



MAINESAVES



MassMutual

FUND FACT SHEETS

VRU Code (internal use only): 1201
 Morningstar Category Target-Date 2000-2010

This investment option is available to your plan through a group variable contract offered to fund retirement programs. Your plan invests in the separate account which invests directly in the mutual fund.

As of 12/31/2018

Asset Allocation	% Assets
Stock.....	27.18
Foreign Stock.....	11.54
Bond.....	45.02
Foreign Bond.....	7.57
Preferred.....	0.15
Convertible.....	0.16
Cash.....	7.62
Other.....	0.76
Total	100.00%

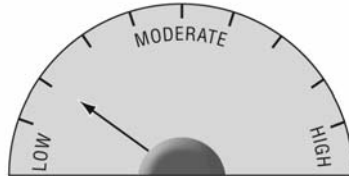
Largest Holdings	% Assets
American Funds Interm Bd Fd of Amer R6	13.05
American Funds Capital Income Bldr R6	11.92
American Funds Income Fund of Amer R6	11.92
American Funds Bond Fund of Amer R6	8.12
American Funds Inflation Linked Bd R6	7.10
American Funds Mortgage R6	6.11
American Funds American Mutual R6	5.14
American Funds Capital World Bond R6	5.13
American Funds American High-Inc R6	4.92
American Funds Washington Mutual R6	4.14
Total	77.55%

Diversification	% Assets
Basic Materials.....	4.59
Consumer Cyclical.....	8.79
Financial Services.....	14.34
Real Estate.....	3.60
Consumer Defensive.....	10.27
Healthcare.....	14.67
Utilities.....	3.86
Communication Services.....	4.85
Energy.....	10.73
Industrials.....	8.59
Technology.....	15.72
Total	100.01%

Risk/Return Spectrum

Stable Value/ Money Market	Bond	Asset Allocation/ Balanced	Large Cap	Mid Cap	Small Cap	International/ Global	Specialty
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Volatility Profile



The volatility profile is a measure of the level of risk of the underlying fund and is based on a ranking of the three year standard deviation of the fund's performance. The ranking is compared against other funds within the same broad category group. The higher the volatility, the higher the variation in returns.

Strategy

The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in bond, equity-income and balanced funds as it passes its target date. The adviser will attempt to achieve the fund's investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.

Principal Risks

Emerging Markets|Foreign Securities|Long-Term Outlook and Projections|Loss of Money|Not FDIC Insured|Active Management|Issuer|Market/Market Volatility|Equity Securities|Futures|High-Yield Securities|Mortgage-Backed and Asset-Backed Securities|Restricted/Illiquid Securities|Underlying Fund/Fund of Funds|U.S. Government Obligations|Derivatives|Fixed-Income Securities|Management|Small Cap

Portfolio Statistics

As of 12/31/2018

Inception Date:	2/1/2007	Investment Advisor:	Capital Research and Management Company
Net Assets (\$ in millions):	\$3,088.04	Portfolio Manager:	Team Managed

Investors should carefully consider investment objectives, risks, charges and expenses. This and other important information is contained in the fund prospectus and summary prospectus (if available), which can be obtained from the funds website or by calling [1-800-637-6444/tel:+1-800-272-2216], and should be read carefully before investing. The investment is not FDIC-insured, may lose value and is not guaranteed by a bank or other financial institution.

Processing and publication dates vary by fund company resulting in potential variations in "as of" dates. Information contained herein is subject to change at any time, and may vary based on underlying fund and/or share class considerations (if applicable). Certain sections, if shown, may not add up to 100% due to rounding.

Morningstar Category: identifies funds based on investment styles as measured by their underlying portfolio holdings/statistics over 3 years. Investment options can move into other categories, or Morningstar may change their classification methodology.

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RS-37175-01.

VRU Code (internal use only): N/A
 Morningstar Category Target-Date 2015

This investment option is available to your plan through a group variable contract offered to fund retirement programs. Your plan invests in the separate account which invests directly in the mutual fund.

As of 12/31/2018

Asset Allocation	% Assets
Stock.....	29.87
Foreign Stock.....	12.40
Bond.....	42.40
Foreign Bond.....	6.67
Preferred.....	0.15
Convertible.....	0.14
Cash.....	7.61
Other.....	0.76
Total	100.00%

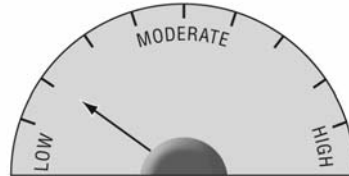
Largest Holdings	% Assets
American Funds Capital Income Bldr R6..	11.22
American Funds Income Fund of Amer R611.	11.12
American Funds Interim Bd Fd of Amer R6.	9.18
American Funds Bond Fund of Amer R6.....	8.18
American Funds Inflation Linked Bd R6.....	7.18
American Funds Mortgage R6.....	6.18
American Funds American Mutual R6.....	5.91
American Funds US Government Sec R6... .	5.18
American Funds Capital World Bond R6.....	5.18
American Funds American High-Inc R6.....	4.98
Total	74.31%

Diversification	% Assets
Basic Materials.....	4.58
Consumer Cyclical.....	9.09
Financial Services.....	14.27
Real Estate.....	3.28
Consumer Defensive.....	9.97
Healthcare.....	14.73
Utilities.....	3.65
Communication Services.....	4.68
Energy.....	10.60
Industrials.....	8.75
Technology.....	16.40
Total	100.00%

Risk/Return Spectrum

Stable Value/ Money Market	Bond	Asset Allocation/ Balanced	Large Cap	Mid Cap	Small Cap	International/ Global	Specialty
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Volatility Profile



The volatility profile is a measure of the level of risk of the underlying fund and is based on a ranking of the three year standard deviation of the fund's performance. The ranking is compared against other funds within the same broad category group. The higher the volatility, the higher the variation in returns.

Strategy

The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in bond, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.

