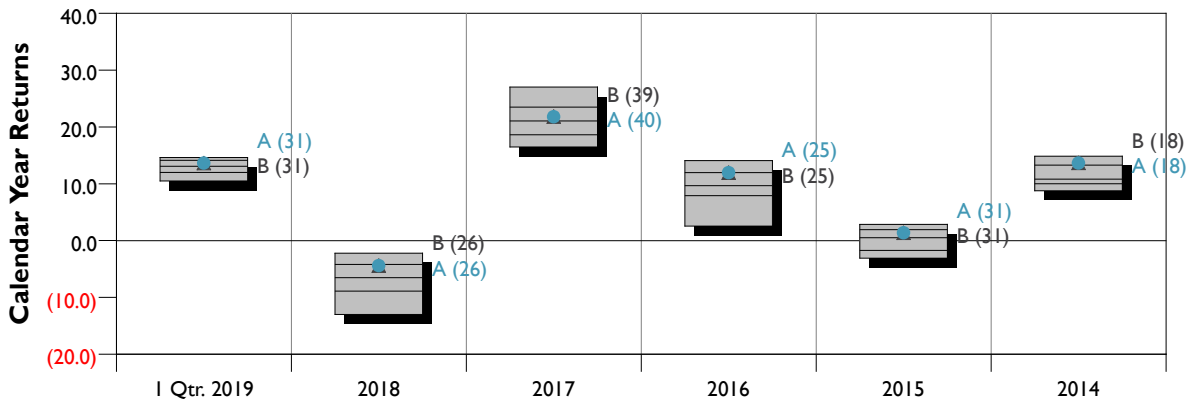
Fidelity 500 Index

The Fidelity 500 Index Fund attempts to replicate the performance and portfolio characteristics of the S&P 500 Index. The Fund's objective is to match the returns of, and minimize the tracking error versus, the index.

**Rolling 12 Quarter Scatter Chart for 5 Years
Ended March 31, 2019**



	Last Quarter	Last Year	Last 2 Years	Last 3 Years	Last 5 Years
Median	13.06	6.48	10.33	12.37	9.01
Fidelity 500 Idx:IP	13.65	9.49	11.71	13.50	10.90
S&P:500	13.65	9.50	11.72	13.51	10.91



	I Qtr. 2019	2018	2017	2016	2015	2014
Median	13.06	(6.52)	21.05	9.66	0.49	10.83
Fidelity 500 Idx:IP	13.65	(4.40)	21.81	11.97	1.38	13.66
S&P:500	13.65	(4.38)	21.83	11.96	1.38	13.69



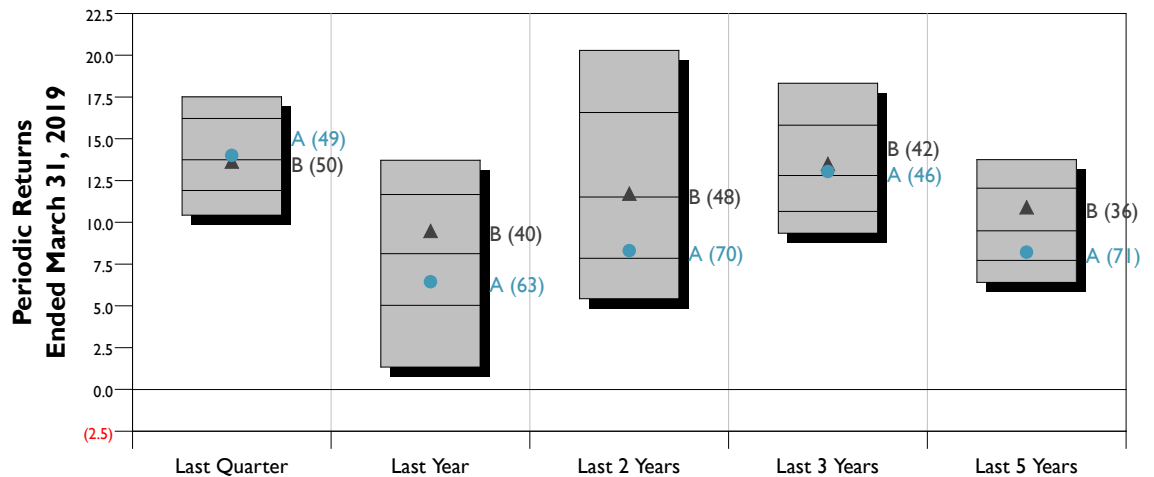
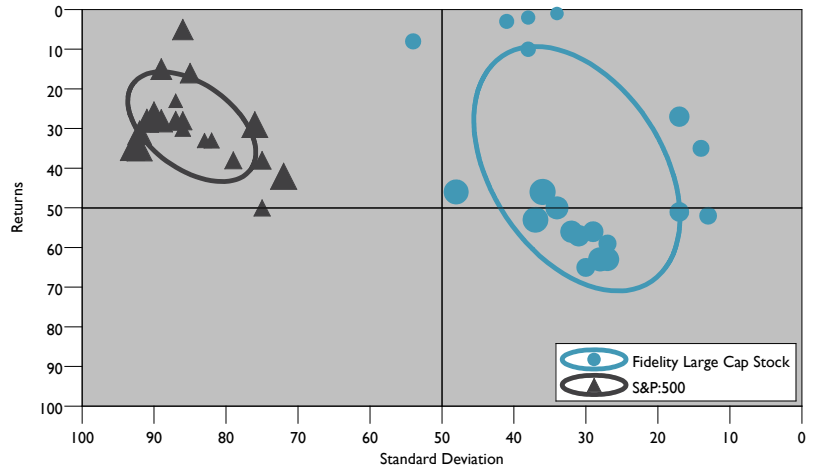
FIDELITY LARGE CAP STOCK PEER GROUP: LARGE CAP BROAD

PERIOD ENDED MARCH 31, 2019

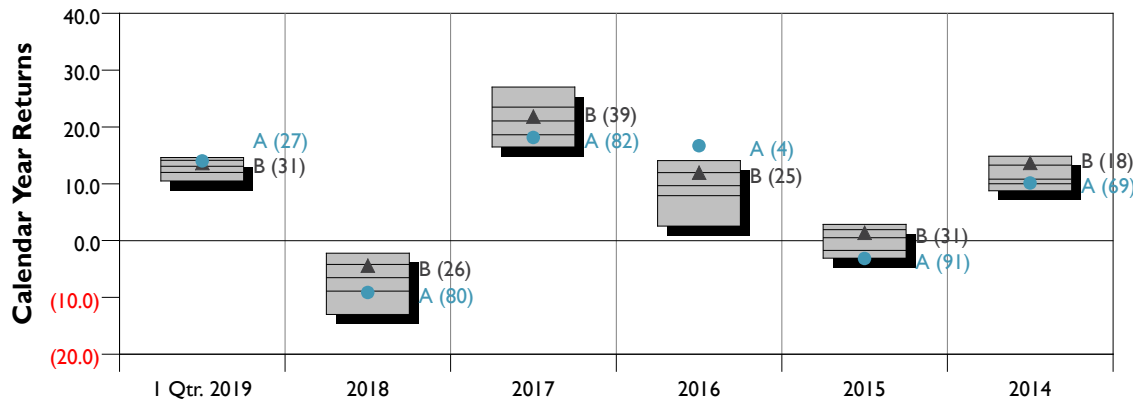
Rolling 12 Quarter Scatter Chart for 5 Years
Ended March 31, 2019

Fidelity Large Cap Stock

The Fidelity Large Cap Stock Fund is a diversified U.S. equity strategy with a Large Cap market focus. The Fund utilizes a bottom-up approach, focusing on stocks' multiyear fundamental outlooks.



	Median	Last Quarter	Last Year	Last 2 Years	Last 3 Years	Last 5 Years
Fidelity Large Cap Stock	13.74	14.01	6.45	8.31	13.05	8.21
S&P:500	13.65	13.65	9.50	11.72	13.51	10.91



	Median	I Qtr. 2019	2018	2017	2016	2015	2014
Fidelity Large Cap Stock	13.06	14.01	(9.15)	18.15	16.70	(3.17)	10.13
S&P:500	13.65	13.65	(4.38)	21.83	11.96	1.38	13.69



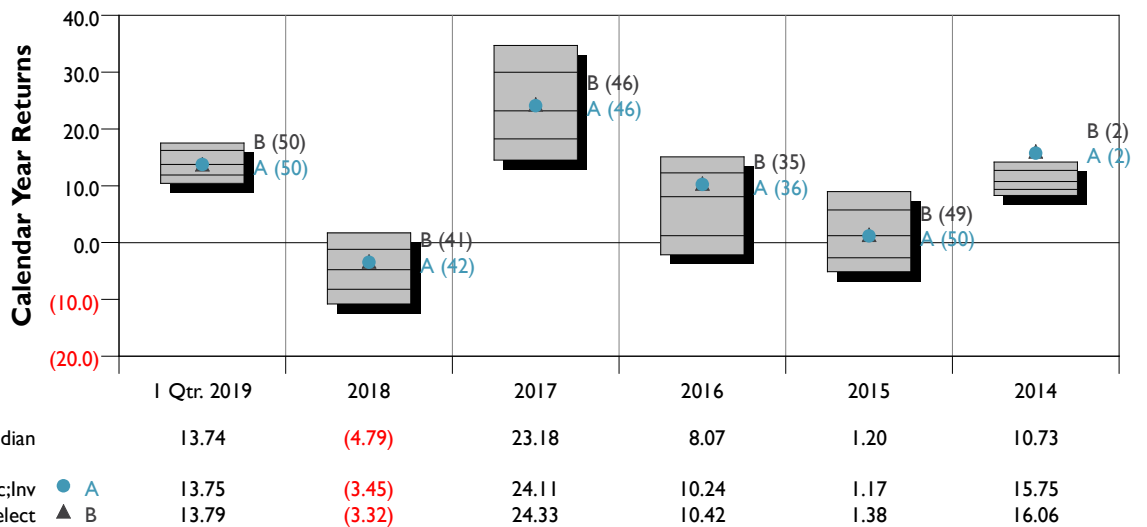
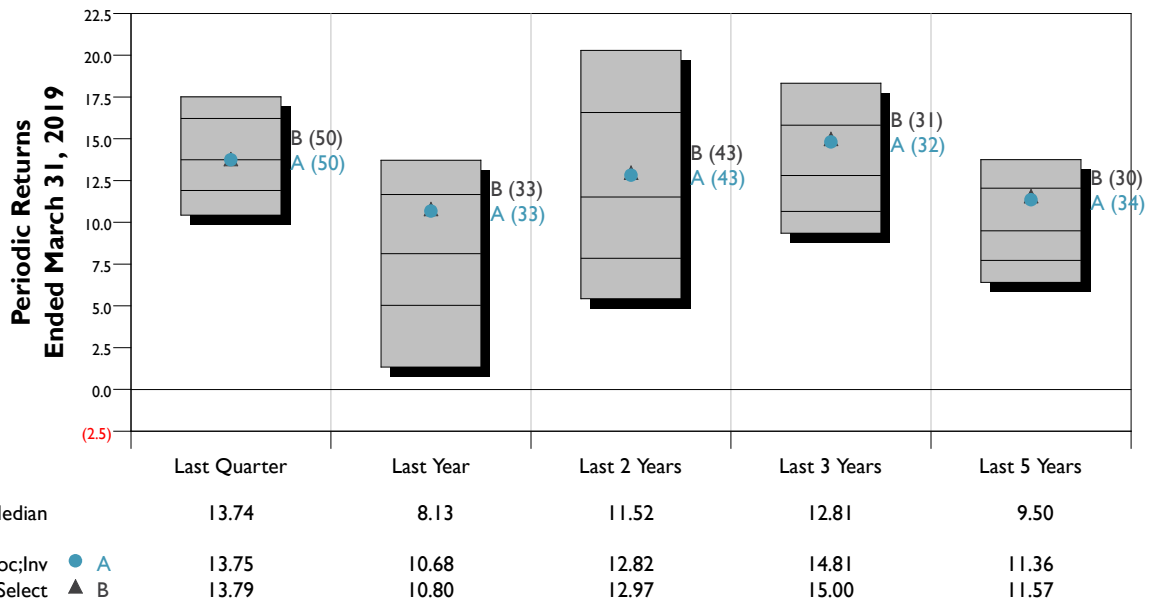
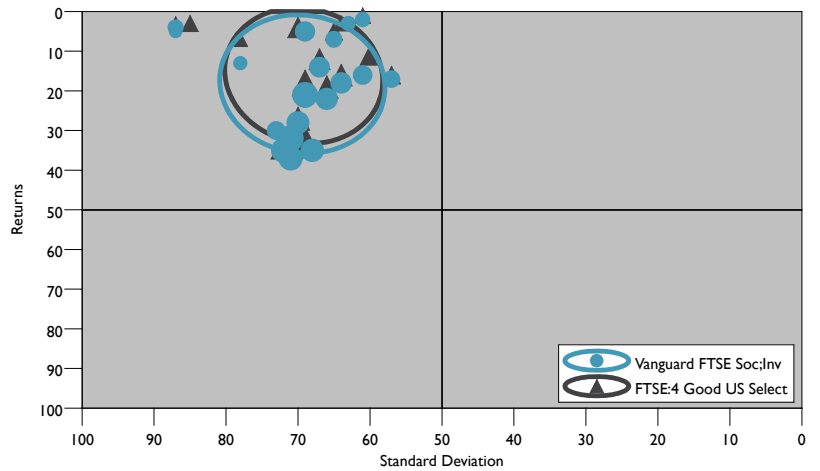
VANGUARD FTSE SOCIAL INDEX PEER GROUP: LARGE CAP BROAD