Principal Risks

Emerging Markets|Foreign Securities|Long-Term Outlook and Projections|Loss of Money|Not FDIC Insured|Active Management|Issuer|Market/Market Volatility|Equity Securities|Futures|High-Yield Securities|Mortgage-Backed and Asset-Backed Securities|Restricted/Illiquid Securities|Underlying Fund/Fund of Funds|U.S. Government Obligations|Derivatives|Fixed-Income Securities|Management|Small Cap

Portfolio Statistics

As of 12/31/2018

Inception Date:	2/1/2007	Investment Advisor:	Capital Research and Management Company
Net Assets (\$ in millions):	\$4,868.33	Portfolio Manager:	Team Managed

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VRU Code (internal use only): 1202
 Morningstar Category Target-Date 2020

As of 12/31/2018

Asset Allocation	% Assets
Stock.....	32.05
Foreign Stock.....	12.95
Bond.....	39.77
Foreign Bond.....	6.53
Preferred.....	0.12
Convertible.....	0.13
Cash.....	7.66
Other.....	0.77
Total	99.98%

Largest Holdings	% Assets
American Funds Interm Bd Fd of Amer R6.....	9.23
American Funds Capital Income Bldr R6.....	7.76
American Funds Income Fund of Amer R6.....	7.71
American Funds Bond Fund of Amer R6.....	7.63
American Funds Inflation Linked Bd R6.....	6.80
American Funds Mortgage R6.....	6.03
American Funds American Mutual R6.....	5.91
American Funds US Government Sec R6.....	5.43
American Funds Capital World Bond R6.....	5.20
American Funds Washington Mutual R6.....	5.11
Total	66.81%

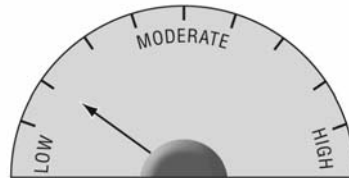
Diversification	% Assets
Basic Materials.....	4.51
Consumer Cyclical.....	10.45
Financial Services.....	13.94
Real Estate.....	2.58
Consumer Defensive.....	9.15
Healthcare.....	14.99
Utilities.....	3.09
Communication Services.....	4.12
Energy.....	10.14
Industrials.....	8.88
Technology.....	18.15
Total	100.00%

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Risk/Return Spectrum

Stable Value/ Money Market	Bond	Asset Allocation/ Balanced	Large Cap	Mid Cap	Small Cap	International/ Global	Specialty
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Volatility Profile



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Principal Risks

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Portfolio Statistics

As of 12/31/2018

Inception Date:	2/1/2007	Investment Advisor:	Capital Research and Management Company
Net Assets (\$ in millions):	\$14,208.32	Portfolio Manager:	Team Managed

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VRU Code (internal use only): N/A
 Morningstar Category Target-Date 2025

As of 12/31/2018

Asset Allocation	% Assets
Stock.....	37.33
Foreign Stock.....	17.32
Bond.....	30.92
Foreign Bond.....	5.98
Preferred.....	0.09
Convertible.....	0.09
Cash.....	7.44
Other.....	0.82
Total	99.99%

Largest Holdings	% Assets
American Funds Interm Bd Fd of Amer R6	8.31
American Funds US Government Sec R6	6.51
American Funds Washington Mutual R6	6.31
American Funds Invmt Co of Amer R6	6.09
American Funds Global Balanced R6	5.98
American Funds American Mutual R6	5.90
American Funds American Balanced R6	5.87
American Funds Capital World Bond R6	5.24
American Funds Mortgage R6	5.23
American Funds Fundamental Invs R6	5.10
Total	60.54%

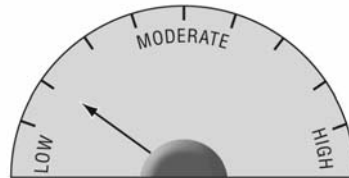
Diversification	% Assets
Basic Materials.....	4.67
Consumer Cyclical.....	11.68
Financial Services.....	13.89
Real Estate.....	1.85
Consumer Defensive.....	8.39
Healthcare.....	14.87
Utilities.....	2.56
Communication Services.....	3.57
Energy.....	9.63
Industrials.....	9.06
Technology.....	19.84
Total	100.01%

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Risk/Return Spectrum

Stable Value/ Money Market	Bond	Asset Allocation/ Balanced	Large Cap	Mid Cap	Small Cap	International/ Global	Specialty
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Volatility Profile



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Principal Risks

Emerging Markets|Foreign Securities|Long-Term Outlook and Projections|Loss of Money|Not FDIC Insured|Active Management|Issuer|Market/Market Volatility|Equity Securities|Futures|High-Yield Securities|Mortgage-Backed and Asset-Backed Securities|Restricted/Illicit Securities|Underlying Fund/Fund of Funds|U.S. Government Obligations|Derivatives|Fixed-Income Securities|Management|Small Cap

Portfolio Statistics

As of 12/31/2018

Inception Date:	2/1/2007	Investment Advisor:	Capital Research and Management Company
Net Assets (\$ in millions):	\$18,453.12	Portfolio Manager:	Team Managed

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RS-37175-01.

VRU Code (internal use only): 1203
 Morningstar Category Target-Date 2030

As of 12/31/2018

Asset Allocation	% Assets
Stock.....	43.80
Foreign Stock.....	21.08
Bond.....	22.52
Foreign Bond.....	4.49
Preferred.....	0.11
Convertible.....	0.05
Cash.....	7.08
Other.....	0.87
Total	100.00%

Largest Holdings	% Assets
American Funds Washington Mutual R6.....	7.91
American Funds US Government Sec R6.....	7.65
American Funds Invmt Co of Amer R6.....	6.89
American Funds Global Balanced R6.....	6.03
American Funds American Balanced R6.....	5.93
American Funds American Mutual R6.....	5.91
American Funds Fundamental Invs R6.....	5.90
American Funds New Perspective R6.....	5.19
American Funds Capital World Gr&Inc R6.....	4.90
American Funds Capital World Bond R6.....	4.22
Total	60.53%

Diversification	% Assets
Basic Materials.....	4.71
Consumer Cyclical.....	12.12
Financial Services.....	13.83
Real Estate.....	1.74
Consumer Defensive.....	8.06
Healthcare.....	15.04
Utilities.....	2.39
Communication Services.....	3.36
Energy.....	9.23
Industrials.....	9.18
Technology.....	20.34
Total	100.00%

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Risk/Return Spectrum

Stable Value/ Money Market	Bond	Asset Allocation/ Balanced	Large Cap	Mid Cap	Small Cap	International/ Global	Specialty
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Volatility Profile



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Principal Risks

Emerging Markets|Foreign Securities|Long-Term Outlook and Projections|Loss of Money|Not FDIC Insured|Active Management|Issuer|Market/Market Volatility|Equity Securities|Futures|High-Yield Securities|Mortgage-Backed and Asset-Backed Securities|Restricted/Illiquid Securities|Underlying Fund/Fund of Funds|U.S. Government Obligations|Derivatives|Fixed-Income Securities|Management|Small Cap

Portfolio Statistics

As of 12/31/2018

Inception Date:	2/1/2007	Investment Advisor:	Capital Research and Management Company
Net Assets (\$ in millions):	\$19,861.81	Portfolio Manager:	Team Managed

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RS-37175-01.

VRU Code (internal use only):	N/A
Morningstar Category	Target-Date 2035

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Risk/Return Spectrum

Stable Value/ Money Market	Bond	Asset Allocation/ Balanced	Large Cap	Mid Cap	Small Cap	International/ Global	Specialty
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As of 12/31/2018

Asset Allocation	% Assets
Stock.....	51.01
Foreign Stock.....	26.04
Bond.....	13.47
Foreign Bond.....	1.74
Preferred.....	0.13
Convertible.....	0.02
Cash.....	6.61
Other.....	0.97
Total	99.99%

Volatility Profile



The volatility profile is a measure of the level of risk of the underlying fund and is based on a ranking of the three year standard deviation of the fund's performance. The ranking is compared against other funds within the same broad category group. The higher the volatility, the higher the variation in returns.

Largest Holdings

Largest Holdings	% Assets
American Funds Washington Mutual R6.....	7.94
American Funds US Government Sec R6.....	7.89
American Funds New Perspective R6.....	6.95
American Funds Invmt Co of Amer R6.....	6.93
American Funds SMALLCAP World R6.....	6.16
American Funds AMCAP R6.....	6.15
American Funds Growth Fund of Amer R6.....	6.14
American Funds Global Balanced R6.....	6.09
American Funds American Balanced R6.....	5.98
American Funds American Mutual R6.....	5.94
Total	66.17%

Strategy

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Diversification

Diversification	% Assets
Basic Materials.....	4.71
Consumer Cyclical.....	12.96
Financial Services.....	13.65
Real Estate.....	1.58
Consumer Defensive.....	7.64
Healthcare.....	15.34
Utilities.....	2.20
Communication Services.....	3.03
Energy.....	8.64
Industrials.....	9.22
Technology.....	21.04
Total	100.01%

Principal Risks

Emerging Markets|Foreign Securities|Long-Term Outlook and Projections|Loss of Money|Not FDIC Insured|Active Management|Issuer|Market/Market Volatility|Equity Securities|Futures|High-Yield Securities|Mortgage-Backed and Asset-Backed Securities|Restricted/Illiquid Securities|Underlying Fund/Fund of Funds|U.S. Government Obligations|Derivatives|Fixed-Income Securities|Management|Small Cap

Portfolio Statistics

As of 12/31/2018

Inception Date:	2/1/2007	Investment Advisor:	Capital Research and Management Company
Net Assets (\$ in millions):	\$15,689.02	Portfolio Manager:	Team Managed

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RS-37175-01.

VRU Code (internal use only):	1204
Morningstar Category	Target-Date 2040

As of 12/31/2018

Asset Allocation	% Assets
Stock.....	53.69
Foreign Stock.....	27.47
Bond.....	9.44
Foreign Bond.....	1.66
Preferred.....	0.14
Convertible.....	0.02
Cash.....	6.56
Other.....	1.02
Total	100.00%

Largest Holdings	% Assets
American Funds Washington Mutual R6.....	7.96
American Funds Invmt Co of Amer R6.....	7.15
American Funds SMALLCAP World R6.....	6.98
American Funds AMCAP R6.....	6.97
American Funds New Perspective R6.....	6.96
American Funds Growth Fund of Amer R6.....	6.96
American Funds American Mutual R6.....	6.16
American Funds Fundamental Invs R6.....	6.15
American Funds American Balanced R6.....	6.01
American Funds Global Balanced R6.....	5.92
Total	67.22%

Diversification	% Assets
Basic Materials.....	4.68
Consumer Cyclical.....	13.20
Financial Services.....	13.58
Real Estate.....	1.52
Consumer Defensive.....	7.47
Healthcare.....	15.48
Utilities.....	2.14
Communication Services.....	2.92
Energy.....	8.49
Industrials.....	9.24
Technology.....	21.29
Total	100.01%

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Risk/Return Spectrum

Stable Value/ Money Market	Bond	Asset Allocation/ Balanced	Large Cap	Mid Cap	Small Cap	International/ Global	Specialty
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Volatility Profile



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Strategy

The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in bond, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.

Principal Risks

Emerging Markets|Foreign Securities|Long-Term Outlook and Projections|Loss of Money|Not FDIC Insured|Active Management|Issuer|Market/Market Volatility|Equity Securities|Futures|High-Yield Securities|Mortgage-Backed and Asset-Backed Securities|Restricted/Illiquid Securities|Underlying Fund/Fund of Funds|U.S. Government Obligations|Derivatives|Fixed-Income Securities|Management|Small Cap

Portfolio Statistics

As of 12/31/2018

Inception Date:	2/1/2007	Investment Advisor:	Capital Research and Management Company
Net Assets (\$ in millions):	\$13,621.07	Portfolio Manager:	Team Managed

Investors should carefully consider investment objectives, risks, charges and expenses. This and other important information is contained in the fund prospectus and summary prospectus (if available), which can be obtained from the funds website or by calling [1-800-637-6444/tel:+1-800-272-2216], and should be read carefully before investing. The investment is not FDIC-insured, may lose value and is not guaranteed by a bank or other financial institution.

Processing and publication dates vary by fund company resulting in potential variations in "as of" dates. Information contained herein is subject to change at any time, and may vary based on underlying fund and/or share class considerations (if applicable). Certain sections, if shown, may not add up to 100% due to rounding.

Morningstar Category: identifies funds based on investment styles as measured by their underlying portfolio holdings/statistics over 3 years. Investment options can move into other categories, or Morningstar may change their classification methodology.

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RS-37175-01.