PERIOD ENDED MARCH 31, 2019

Rolling 12 Quarter Scatter Chart for 5 Years
Ended March 31, 2019

Vanguard FTSE Social Index

The Vanguard FTSE Social Index Fund attempts to replicate the FTSE4Good US Select Index. The FTSE4Good US Select Index will exclude securities based on the following areas: human rights, labor standards, environment, anti-corruption principles, and military weapons.



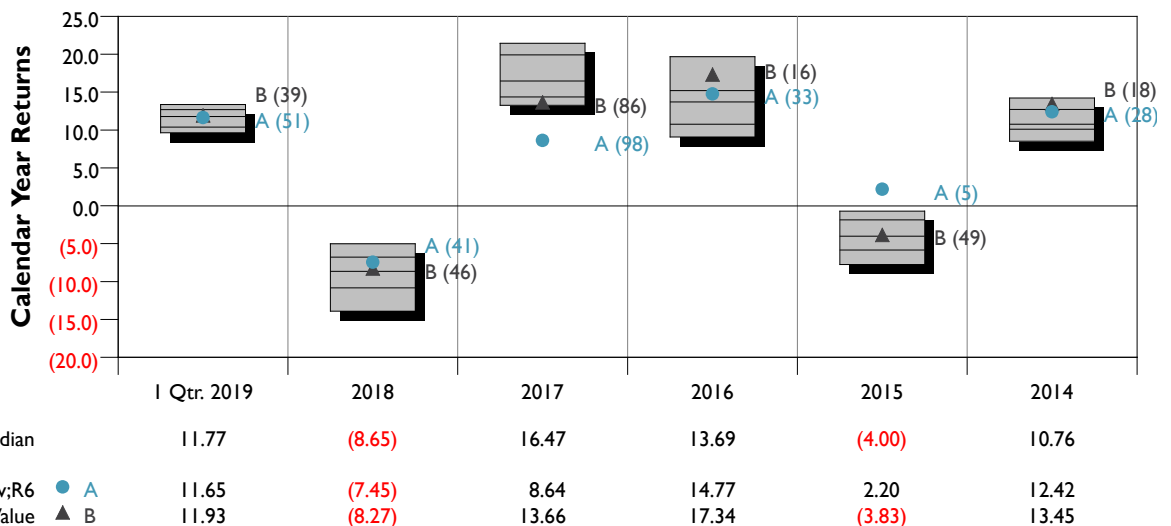
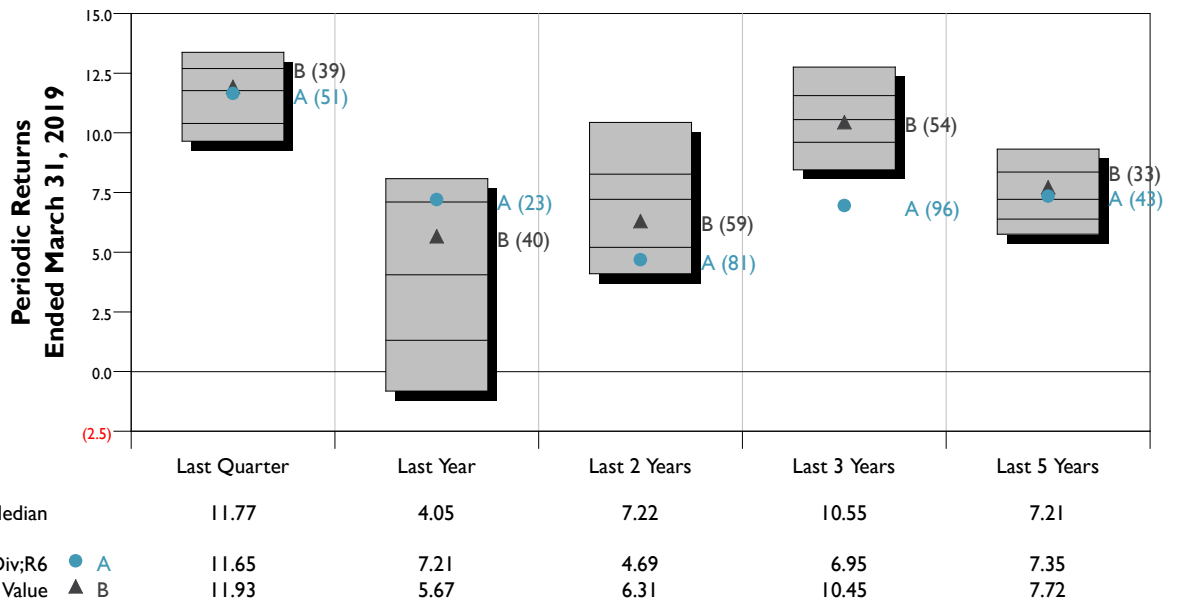
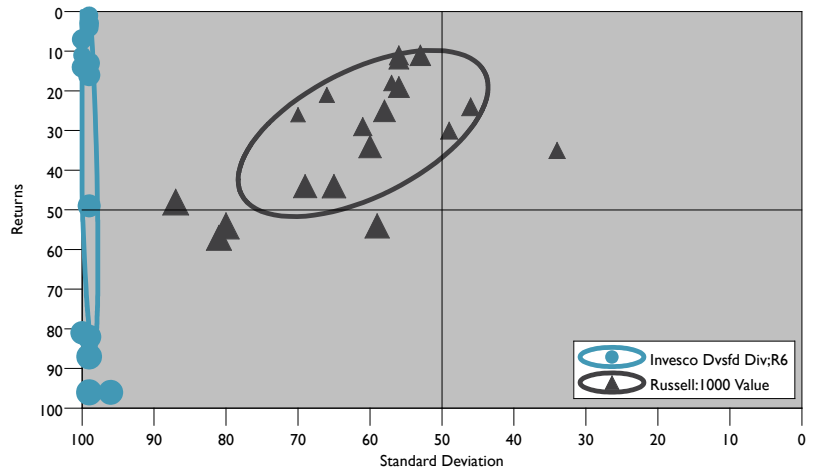
INVESCO DIVERSIFIED DIVIDEND PEER GROUP: LARGE CAP VALUE

PERIOD ENDED MARCH 31, 2019

Rolling 12 Quarter Scatter Chart for 5 Years
Ended March 31, 2019

Invesco Diversified Dividend

The Invesco Diversified Dividend Fund invests in securities that are undervalued based on various valuation measures. The Fund may invest up to 25% in foreign issuers. In selecting investments, the managers seek to identify dividend-paying issuers with strong profitability, solid balance sheets and capital allocation policies that support sustained or increasing dividends and share repurchases.