VRU Code (internal use only): N/A
 Morningstar Category Target-Date 2045

As of 12/31/2018

Asset Allocation	% Assets
Stock.....	54.78
Foreign Stock.....	27.77
Bond.....	8.21
Foreign Bond.....	1.42
Preferred.....	0.12
Convertible.....	0.02
Cash.....	6.64
Other.....	1.03
Total	99.99%

Largest Holdings	% Assets
American Funds Washington Mutual R6.....	8.18
American Funds Invmt Co of Amer R6.....	8.16
American Funds American Mutual R6.....	7.17
American Funds Fundamental Invs R6.....	7.17
American Funds SMALLCAP World R6.....	7.00
American Funds AMCAP R6.....	6.99
American Funds New Perspective R6.....	6.98
American Funds Growth Fund of Amer R6.....	6.98
American Funds Capital World Gr&Inc R6.....	6.17
American Funds American Balanced R6.....	5.79
Total	70.59%

Diversification	% Assets
Basic Materials.....	4.67
Consumer Cyclical.....	13.27
Financial Services.....	13.58
Real Estate.....	1.36
Consumer Defensive.....	7.37
Healthcare.....	15.49
Utilities.....	2.06
Communication Services.....	2.86
Energy.....	8.44
Industrials.....	9.31
Technology.....	21.59
Total	100.00%

This investment option is available to your plan through a group variable contract offered to fund retirement programs. Your plan invests in the separate account which invests directly in the mutual fund.

Risk/Return Spectrum

Stable Value/ Money Market	Bond	Asset Allocation/ Balanced	Large Cap	Mid Cap	Small Cap	International/ Global	Specialty
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Volatility Profile



The volatility profile is a measure of the level of risk of the underlying fund and is based on a ranking of the three year standard deviation of the fund's performance. The ranking is compared against other funds within the same broad category group. The higher the volatility, the higher the variation in returns.

Strategy

The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in bond, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.

Principal Risks

Emerging Markets|Foreign Securities|Long-Term Outlook and Projections|Loss of Money|Not FDIC Insured|Active Management|Issuer|Market/Market Volatility|Equity Securities|Futures|High-Yield Securities|Mortgage-Backed and Asset-Backed Securities|Restricted/Illiquid Securities|Underlying Fund/Fund of Funds|U.S. Government Obligations|Derivatives|Fixed-Income Securities|Management|Small Cap

Portfolio Statistics

As of 12/31/2018

Inception Date:	2/1/2007	Investment Advisor:	Capital Research and Management Company
Net Assets (\$ in millions):	\$9,829.75	Portfolio Manager:	Team Managed

Investors should carefully consider investment objectives, risks, charges and expenses. This and other important information is contained in the fund prospectus and summary prospectus (if available), which can be obtained from the funds website or by calling [1-800-637-6444/tel:+1-800-272-2216], and should be read carefully before investing. The investment is not FDIC-insured, may lose value and is not guaranteed by a bank or other financial institution.

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VRU Code (internal use only): 1205
 Morningstar Category Target-Date 2050

This investment option is available to your plan through a group variable contract offered to fund retirement programs. Your plan invests in the separate account which invests directly in the mutual fund.

As of 12/31/2018

Asset Allocation	% Assets
Stock.....	55.90
Foreign Stock.....	27.68
Bond.....	7.22
Foreign Bond.....	1.34
Preferred.....	0.11
Convertible.....	0.02
Cash.....	6.71
Other.....	1.03
Total	100.01%

Largest Holdings	% Assets
American Funds Washington Mutual R6.....	8.97
American Funds Invmt Co of Amer R6.....	8.95
American Funds American Mutual R6.....	7.97
American Funds Fundamental Invs R6.....	7.97
American Funds SMALLCAP World R6.....	6.99
American Funds AMCAP R6.....	6.98
American Funds New Perspective R6.....	6.97
American Funds Growth Fund of Amer R6.....	6.97
American Funds Capital World Gr&Inc R6.....	6.96
American Funds US Government Sec R6.....	5.30
Total	74.03%

Diversification	% Assets
Basic Materials.....	4.63
Consumer Cyclical.....	13.27
Financial Services.....	13.57
Real Estate.....	1.21
Consumer Defensive.....	7.32
Healthcare.....	15.55
Utilities.....	2.02
Communication Services.....	2.83
Energy.....	8.43
Industrials.....	9.40
Technology.....	21.79
Total	100.02%

Risk/Return Spectrum

Stable Value/ Money Market	Bond	Asset Allocation/ Balanced	Large Cap	Mid Cap	Small Cap	International/ Global	Specialty
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Volatility Profile



The volatility profile is a measure of the level of risk of the underlying fund and is based on a ranking of the three year standard deviation of the fund's performance. The ranking is compared against other funds within the same broad category group. The higher the volatility, the higher the variation in returns.

Strategy

The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in bond, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.

Principal Risks

Emerging Markets|Foreign Securities|Long-Term Outlook and Projections|Loss of Money|Not FDIC Insured|Active Management|Issuer|Market/Market Volatility|Equity Securities|Futures|High-Yield Securities|Mortgage-Backed and Asset-Backed Securities|Restricted/Illiquid Securities|Underlying Fund/Fund of Funds|U.S. Government Obligations|Derivatives|Fixed-Income Securities|Management|Small Cap

Portfolio Statistics

As of 12/31/2018

Inception Date:	2/1/2007	Investment Advisor:	Capital Research and Management Company
Net Assets (\$ in millions):	\$8,121.61	Portfolio Manager:	Team Managed

Investors should carefully consider investment objectives, risks, charges and expenses. This and other important information is contained in the fund prospectus and summary prospectus (if available), which can be obtained from the funds website or by calling [1-800-637-6444/tel:+1-800-272-2216], and should be read carefully before investing. The investment is not FDIC-insured, may lose value and is not guaranteed by a bank or other financial institution.

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VRU Code (internal use only):	N/A
Morningstar Category	Target-Date 2055

As of 12/31/2018

Asset Allocation	% Assets
Stock.....	55.96
Foreign Stock.....	27.68
Bond.....	7.17
Foreign Bond.....	1.33
Preferred.....	0.11
Convertible.....	0.02
Cash.....	6.70
Other.....	1.03
Total	100.00%

Largest Holdings	% Assets
American Funds Washington Mutual R6.....	8.98
American Funds Invmt Co of Amer R6.....	8.96
American Funds American Mutual R6.....	7.98
American Funds Fundamental Invs R6.....	7.98
American Funds SMALLCAP World R6.....	7.00
American Funds AMCAP R6.....	6.99
American Funds New Perspective R6.....	6.98
American Funds Growth Fund of Amer R6.....	6.98
American Funds Capital World Gr&Inc R6.....	6.97
American Funds US Government Sec R6.....	5.25
Total	74.07%

Diversification	% Assets
Basic Materials.....	4.63
Consumer Cyclical.....	13.27
Financial Services.....	13.57
Real Estate.....	1.21
Consumer Defensive.....	7.31
Healthcare.....	15.55
Utilities.....	2.02
Communication Services.....	2.83
Energy.....	8.43
Industrials.....	9.40
Technology.....	21.79
Total	100.01%

This investment option is available to your plan through a group variable contract offered to fund retirement programs. Your plan invests in the separate account which invests directly in the mutual fund.

Risk/Return Spectrum

Stable Value/ Money Market	Bond	Asset Allocation/ Balanced	Large Cap	Mid Cap	Small Cap	International/ Global	Specialty
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Volatility Profile



The volatility profile is a measure of the level of risk of the underlying fund and is based on a ranking of the three year standard deviation of the fund's performance. The ranking is compared against other funds within the same broad category group. The higher the volatility, the higher the variation in returns.

Strategy

The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in bond, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.

Principal Risks

Emerging Markets|Foreign Securities|Long-Term Outlook and Projections|Loss of Money|Not FDIC Insured|Active Management|Issuer|Market/Market Volatility|Equity Securities|Futures|High-Yield Securities|Mortgage-Backed and Asset-Backed Securities|Restricted/Illiquid Securities|Underlying Fund/Fund of Funds|U.S. Government Obligations|Derivatives|Fixed-Income Securities|Management|Small Cap

Portfolio Statistics

As of 12/31/2018

Inception Date:	2/1/2010	Investment Advisor:	Capital Research and Management Company
Net Assets (\$ in millions):	\$4,161.36		

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VRU Code (internal use only):	N/A
Morningstar Category	Target-Date 2060+

This investment option is available to your plan through a group variable contract offered to fund retirement programs. Your plan invests in the separate account which invests directly in the mutual fund.

Risk/Return Spectrum

Stable Value/ Money Market	Bond	Asset Allocation/ Balanced	Large Cap	Mid Cap	Small Cap	International/ Global	Specialty
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As of 12/31/2018

Asset Allocation	% Assets
Stock.....	56.11
Foreign Stock.....	27.76
Bond.....	6.96
Foreign Bond.....	1.32
Preferred.....	0.11
Convertible.....	0.02
Cash.....	6.68
Other.....	1.04
Total	100.00%

Volatility Profile



The volatility profile is a measure of the level of risk of the underlying fund and is based on a ranking of the three year standard deviation of the fund's performance. The ranking is compared against other funds within the same broad category group. The higher the volatility, the higher the variation in returns.

Largest Holdings

Largest Holdings	% Assets
American Funds Invmt Co of Amer R6.....	9.00
American Funds Washington Mutual R6.....	9.00
American Funds American Mutual R6.....	8.00
American Funds Fundamental Invs R6.....	8.00
American Funds SMALLCAP World R6.....	7.02
American Funds AMCAP R6.....	7.01
American Funds Capital World Gr&Inc R6..	7.00
American Funds New Perspective R6.....	7.00
American Funds Growth Fund of Amer R6..	6.99
American Funds American Balanced R6.....	5.00
Total	74.02%

Strategy

The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.

Principal Risks

Emerging Markets|Foreign Securities|Long-Term Outlook and Projections|Loss of Money|Not FDIC Insured|Active Management|Issuer|Market/Market Volatility|Equity Securities|Futures|High-Yield Securities|Mortgage-Backed and Asset-Backed Securities|Restricted/Illiquid Securities|Underlying Fund/Fund of Funds|U.S. Government Obligations|Derivatives|Fixed-Income Securities|Management|Small Cap

Portfolio Statistics

As of 12/31/2018

Inception Date:	3/27/2015	Investment Advisor:	Capital Research and Management Company
Net Assets (\$ in millions):	\$1,217.57		

Diversification

Diversification	% Assets
Basic Materials.....	4.63
Consumer Cyclical.....	13.27
Financial Services.....	13.57
Real Estate.....	1.21
Consumer Defensive.....	7.31
Healthcare.....	15.55
Utilities.....	2.01
Communication Services.....	2.83
Energy.....	8.43
Industrials.....	9.40
Technology.....	21.79
Total	100.00%

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VRU Code (internal use only): 940
 Morningstar Category Intermediate-Term Bond

As of 12/31/2018

Asset Allocation	% Assets
Stock.....	-0.01
Foreign Stock.....	0.00
Bond.....	79.60
Foreign Bond.....	19.27
Preferred.....	0.15
Convertible.....	0.21
Cash.....	0.41
Other.....	0.36
Total	99.99%

Largest Holdings	% Assets
US 5 Year Note (CBT) Mar19.....	24.23
US 10 Year Note (CBT) Mar19.....	16.33
Recv Cmm 102 Fra.....	8.78
Payb 7 Yr Cmt Fra.....	8.78
Payb Cmm 102 Fra.....	8.76
Recv 7 Yr Cmt Fra.....	8.76
2 Year US Treasury Note Future Mar19.....	7.88
Payb 7 Yr Cmt Fra.....	6.67
Recv Cmm 102 Fra.....	6.67
Payb Cmm 102 Fra.....	6.67
Total	103.53%

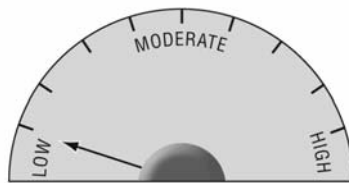
This investment option is available to your plan through a group variable contract offered to fund retirement programs. Your plan invests in the separate account which invests directly in the mutual fund.

Risk/Return Spectrum

Stable Value/ Money Market	Bond	Asset Allocation/ Balanced	Large Cap	Mid Cap	Small Cap	International/ Global	Specialty
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Securities rated "BB" and below are commonly referred to as "high yield, high risk securities" or "junk bonds." High yield bonds generally involve greater credit risk and may be more volatile than investment grade bonds.