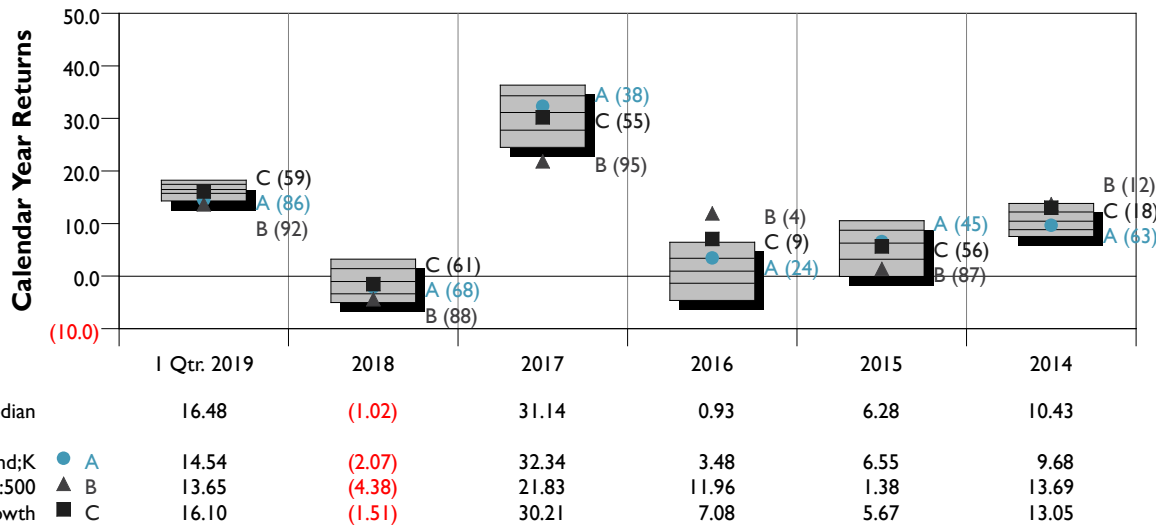
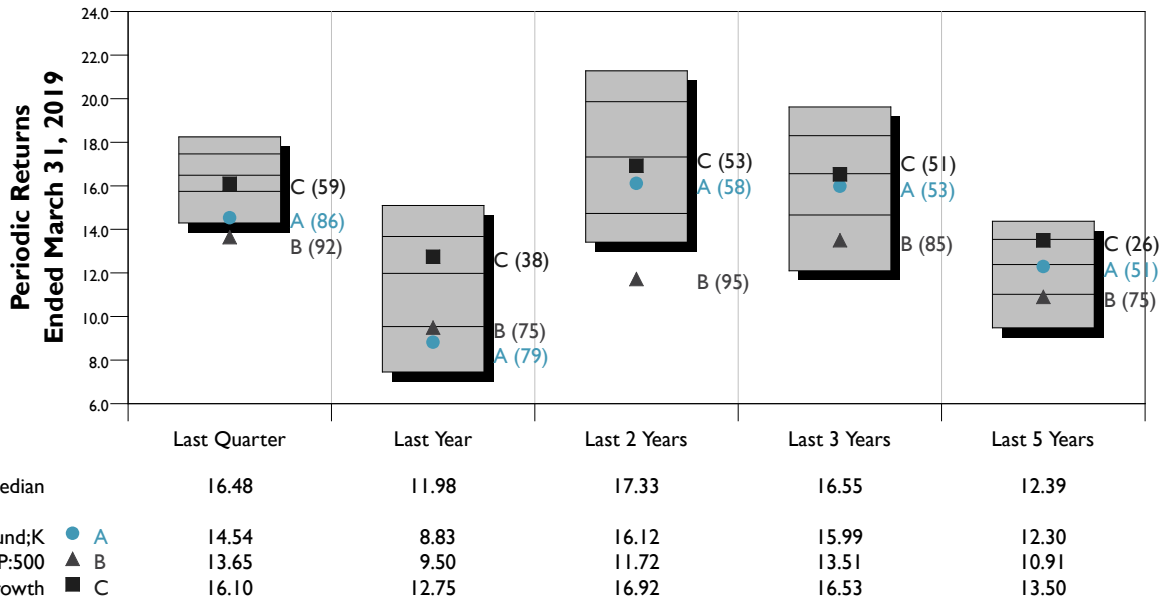
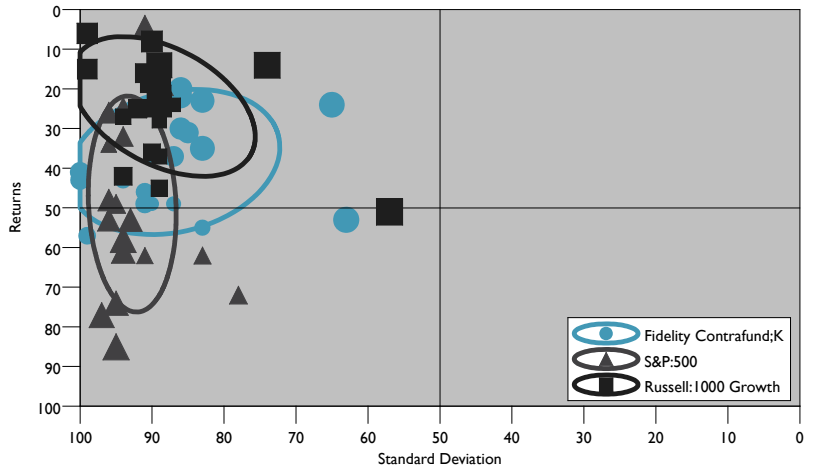
FIDELITY CONTRAFUND PEER GROUP: LARGE CAP GROWTH

PERIOD ENDED MARCH 31, 2019

Rolling 12 Quarter Scatter Chart for 5 Years
Ended March 31, 2019

Fidelity Contrafund

The Fidelity Contrafund is an opportunistic equity strategy with a Large Cap Growth bias. The Fund seeks out companies they believe will have long-term, above-average earnings growth that is not properly reflected in the valuation. The team focuses on companies with strong competitive positions, high returns on capital, solid free-cash flow generation, and management teams that are stewards of shareholder capital.

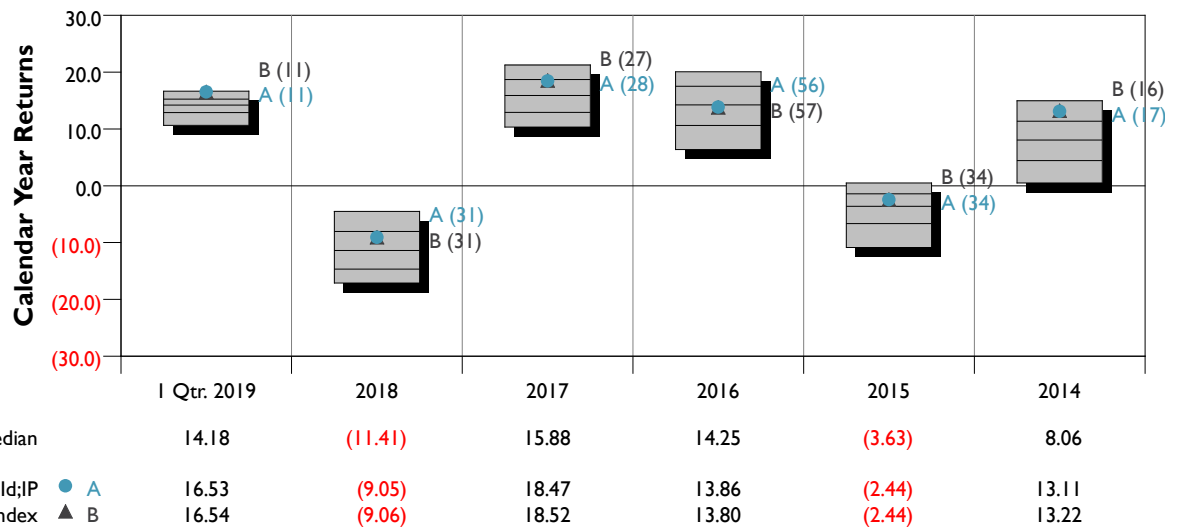
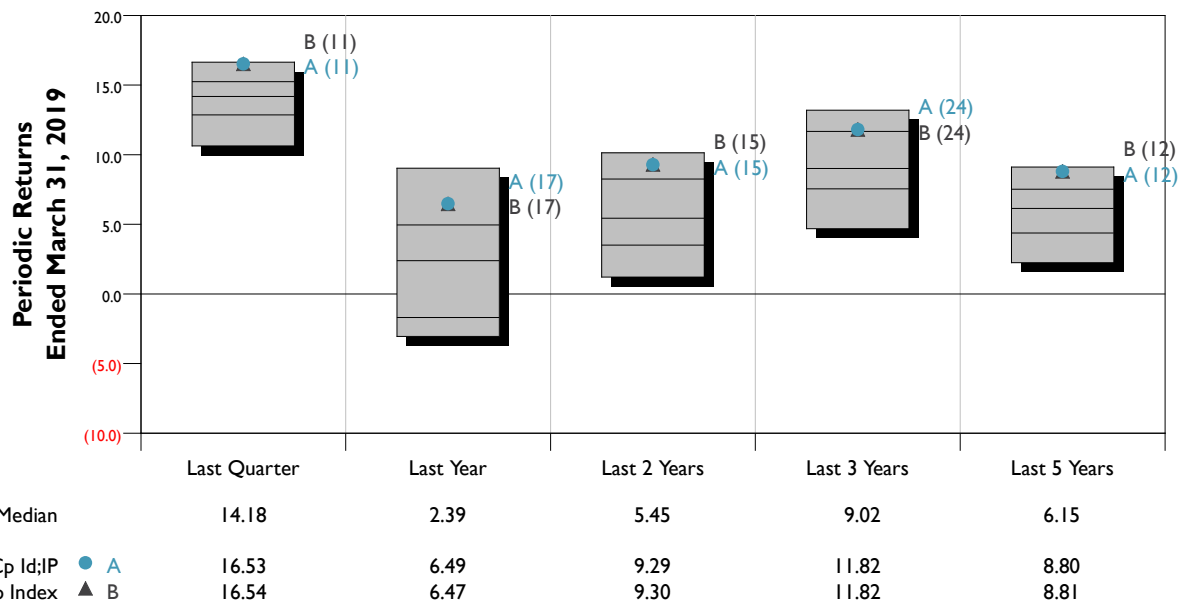
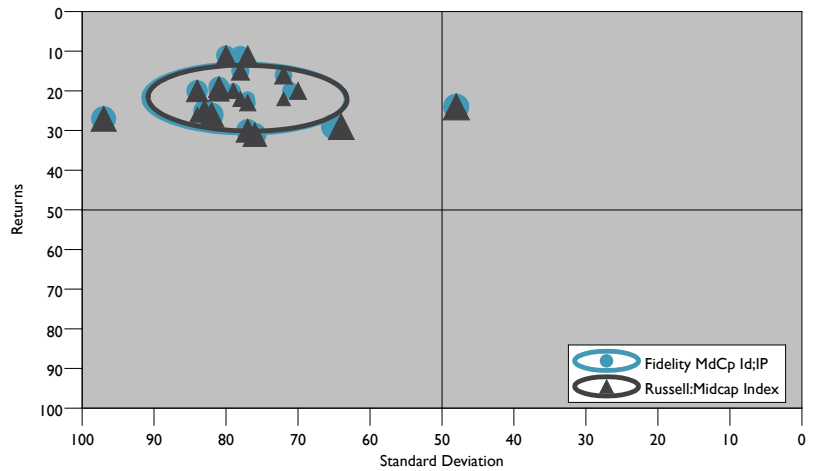


FIDELITY MID CAP INDEX PEER GROUP: MID CAP CORE PERIOD ENDED MARCH 31, 2019

Fidelity Mid Cap Index

The Fidelity Mid Cap Index Fund attempts to replicate the performance and portfolio characteristics of the Russell Midcap Index. The Fund's objective is to match the returns of, and minimize the tracking error versus, the index.