Volatility Profile



The volatility profile is a measure of the level of risk of the underlying fund and is based on a ranking of the three year standard deviation of the fund's performance. The ranking is compared against other funds within the same broad category group. The higher the volatility, the higher the variation in returns.

Strategy

The investment seeks total return. The fund will seek to achieve its objective through a mix of current income and capital appreciation as determined by the fund's investment subadvisor. It invests, under normal circumstances, at least 80% of the fund's investable assets in bonds. For purposes of this policy, bonds include all fixed-income securities, other than preferred stock, with a maturity at date of issue of greater than one year. The fund may invest up to 30% of its investable assets in high risk, below investment-grade securities having a rating of not lower than CCC. It may invest up to 30% of its investable assets in foreign debt securities.

Principal Risks

Credit and Counterparty|Currency|Foreign Securities|Loss of Money|Not FDIC Insured|High Portfolio Turnover|Interest Rate|Market/Market Volatility|High-Yield Securities|Mortgage-Backed and Asset-Backed Securities|U.S. Government Obligations|Fixed-Income Securities|Increase in Expenses

Portfolio Statistics

As of 12/31/2018

Inception Date:	1/10/1995	Investment Advisor:	PGIM Investments LLC
Net Assets (\$ in millions):	\$36,854.65	Investment Sub Advisor:	PGIM Fixed Income
Number of Bond Holdings:	2393	Portfolio Manager:	Robert Tipp
Number of Stock Holdings:	1		Steve Kellner

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VRU Code (internal use only): 762
 Morningstar Category Intermediate-Term Bond

This investment option is available to your plan through a group variable contract offered to fund retirement programs. Your plan invests in the separate account which invests directly in the mutual fund.

As of 12/31/2018

Asset Allocation	% Assets
Stock.....	0.00
Foreign Stock.....	0.00
Bond.....	90.53
Foreign Bond.....	8.08
Preferred.....	0.00
Convertible.....	0.20
Cash.....	1.19
Other.....	0.00
Total	100.00%

Largest Holdings	% Assets
United States Treasury Notes 2.12%.....	0.46
United States Treasury Notes 2.88%.....	0.45
United States Treasury Notes 2.62%.....	0.42
United States Treasury Notes 2.12%.....	0.42
United States Treasury Notes 1.38%.....	0.41
United States Treasury Notes 1.75%.....	0.39
United States Treasury Notes 1.62%.....	0.38
United States Treasury Notes 2.25%.....	0.38
United States Treasury Notes 2.88%.....	0.38
United States Treasury Notes 2.88%.....	0.37
Total	4.06%

Risk/Return Spectrum

Stable Value/ Money Market	Bond	Asset Allocation/ Balanced	Large Cap	Mid Cap	Small Cap	International/ Global	Specialty
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Securities rated "BB" and below are commonly referred to as "high yield, high risk securities" or "junk bonds." High yield bonds generally involve greater credit risk and may be more volatile than investment grade bonds.

Volatility Profile



The volatility profile is a measure of the level of risk of the underlying fund and is based on a ranking of the three year standard deviation of the fund's performance. The ranking is compared against other funds within the same broad category group. The higher the volatility, the higher the variation in returns.

Strategy

The investment seeks the performance of Bloomberg Barclays U.S. Aggregate Float Adjusted Index. Bloomberg Barclays U.S. Aggregate Float Adjusted Index represents a wide spectrum of public, investment-grade, taxable, fixed income securities in the United States-including government, corporate, and international dollar-denominated bonds, as well as mortgage-backed and asset-backed securities-all with maturities of more than 1 year. All of its investments will be selected through the sampling process, and at least 80% of its assets will be invested in bonds held in the index.

Principal Risks

Credit and Counterparty|Extension|Prepayment (Call)|Loss of Money|Not FDIC Insured|Income|Index Correlation|Tracking Error|Interest Rate|Restricted|Illiquid Securities|Sampling

Portfolio Statistics

As of 12/31/2018

Inception Date:	11/12/2001	Investment Advisor:	Vanguard Group Inc
Net Assets (\$ in millions):	\$207,435.15	Portfolio Manager:	Kenneth Volpert
Number of Bond Holdings:	17225		

Investors should carefully consider investment objectives, risks, charges and expenses. This and other important information is contained in the fund prospectus and summary prospectus (if available), which can be obtained from the funds website or by calling [1-800-637-6444/tel:+1-800-272-2216], and should be read carefully before investing. The investment is not FDIC-insured, may lose value and is not guaranteed by a bank or other financial institution.

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VRU Code (internal use only): 210

Morningstar Category Large Value

Morningstar Style Box



As of 12/31/2018

Asset Allocation	% Assets
Stock.....	91.64
Foreign Stock.....	7.16
Bond.....	0.00
Foreign Bond.....	0.00
Preferred.....	0.00
Convertible.....	0.00
Cash.....	1.20
Other.....	0.00
Total	100.00%

Largest Holdings	% Assets
JPMorgan Chase & Co.....	4.60
Johnson & Johnson.....	3.81
Wells Fargo & Co.....	3.01
Medtronic PLC.....	2.90
Accenture PLC A.....	2.88
Pfizer Inc.....	2.79
Comcast Corp Class A.....	2.57
Philip Morris International Inc.....	2.37
US Bancorp.....	2.17
Aon PLC.....	2.10
Total	29.20%

Diversification	% Assets
Basic Materials.....	3.26
Consumer Cyclical.....	3.73
Financial Services.....	28.78
Real Estate.....	0.41
Consumer Defensive.....	10.33
Healthcare.....	17.95
Utilities.....	3.59
Communication Services.....	3.29
Energy.....	4.33
Industrials.....	18.05
Technology.....	6.28
Total	100.00%

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Risk/Return Spectrum

Stable Value/ Money Market	Bond	Asset Allocation/ Balanced	Large Cap	Mid Cap	Small Cap	International/ Global	Specialty
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Volatility Profile



The volatility profile is a measure of the level of risk of the underlying fund and is based on a ranking of the three year standard deviation of the fund's performance. The ranking is compared against other funds within the same broad category group. The higher the volatility, the higher the variation in returns.

Strategy

The investment seeks capital appreciation. The fund normally invests the fund's assets primarily in equity securities. Equity securities include common stocks and other securities that represent an ownership interest (or right to acquire an ownership interest) in a company or other issuer. MFS focuses on investing the fund's assets in the stocks of companies it believes are undervalued compared to their perceived worth (value companies).