**Rolling 12 Quarter Scatter Chart for 5 Years
Ended March 31, 2019**



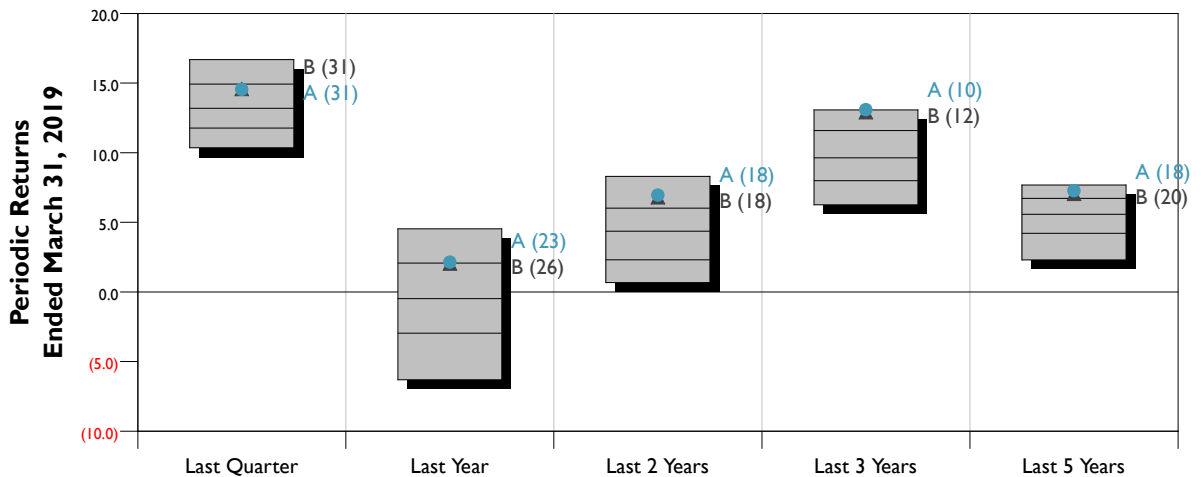
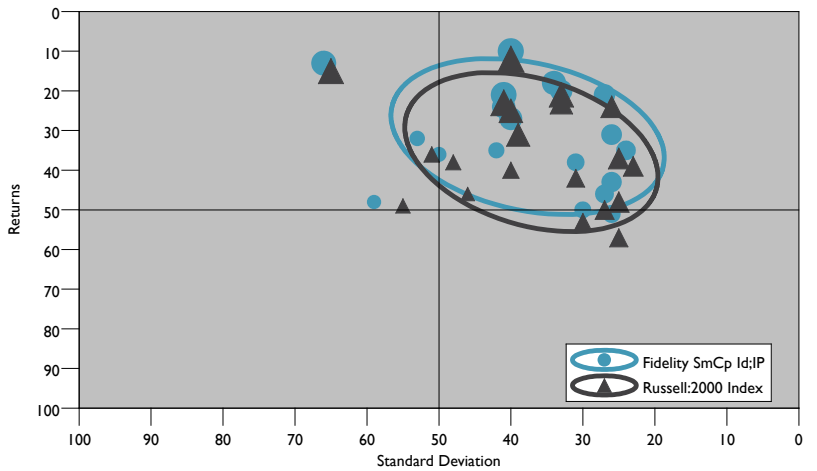
FIDELITY SMALL CAP INDEX PEER GROUP: SMALL CAP CORE

PERIOD ENDED MARCH 31, 2019

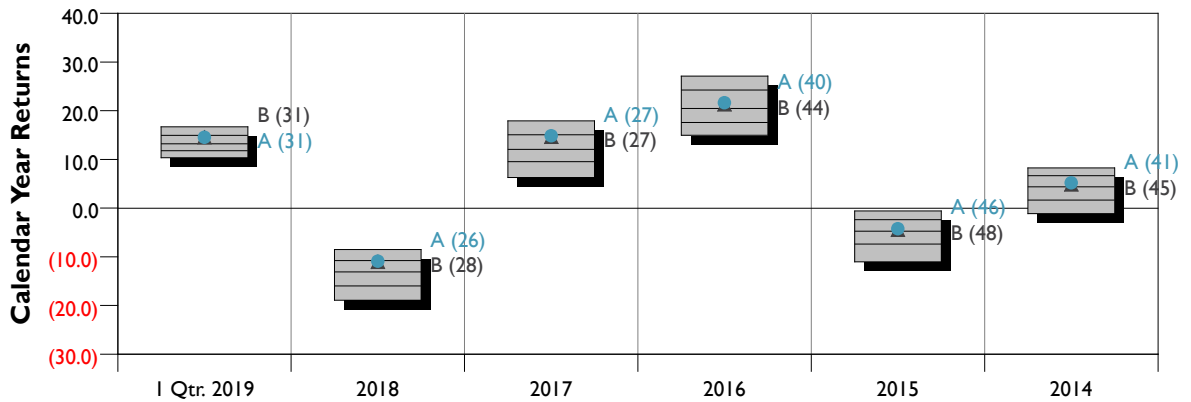
Fidelity Small Cap Index

The Fidelity Small Cap Index Fund attempts to replicate the performance and portfolio characteristics of the Russell 2000 Index. The Fund's objective is to match the returns of, and minimize the tracking error versus, the index.

**Rolling 12 Quarter Scatter Chart for 5 Years
Ended March 31, 2019**



	Median	Last Quarter	Last Year	Last 2 Years	Last 3 Years	Last 5 Years
Fidelity SmCp Id:IP (A)	13.19	14.56	2.15	6.95	13.10	7.27
Russell:2000 Index (B)	(0.48)	14.58	2.05	6.81	12.92	7.05



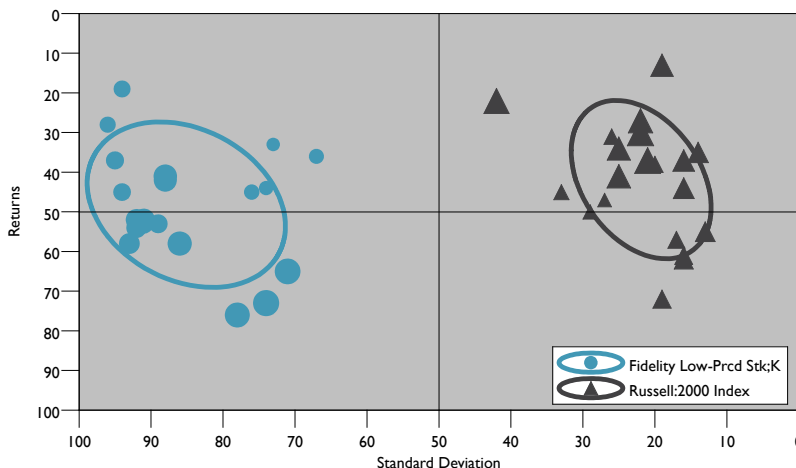
	Median	I Qtr. 2019	2018	2017	2016	2015	2014
Fidelity SmCp Id:IP (A)	13.19	14.56	(10.88)	14.85	21.63	(4.24)	5.19
Russell:2000 Index (B)	(13.12)	14.58	(11.01)	14.65	21.31	(4.41)	4.89



FIDELITY LOW-PRICED STOCK PEER GROUP: TOTAL DOMESTIC EQUITY

PERIOD ENDED MARCH 31, 2019

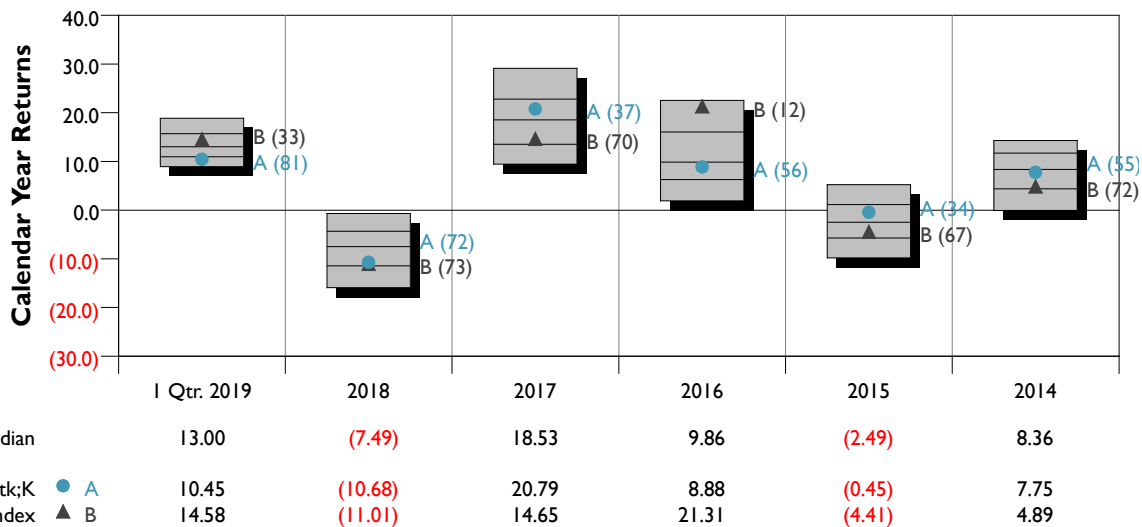
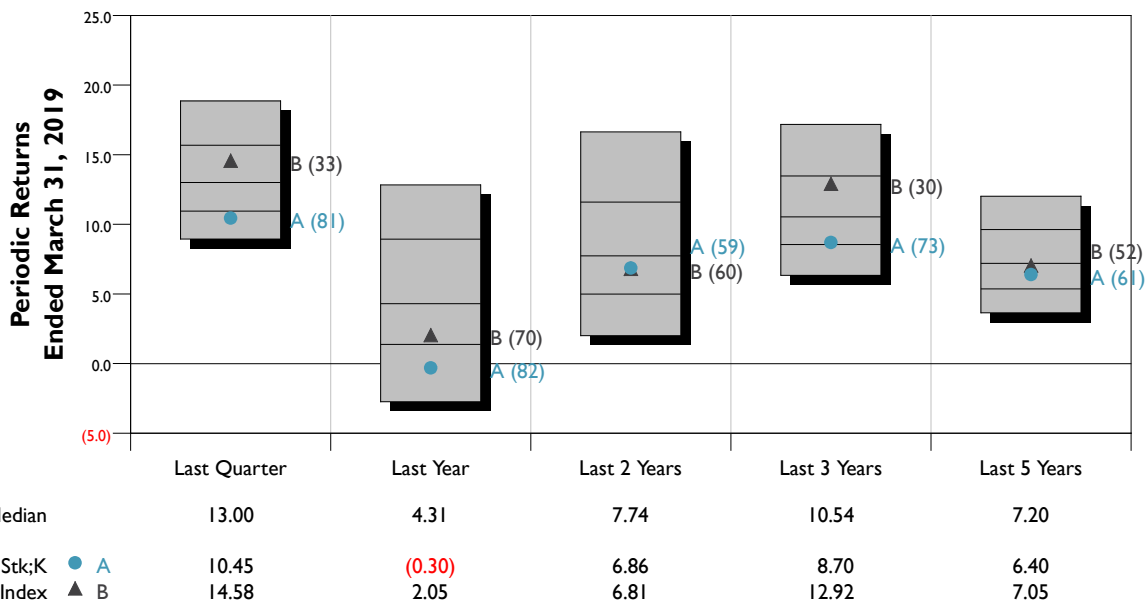
Rolling 12 Quarter Scatter Chart for 5 Years
Ended March 31, 2019



Fidelity Low-Priced Stock

The Fidelity Low-Priced Stock Fund strategy is to invest in low priced stocks of less than \$35 per share or have an earnings yield at or above the median for the Russell 2000 Index. These companies are generally small and mid-sized companies.

The portfolio managers focus on smaller-cap companies with reasonable valuations and solid growth prospects. The Fund is spread across hundreds of holdings. The portfolio managers are also willing to devote a substantial chunk of the portfolio to foreign issues and larger-cap stocks and will let cash build if they cannot find enough good investment opportunities.



Note: The Total Domestic Equity peer group is used for comparison purposes.

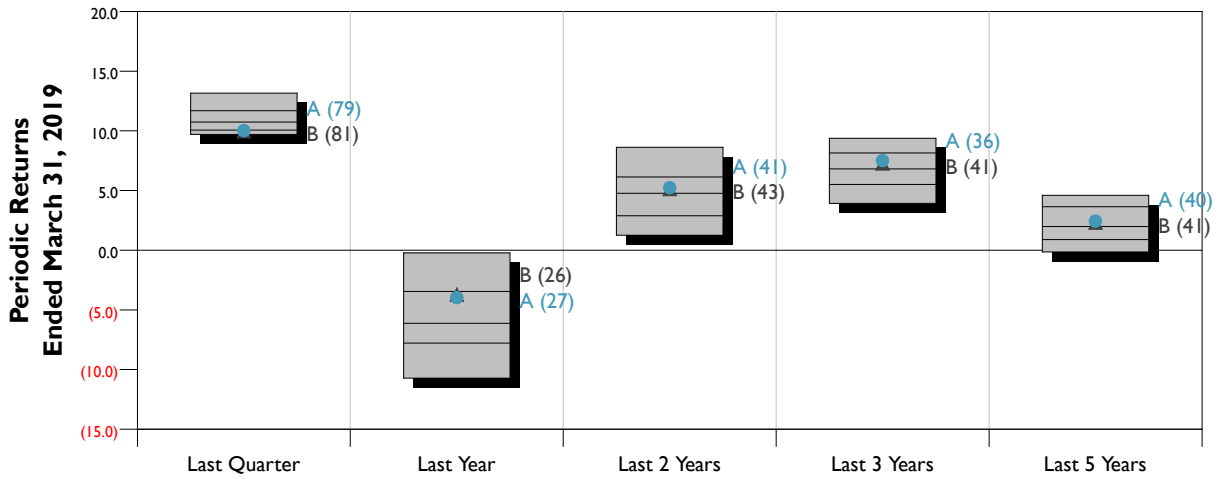
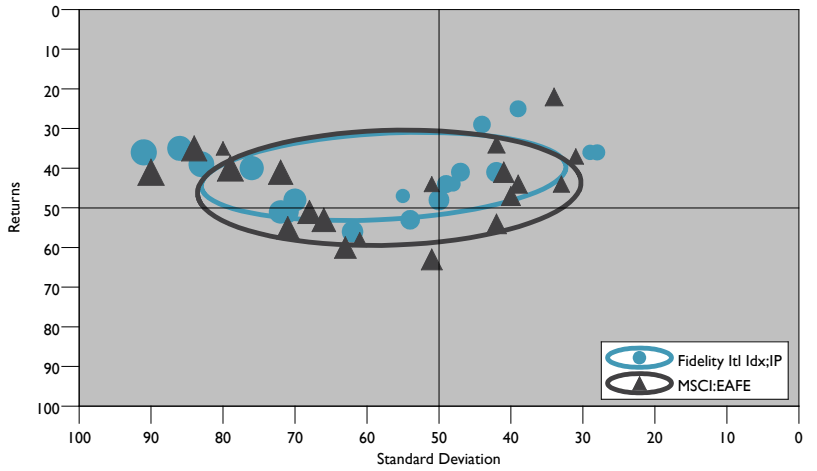
FIDELITY INTERNATIONAL INDEX PEER GROUP: INTERNATIONAL EQUITY DEVELOPED MARKETS

PERIOD ENDED MARCH 31, 2019

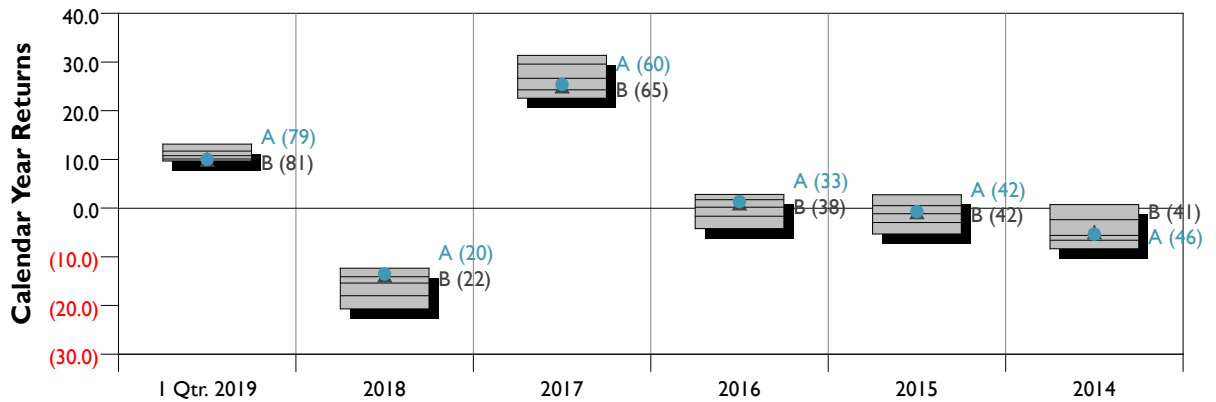
**Rolling 12 Quarter Scatter Chart for 5 Years
Ended March 31, 2019**

Fidelity International Index

The Fidelity International Index Fund attempts to replicate the performance and portfolio characteristics of the MSCI EAFE Index. The Fund's objective is to match the returns of, and minimize the tracking error versus, the index.



	Last Quarter	Last Year	Last 2 Years	Last 3 Years	Last 5 Years
Median	10.74	(6.13)	4.77	6.81	1.98
Fidelity Intl Idx:IP (A)	10.01	(3.97)	5.24	7.50	2.44
MSCI:EAFE (B)	9.98	(3.71)	5.14	7.27	2.33



	I Qtr. 2019	2018	2017	2016	2015	2014
Median	10.74	(15.38)	26.64	0.19	(1.17)	(5.61)
Fidelity Intl Idx:IP (A)	10.01	(13.52)	25.38	1.34	(0.73)	(5.31)
MSCI:EAFE (B)	9.98	(13.79)	25.03	1.00	(0.81)	(4.90)



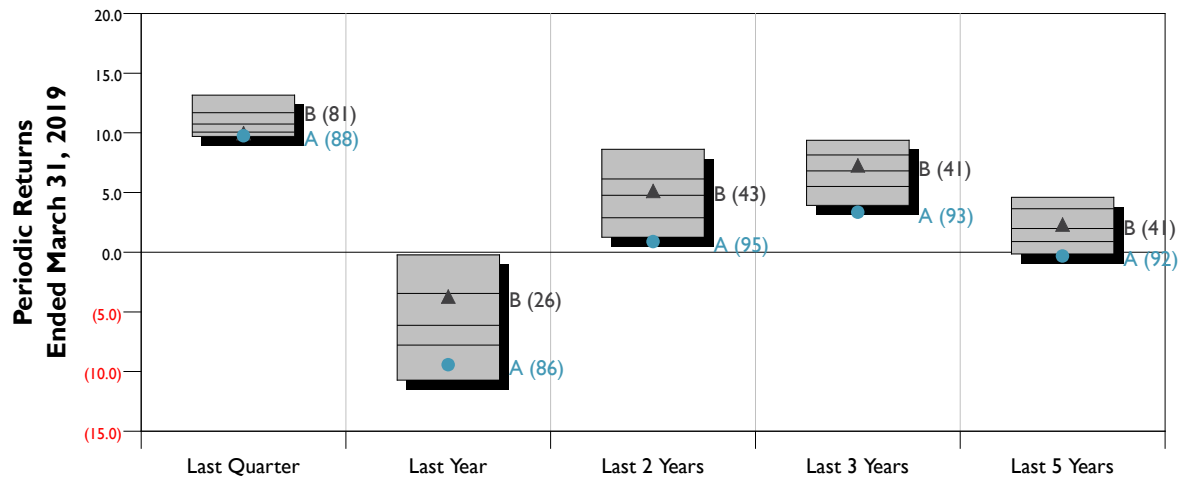
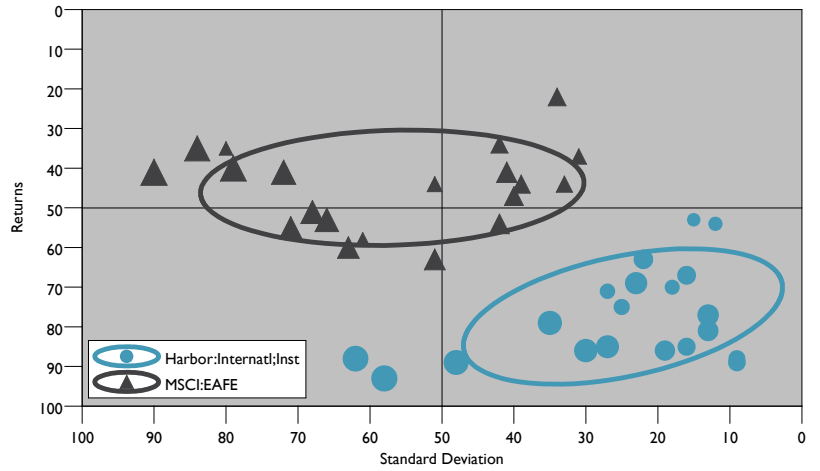
HARBOR INTERNATIONAL PEER GROUP: INTERNATIONAL EQUITY DEVELOPED MARKETS

PERIOD ENDED MARCH 31, 2019

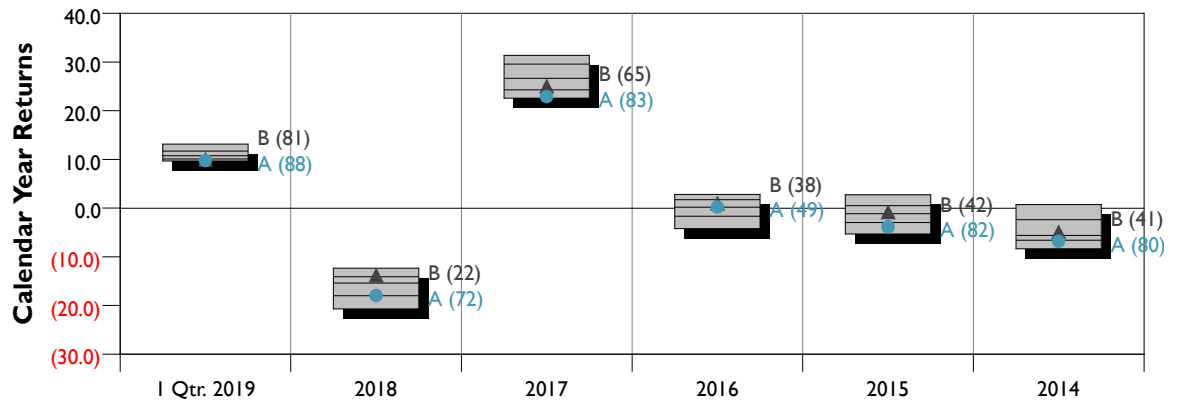
**Rolling 12 Quarter Scatter Chart for 5 Years
Ended March 31, 2019**

Harbor International

The Harbor International Fund is sub-advised by Marathon-London. The Fund strives for attractive, long-term returns by investing in a wide-ranging portfolio of foreign company stocks across styles (growth/value), market capitalizations and geographies.