Principal Risks

Foreign Securities|Loss of Money|Not FDIC Insured|Value Investing|Issuer|Market/Market Volatility|Equity Securities|Restricted/Illiquid Securities|Management|Portfolio Diversification

Portfolio Statistics

As of 12/31/2018

Inception Date:	1/2/1996	Investment Advisor:	Massachusetts Financial Services Company
Net Assets (\$ in millions):	\$41,655.55	Portfolio Manager:	Steven R. Gorham Nevin Chitkara
Number of Stock Holdings:	86		

Investors should carefully consider investment objectives, risks, charges and expenses. This and other important information is contained in the fund prospectus and summary prospectus (if available), which can be obtained from the funds website or by calling [1-800-637-6444/tel:+1-800-272-2216], and should be read carefully before investing. The investment is not FDIC-insured, may lose value and is not guaranteed by a bank or other financial institution.

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RS-37175-01.

VRU Code (internal use only): 418

Morningstar Category Large Blend

Morningstar Style Box



As of 12/31/2018

Asset Allocation	% Assets
Stock.....	98.76
Foreign Stock.....	0.84
Bond.....	0.02
Foreign Bond.....	0.00
Preferred.....	0.00
Convertible.....	0.00
Cash.....	0.37
Other.....	0.00
Total	99.99%

Largest Holdings	% Assets
Microsoft Corp.....	3.72
Apple Inc.....	3.37
Amazon.com Inc.....	2.92
Berkshire Hathaway Inc B.....	1.85
Johnson & Johnson.....	1.64
JPMorgan Chase & Co.....	1.54
Alphabet Inc Class C.....	1.51
Facebook Inc A.....	1.49
Alphabet Inc A.....	1.48
Exxon Mobil Corp.....	1.37
Total	20.89%

Diversification	% Assets
Basic Materials.....	2.56
Consumer Cyclical.....	11.82
Financial Services.....	15.87
Real Estate.....	2.43
Consumer Defensive.....	7.87
Healthcare.....	15.50
Utilities.....	3.35
Communication Services.....	3.59
Energy.....	5.33
Industrials.....	9.75
Technology.....	21.94
Total	100.01%

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Risk/Return Spectrum

Stable Value/ Money Market	Bond	Asset Allocation/ Balanced	Large Cap	Mid Cap	Small Cap	International/ Global	Specialty
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Volatility Profile



The volatility profile is a measure of the level of risk of the underlying fund and is based on a ranking of the three year standard deviation of the fund's performance. The ranking is compared against other funds within the same broad category group. The higher the volatility, the higher the variation in returns.

Strategy

The investment seeks to track the performance of a benchmark index that measures the investment return of large-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the Standard & Poor's 500 Index, a widely recognized benchmark of U.S. stock market performance that is dominated by the stocks of large U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Principal Risks

Loss of Money|Not FDIC Insured|Market/Market Volatility|Equity Securities|Management

Portfolio Statistics

As of 12/31/2018

Inception Date:	7/31/1990	Number of Stock Holdings:	507
Net Assets (\$ in millions):	\$216,527.65	Investment Advisor:	Vanguard Group Inc
Number of Bond Holdings:	2	Portfolio Manager:	Donald Butler

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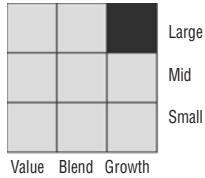
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Morningstar Category Large Growth

Morningstar Style Box



As of 12/31/2018

Asset Allocation	% Assets
Stock	87.45
Foreign Stock	11.64
Bond	0.00
Foreign Bond	0.00
Preferred	0.00
Convertible	0.00
Cash	0.91
Other	0.00
Total	100.00%

Largest Holdings	% Assets
Amazon.com Inc	5.72
Microsoft Corp	5.09
Mastercard Inc A	3.80
Salesforce.com Inc	3.76
Tencent Holdings Ltd	3.53
Visa Inc Class A	3.46
Boeing Co	3.31
Apple Inc	3.23
Netflix Inc	3.20
Alphabet Inc A	2.96
Total	38.06%

Diversification	% Assets
Basic Materials	0.86
Consumer Cyclical	24.00
Financial Services	12.22
Real Estate	0.99
Consumer Defensive	3.28
Healthcare	13.76
Utilities	0.00
Communication Services	0.50
Energy	0.47
Industrials	6.70
Technology	37.21
Total	99.99%

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Risk/Return Spectrum

Stable Value/ Money Market	Bond	Asset Allocation/ Balanced	Large Cap	Mid Cap	Small Cap	International/ Global	Specialty
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Volatility Profile



The volatility profile is a measure of the level of risk of the underlying fund and is based on a ranking of the three year standard deviation of the fund's performance. The ranking is compared against other funds within the same broad category group. The higher the volatility, the higher the variation in returns.

Strategy

The investment seeks long-term growth of capital. The fund invests primarily in equity securities, principally common and preferred stocks, of U.S. companies with market capitalizations of at least \$1 billion at the time of purchase and that the Subadviser considers having above average prospects for growth. The stocks of mid and large cap companies in the fund's portfolio are those the Subadviser expects to maintain or achieve above average earnings growth. The fund may invest up to 20% of its total assets in the securities of foreign issuers, including issuers located or doing business in emerging markets.

Principal Risks

Foreign Securities|Loss of Money|Not FDIC Insured|Growth Investing|Issuer|Market/Market Volatility|Equity Securities|Industry and Sector Investing|Management|Mid-Cap|Large Cap

Portfolio Statistics

As of 12/31/2018

Inception Date:	11/1/2002	Investment Advisor:	Harbor Capital Advisors Inc
Net Assets (\$ in millions):	\$29,145.98	Investment Sub Advisor:	Jennison Associates LLC
Number of Stock Holdings:	57	Portfolio Manager:	Spiros Segalas

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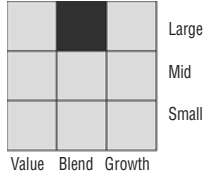
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VRU Code (internal use only): 675

Morningstar Category Large Blend

Morningstar Style Box



As of 11/30/2018

Asset Allocation	% Assets
Stock	86.35
Foreign Stock	12.88
Bond	0.00
Foreign Bond	0.00
Preferred	0.00
Convertible	0.00
Cash	0.76
Other	0.00
Total	99.99%