	Median	Last Quarter	Last Year	Last 2 Years	Last 3 Years	Last 5 Years
Harbor: Internat: Inst	9.75	9.75	9.43	0.89	3.35	0.32
MSCI: EAFE	9.98	9.98	6.13	5.14	7.27	2.33



	Median	I Qtr. 2019	2018	2017	2016	2015	2014
Harbor: Internat: Inst	9.75	9.75	17.96	22.90	0.25	3.82	6.81
MSCI: EAFE	9.98	9.98	13.79	25.03	1.00	0.81	4.90

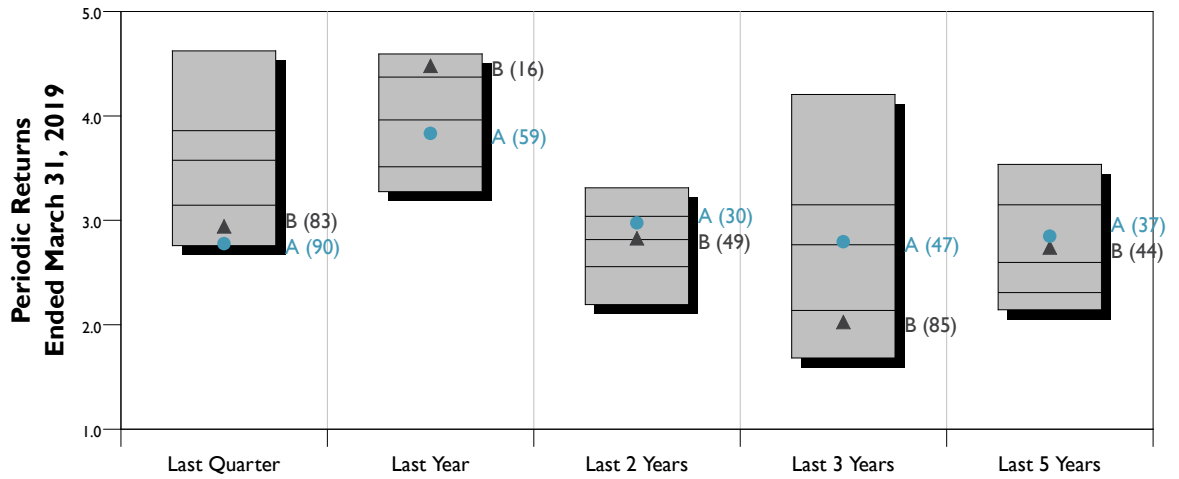
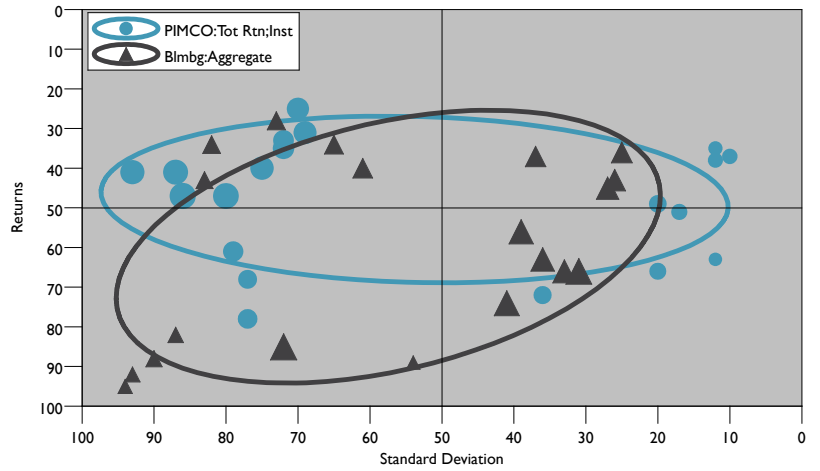


PIMCO TOTAL RETURN PEER GROUP: CORE PLUS BOND PERIOD ENDED MARCH 31, 2019

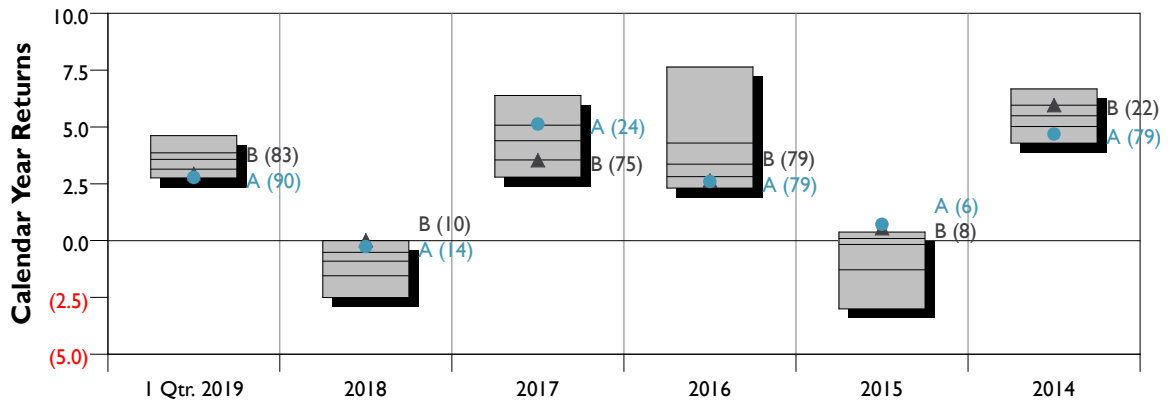
**Rolling 12 Quarter Scatter Chart for 5 Years
Ended March 31, 2019**

PIMCO Total Return

PIMCO considers the full spectrum of global fixed income sectors when evaluating individual securities for inclusion in its Total Return accounts. Security analysis is conducted primarily by PIMCO's specialists using proprietary models and analytics internally developed and maintained by the firm's financial engineers. The specialists are charged with determining relative value within their sectors. PIMCO seeks to add value through the use of top-down strategies, such as exposure to interest rates or duration, yield curve positioning and sector rotation.



Period	Median	PIMCO:Tot Rtn;Inst (A)	Blmbg:Aggregate (B)
Last Quarter	3.58	2.78 (90)	2.94 (83)
Last Year	3.96	3.83 (59)	4.48 (16)
Last 2 Years	2.82	2.98 (30)	2.83 (49)
Last 3 Years	2.77	2.80 (47)	2.03 (85)
Last 5 Years	2.60	2.85 (37)	2.74 (44)



Year	Median	PIMCO:Tot Rtn;Inst (A)	Blmbg:Aggregate (B)
I Qtr. 2019	3.58	2.78 (90)	2.94 (83)
2018	(0.91)	(0.26) (14)	0.01 (10)
2017	4.40	5.13 (24)	3.54 (75)
2016	3.36	2.60 (79)	2.65 (79)
2015	(0.17)	0.72 (6)	0.55 (8)
2014	5.49	4.69 (79)	5.97 (22)

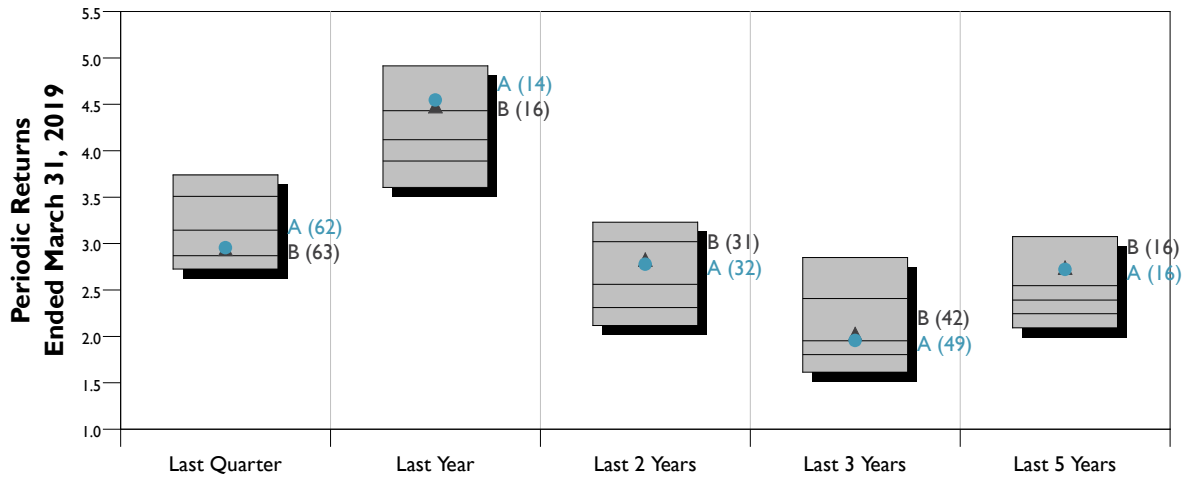
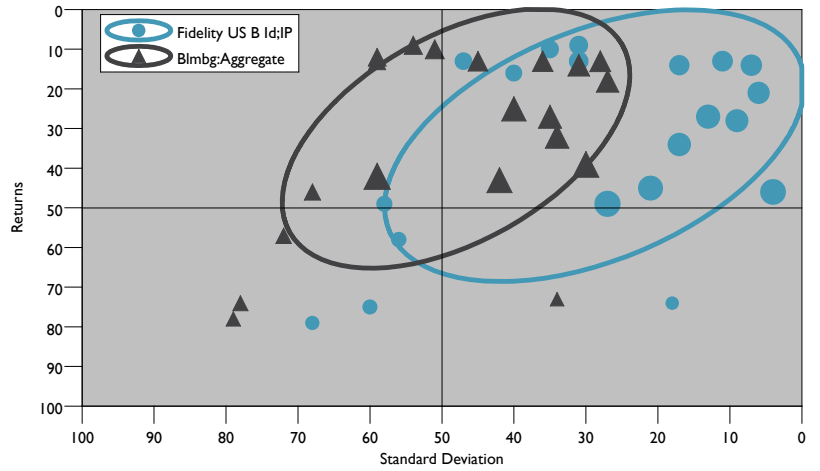


FIDELITY U.S. BOND INDEX PEER GROUP: CORE BOND PERIOD ENDED MARCH 31, 2019

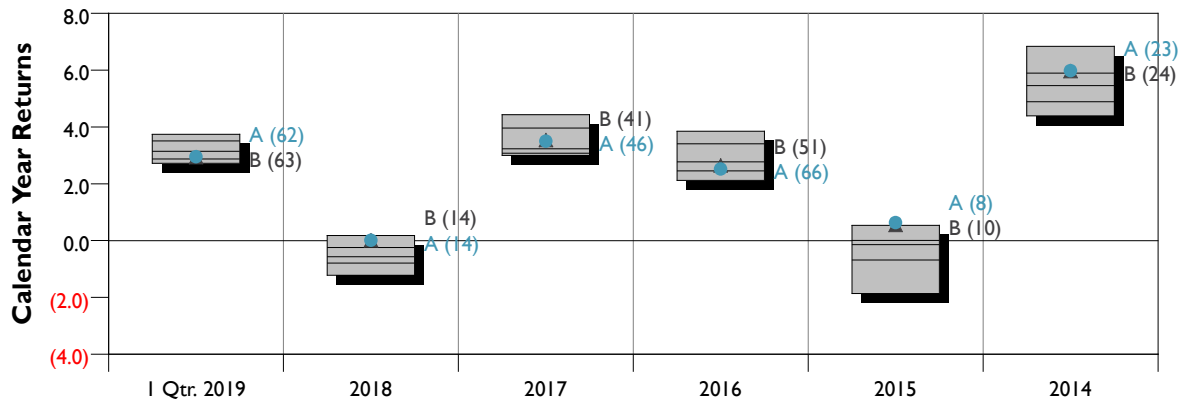
Fidelity U.S. Bond Index

The Fidelity U.S. Bond Index Fund attempts to replicate the performance and portfolio characteristics of the Bloomberg Aggregate Bond Index. The Fund's objective is to match the returns of, and minimize the tracking error versus, the index.

**Rolling 12 Quarter Scatter Chart for 5 Years
Ended March 31, 2019**



	Median	Last Quarter	Last Year	Last 2 Years	Last 3 Years	Last 5 Years
Fidelity US B Id:IP	● A	2.96	4.55	2.78	1.96	2.72
Blmbg:Aggregate	▲ B	2.94	4.48	2.83	2.03	2.74



	Median	I Qtr. 2019	2018	2017	2016	2015	2014
Fidelity US B Id:IP	● A	2.96	0.01	3.50	2.52	0.63	5.99
Blmbg:Aggregate	▲ B	2.94	0.01	3.54	2.65	0.55	5.97



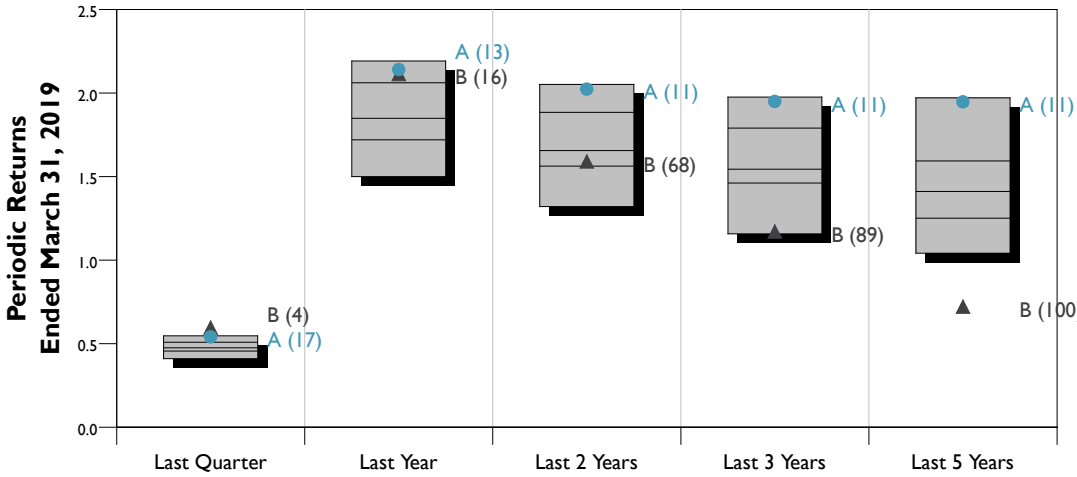
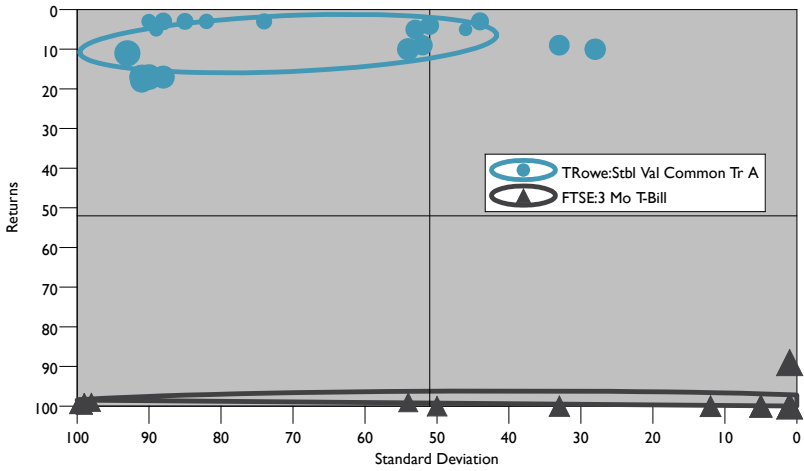
T ROWE PRICE STABLE VALUE PEER GROUP: STABLEVALUE

PERIOD ENDED MARCH 31, 2019

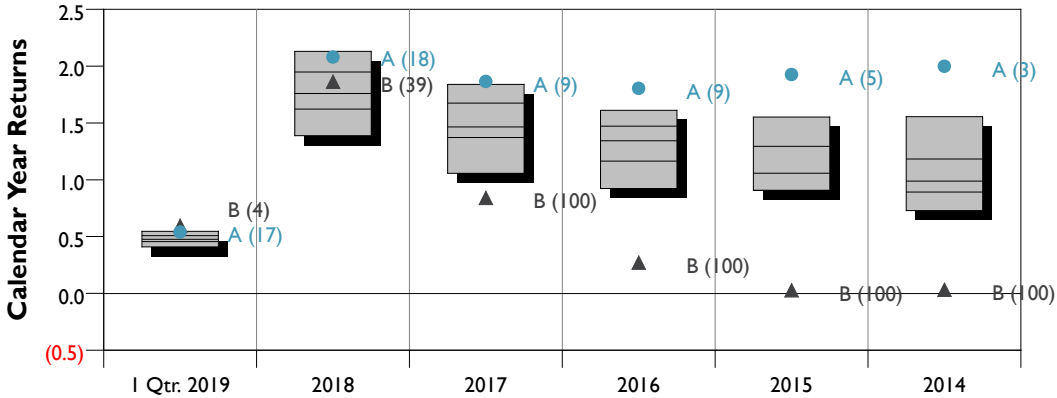
T Rowe Price Stable Value

T Rowe Price Stable Value Fund's will invest primarily in Guaranteed Investment Contracts (GICs), Bank Investment Contracts (BICs), Synthetic Investment Contracts (SICs), and Separate Account Contracts (SACs). These are all types of investment contracts that are designed to provide principal stability and a competitive yield.

Rolling 12 Quarter Scatter Chart for 5 Years
Ended March 31, 2019



	Median	Last Quarter	Last Year	Last 2 Years	Last 3 Years	Last 5 Years
TRowe:Stbl Val Common Tr A	0.54	0.54	2.14	2.02	1.95	1.95
FTSE:3 Mo T-Bill	0.60	0.60	2.11	1.59	1.17	0.72



	Median	1 Qtr. 2019	2018	2017	2016	2015	2014
TRowe:Stbl Val Common Tr A	0.54	0.54	2.08	1.87	1.80	1.93	2.00
FTSE:3 Mo T-Bill	0.60	0.60	1.86	0.84	0.27	0.03	0.03



Manager Returns for Periods Ended March 31, 2019

	Last Quarter	Last Year	Last 2 Years	Last 3 Years	Last 5 Years
Fidelity Freedom 2060;K	11.39	1.80	8.01	10.61	--
Fidelity Active 2060 Idx	11.96	4.92	9.04	11.00	--
Fidelity Freedom 2055;K	11.50	1.84	8.04	10.69	7.12
Fidelity Active 2055 Idx	11.96	4.92	9.04	11.00	7.58
Fidelity Freedom 2050;K	11.43	1.82	8.04	10.66	7.10
Fidelity Active 2050 Idx	11.96	4.92	9.04	11.00	7.58
Fidelity Freedom 2045;K	11.51	1.83	8.04	10.66	7.11
Fidelity Active 2045 Idx	11.96	4.92	9.04	11.00	7.58
Fidelity Freedom 2040;K	11.50	1.87	8.07	10.70	7.11
Fidelity Active 2040 Idx	11.96	4.92	9.04	11.00	7.58
Fidelity Freedom 2035;K	10.94	1.95	7.99	10.63	7.09
Fidelity Active 2035 Idx	11.48	4.99	9.00	10.96	7.55
Fidelity Freedom 2030;K	9.71	2.40	7.51	9.82	6.68
Fidelity Active 2030 Idx	10.09	5.10	8.27	9.91	7.01
Fidelity Freedom 2025;K	8.56	2.61	6.66	8.56	5.99
Fidelity Active 2025 Idx	8.83	4.97	7.35	8.50	6.26
Fidelity Freedom 2020;K	7.92	2.73	6.30	8.03	5.66
Fidelity Active 2020 Idx	8.10	4.91	6.93	7.89	5.87
Fidelity Freedom 2015;K	7.11	2.80	5.94	7.48	5.34
Fidelity Active 2015 Idx	7.25	4.81	6.46	7.26	5.48
Fidelity Freedom 2010;K	6.23	2.95	5.37	6.65	4.84
Fidelity Active 2010 Idx	6.23	4.65	5.77	6.31	4.90
Fidelity Freedom 2005;K	5.18	3.00	4.74	5.78	4.28
Fidelity Active 2005 Idx	5.22	4.49	5.09	5.40	4.32
Fidelity Freedom Income;K	4.33	3.04	3.97	4.69	3.57
Fidelity Active Inc Idx	4.30	4.29	4.31	4.26	3.55
Fidelity 500 Idx;IP	13.65	9.49	11.71	13.50	10.90
S&P:500	13.65	9.50	11.72	13.51	10.91
Callan Large Cap Core MFs	13.06	6.48	10.33	12.37	9.01
Fidelity Large Cap Stock	14.01	6.45	8.31	13.05	8.21
S&P:500	13.65	9.50	11.72	13.51	10.91
Callan Lg Cap Broad MF	13.74	8.13	11.52	12.81	9.50
Vanguard FTSE Soc;Inv	13.75	10.68	12.82	14.81	11.36
FTSE:4 Good US Select	13.79	10.80	12.97	15.00	11.57
Callan Lg Cap Broad MF	13.74	8.13	11.52	12.81	9.50
Invesco Dvsfd Div;R6	11.65	7.21	4.69	6.95	7.35
Russell:1000 Value	11.93	5.67	6.31	10.45	7.72
Callan Lg Cap Value MF	11.77	4.05	7.22	10.55	7.21
Fidelity Contrafund;K	14.54	8.83	16.12	15.99	12.30
S&P:500	13.65	9.50	11.72	13.51	10.91
Russell:1000 Growth	16.10	12.75	16.92	16.53	13.50
Callan Large Cap Grwth MF	16.48	11.98	17.33	16.55	12.39
Fidelity MdCp Id;IP	16.53	6.49	9.29	11.82	8.80
Russell:Midcap Index	16.54	6.47	9.30	11.82	8.81
Callan Mid Cap Core MFs	14.18	2.39	5.45	9.02	6.15
Fidelity SmCp Id;IP	14.56	2.15	6.95	13.10	7.27
Russell:2000 Index	14.58	2.05	6.81	12.92	7.05
Callan Small Cap Core MFs	13.19	(0.48)	4.37	9.64	5.58
Fidelity Low-Prcd Stk;K	10.45	(0.30)	6.86	8.70	6.40
Russell:2000 Index	14.58	2.05	6.81	12.92	7.05
Dom Equity Mut	13.00	4.31	7.74	10.54	7.20
Fidelity Intl Idx;IP	10.01	(3.97)	5.24	7.50	2.44
MSCI:EAFE	9.98	(3.71)	5.14	7.27	2.33
Callan Intl Eq Dev Mkt MF	10.74	(6.13)	4.77	6.81	1.98
Harbor:Internat;Inst	9.75	(9.43)	0.89	3.35	(0.32)
MSCI:EAFE	9.98	(3.71)	5.14	7.27	2.33
Callan Intl Eq Dev Mkt MF	10.74	(6.13)	4.77	6.81	1.98
PIMCO:Tot Rtn;Inst	2.78	3.83	2.98	2.80	2.85
Blmbg:Aggregate	2.94	4.48	2.83	2.03	2.74
Callan Core Plus MFs	3.58	3.96	2.82	2.77	2.60
Fidelity US B Id;IP	2.96	4.55	2.78	1.96	2.72
Blmbg:Aggregate	2.94	4.48	2.83	2.03	2.74
Callan Core Bond MFs	3.14	4.12	2.56	1.95	2.39
TRowe:Stbl Val Common Tr A	0.54	2.14	2.02	1.95	1.95
FTSE:3 Mo T-Bill	0.60	2.11	1.59	1.17	0.72



Manager Returns for Periods Ended March 31, 2019

	1 Qtr. 2019	2018	2017	2016	2015
Fidelity Freedom 2060;K	11.39	(8.83)	22.21	8.61	(0.22)
Fidelity Active 2060 Idx	11.96	(7.05)	20.96	9.54	(1.05)
Fidelity Freedom 2055;K	11.50	(8.86)	22.37	8.56	(0.20)
Fidelity Active 2055 Idx	11.96	(7.05)	20.96	9.54	(1.05)
Fidelity Freedom 2050;K	11.43	(8.85)	22.33	8.63	(0.24)
Fidelity Active 2050 Idx	11.96	(7.05)	20.96	9.54	(1.05)
Fidelity Freedom 2045;K	11.51	(8.90)	22.36	8.57	(0.16)
Fidelity Active 2045 Idx	11.96	(7.05)	20.96	9.54	(1.05)
Fidelity Freedom 2040;K	11.50	(8.89)	22.38	8.60	(0.18)
Fidelity Active 2040 Idx	11.96	(7.05)	20.96	9.54	(1.05)
Fidelity Freedom 2035;K	10.94	(8.29)	22.01	8.63	(0.21)
Fidelity Active 2035 Idx	11.48	(6.57)	20.75	9.53	(1.05)
Fidelity Freedom 2030;K	9.71	(6.92)	19.86	8.13	(0.16)
Fidelity Active 2030 Idx	10.09	(5.36)	18.41	8.75	(0.86)
Fidelity Freedom 2025;K	8.56	(5.81)	16.87	7.47	(0.16)
Fidelity Active 2025 Idx	8.83	(4.35)	15.58	7.57	(0.52)
Fidelity Freedom 2020;K	7.92	(5.16)	15.64	7.26	(0.23)
Fidelity Active 2020 Idx	8.10	(3.73)	14.33	7.04	(0.40)
Fidelity Freedom 2015;K	7.11	(4.38)	14.30	7.04	(0.34)
Fidelity Active 2015 Idx	7.25	(3.04)	12.99	6.53	(0.30)
Fidelity Freedom 2010;K	6.23	(3.52)	12.52	6.42	(0.28)
Fidelity Active 2010 Idx	6.23	(2.23)	11.08	5.71	(0.17)
Fidelity Freedom 2005;K	5.18	(2.46)	10.45	5.91	(0.33)
Fidelity Active 2005 Idx	5.22	(1.41)	9.24	4.93	(0.02)
Fidelity Freedom Income;K	4.33	(1.74)	8.14	5.16	(0.38)
Fidelity Active Inc Idx	4.30	(0.71)	7.09	3.85	0.12
Fidelity 500 Idx;IP	13.65	(4.40)	21.81	11.97	1.38
S&P:500	13.65	(4.38)	21.83	11.96	1.38
Callan Large Cap Core MFs	13.06	(6.52)	21.05	9.66	0.49
Fidelity Large Cap Stock	14.01	(9.15)	18.15	16.70	(3.17)
S&P:500	13.65	(4.38)	21.83	11.96	1.38
Callan Lg Cap Broad MF	13.74	(4.79)	23.18	8.07	1.20
Vanguard FTSE Soc;Inv	13.75	(3.45)	24.11	10.24	1.17
FTSE:4 Good US Select	13.79	(3.32)	24.33	10.42	1.38
Callan Lg Cap Broad MF	13.74	(4.79)	23.18	8.07	1.20
Invesco Dvsfd Div;R6	11.65	(7.45)	8.64	14.77	2.20
Russell:1000 Value	11.93	(8.27)	13.66	17.34	(3.83)
Callan Lg Cap Value MF	11.77	(8.65)	16.47	13.69	(4.00)
Fidelity Contrafund;K	14.54	(2.07)	32.34	3.48	6.55
S&P:500	13.65	(4.38)	21.83	11.96	1.38
Russell:1000 Growth	16.10	(1.51)	30.21	7.08	5.67
Callan Large Cap Grwth MF	16.48	(1.02)	31.14	0.93	6.28
Fidelity MdCp Id;IP	16.53	(9.05)	18.47	13.86	(2.44)
Russell:Midcap Index	16.54	(9.06)	18.52	13.80	(2.44)
Callan Mid Cap Core MFs	14.18	(11.41)	15.88	14.25	(3.63)
Fidelity SmCp Id;IP	14.56	(10.88)	14.85	21.63	(4.24)
Russell:2000 Index	14.58	(11.01)	14.65	21.31	(4.41)
Callan Small Cap Core MFs	13.19	(13.12)	12.05	20.45	(4.72)
Fidelity Low-Prcd Stk;K	10.45	(10.68)	20.79	8.88	(0.45)
Russell:2000 Index	14.58	(11.01)	14.65	21.31	(4.41)
Dom Equity Mut	13.00	(7.49)	18.53	9.86	(2.49)
Fidelity Intl Idx;IP	10.01	(13.52)	25.38	1.34	(0.73)
MSCI:EAFE	9.98	(13.79)	25.03	1.00	(0.81)
Callan Intl Eq Dev Mkt MF	10.74	(15.38)	26.64	0.19	(1.17)
Harbor:Internat;Inst	9.75	(17.96)	22.90	0.25	(3.82)
MSCI:EAFE	9.98	(13.79)	25.03	1.00	(0.81)
Callan Intl Eq Dev Mkt MF	10.74	(15.38)	26.64	0.19	(1.17)
PIMCO:Tot Rtn;Inst	2.78	(0.26)	5.13	2.60	0.72
Blmbg:Aggregate	2.94	0.01	3.54	2.65	0.55
Callan Core Plus MFs	3.58	(0.91)	4.40	3.36	(0.17)
Fidelity US B Id;IP	2.96	0.01	3.50	2.52	0.63
Blmbg:Aggregate	2.94	0.01	3.54	2.65	0.55
Callan Core Bond MFs	3.14	(0.57)	3.23	2.77	(0.14)
TRowe:Stbl Val Common Tr A	0.54	2.08	1.87	1.80	1.93
FTSE:3 Mo T-Bill	0.60	1.86	0.84	0.27	0.03



Investment Menu

Investment Menu				
Risk Spectrum	Tier I. Lifestyle Options	Tier II. Core Options	Tier III. Additional Options	Tier IV. Self-Directed Brokerage Account
Conservative	Fidelity Freedom Income	T Rowe Price Stable Value	PIMCO Total Return	SDBA Full Brokerage Window
	Fidelity Freedom 2005	Fidelity US Bond Index	Fidelity Large Cap Stock	
	Fidelity Freedom 2010	Fidelity 500 Index	Vanguard FTSE Social Index	
	Fidelity Freedom 2015	Fidelity International Index	Invesco Diversified Dividend	
	Fidelity Freedom 2020	Fidelity MidCap Index	Fidelity Contrafund	
	Fidelity Freedom 2025	Fidelity Small Cap Index	Harbor International Equity	
	Fidelity Freedom 2030		Fidelity Low Procd Stock	
	Fidelity Freedom 2035			
	Fidelity Freedom 2040			
	Fidelity Freedom 2045			
	Fidelity Freedom 2050			
	Fidelity Freedom 2055			
	Fidelity Freedom 2060			
Aggressive				



Fee Schedule

Manager	Peer Group	Fee Schedule	Morningstar Fee Level
FXAIX Fidelity 500 Index	Large Cap Core	1.5 basis points	Low
FLCSX Fidelity Large Cap Stock	Large Cap Broad	67 basis points (35 bps revenue-sharing)	Below Average
VFTSX Vanguard FTSE Social Index	Large Cap Broad	18 basis points	Low
LCEFX Invesco Diversified Dividend	Large Cap Value	42 basis points	Low
FCNKX Fidelity Contrafund	Large Cap Growth	73 basis points (20 bps revenue-sharing)	Above Average**
FSMDX Fidelity Mid Cap Index	Mid Cap Core	2.5 basis points	Low
FSSNX Fidelity Small Cap Index	Small Cap Core	2.5 basis points	Low
FLPKX Fidelity Low-Priced Stock	Total Domestic Equity	53 basis points (20 bps revenue-sharing)	Low
FSPSX Fidelity International Index	Developed International	4.5 basis points	Low
HAINX Harbor International	Developed International	77 basis points (10 bps revenue-sharing)	Below Average
Fidelity Freedom Funds	Target Date	42-65 basis points (20 bps revenue-sharing)	Range from Average to High**
PTTRX PIMCO Total Return	Core Plus Bond	55 basis points (46 bps excl. int. expense)	Above Average*
FXNAX Fidelity US Bond Index	Core Bond	2.5 basis points	Low
T Rowe Price Stable Value	Stable Value	30 basis points	N/A

* Interest expense is not paid to PIMCO and is a reflection of just one component of the broader strategy (the majority of interest expense is from forward settling transactions). PIMCO discloses interest expense in the prospectus and other materials due to a FINRA suggestion to PIMCO. Not all investment managers disclose interest expense. PIMCO Total Return's fee would rank "Below Average" by Morningstar, if interest expense was excluded.

** Fidelity Contrafund's fee would rank "Below Average," while the Fidelity Freedom Funds' fees would rank "Below Average to Average," if revenue-sharing was excluded.