Largest Holdings	% Assets
Advance Auto Parts Inc.	4.94
Comcast Corp Class A	4.88
Intercontinental Exchange Inc.	4.17
Danaher Corp.	4.09
Progressive Corp.	3.95
Becton, Dickinson and Co.	3.82
Texas Instruments Inc.	3.64
The Kroger Co.	3.58
AmerisourceBergen Corp.	3.40
Cognizant Technology Solutions Corp A	3.39
Total	39.86%

Diversification	% Assets
Basic Materials	4.40
Consumer Cyclical	14.65
Financial Services	19.66
Real Estate	0.00
Consumer Defensive	6.98
Healthcare	19.48
Utilities	0.00
Communication Services	5.08
Energy	5.94
Industrials	9.23
Technology	14.59
Total	100.01%

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Risk/Return Spectrum

Stable Value/ Money Market	Bond	Asset Allocation/ Balanced	Large Cap	Mid Cap	Small Cap	International/ Global	Specialty
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Volatility Profile



The volatility profile is a measure of the level of risk of the underlying fund and is based on a ranking of the three year standard deviation of the fund's performance. The ranking is compared against other funds within the same broad category group. The higher the volatility, the higher the variation in returns.

Strategy

The investment seeks long-term growth of capital by investing primarily in securities of companies that meet the fund's environmental, social and governance (ESG) criteria. The fund invests primarily in common stocks of mid- to large-capitalization companies that meet the fund's quality oriented financial and ESG criteria. It seeks to reduce risk by investing across many different industries. The Portfolio Managers employ a research driven and valuation sensitive approach to stock selection, with a focus on long term sustainability.

Principal Risks

Currency|Foreign Securities|Loss of Money|Not FDIC Insured|Value Investing|Issuer|Temporary Defensive Measures|Market/Market Volatility|Equity Securities|Industry and Sector Investing|Other|Pricing|Socially Conscious|Increase in Expenses|Shareholder Activity|Management|Mid-Cap|Large Cap

Portfolio Statistics

As of 11/30/2018

Inception Date:	3/16/1994	Investment Advisor:	Neuberger Berman Investment Advisers LLC
Net Assets (\$ in millions):	\$2,012.99	Portfolio Manager:	Arthur Moretti Ingrid Dyott
Number of Stock Holdings:	37		

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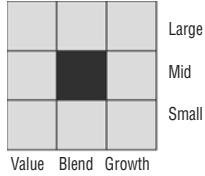
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VRU Code (internal use only): 1148

Morningstar Category Mid-Cap Blend

Morningstar Style Box



As of 12/31/2018

Asset Allocation	% Assets
Stock.....	95.24
Foreign Stock.....	1.52
Bond.....	0.03
Foreign Bond.....	0.00
Preferred.....	0.00
Convertible.....	0.00
Cash.....	3.21
Other.....	0.00
Total	100.00%

Largest Holdings	% Assets
Tesla Inc.....	1.04
ServiceNow Inc.....	0.74
Workday Inc Class A.....	0.54
Worldpay Inc Class A.....	0.53
T-Mobile US Inc.....	0.46
Las Vegas Sands Corp.....	0.44
Palo Alto Networks Inc.....	0.41
Square Inc A.....	0.40
Splunk Inc.....	0.35
Biomarin Pharmaceutical Inc.....	0.35
Total	5.26%

Diversification	% Assets
Basic Materials.....	4.63
Consumer Cyclical.....	14.05
Financial Services.....	15.24
Real Estate.....	10.57
Consumer Defensive.....	3.41
Healthcare.....	11.35
Utilities.....	3.00
Communication Services.....	2.13
Energy.....	3.38
Industrials.....	13.15
Technology.....	19.08
Total	99.99%

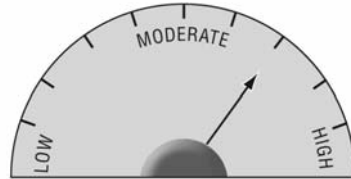
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Risk/Return Spectrum

Stable Value/ Money Market	Bond	Asset Allocation/ Balanced	Large Cap	Mid Cap	Small Cap	International/ Global	Specialty
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Mid-cap investing generally have higher risk and return characteristics than large-company stocks.

Volatility Profile



The volatility profile is a measure of the level of risk of the underlying fund and is based on a ranking of the three year standard deviation of the fund's performance. The ranking is compared against other funds within the same broad category group. The higher the volatility, the higher the variation in returns.

Strategy

The investment seeks to track a benchmark index that measures the investment return of small- and mid-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of S&P Completion Index, a broadly diversified index of stocks of small and mid-size U.S. companies. It invests by sampling the index, meaning that it holds a broadly diversified collection of securities that, in the aggregate, approximates the full index in terms of key characteristics. These characteristics include industry weightings and market capitalization, as well as certain financial measures, such as price/earnings ratio and dividend yield.

Principal Risks

Loss of Money|Not FDIC Insured|Index Correlation|Tracking Error|Market/Market Volatility|Equity Securities|ETF|Early Close/Late Close|Trading Halt|Management|Market Trading|Sampling

Portfolio Statistics As of 12/31/2018

Inception Date:	7/7/1997	Number of Stock Holdings:	3288
Net Assets (\$ in millions):	\$65,914.68	Investment Advisor:	Vanguard Group Inc
Number of Bond Holdings:	1	Portfolio Manager:	Donald Butler

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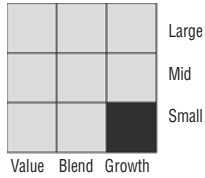
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VRU Code (internal use only):

Morningstar Category **Small Growth**

Morningstar Style Box



As of 9/30/2018

Asset Allocation	% Assets
Stock.....	95.58
Foreign Stock.....	3.48
Bond.....	0.00
Foreign Bond.....	0.00
Preferred.....	0.00
Convertible.....	0.00
Cash.....	0.95
Other.....	0.00
Total	100.01%

Largest Holdings	% Assets
Aspen Technology Inc.....	2.49
Pool Corp.....	2.35
West Pharmaceutical Services Inc.....	2.26
Bio-Techne Corp.....	2.00
Tyler Technologies Inc.....	1.87
IDEXX Laboratories Inc.....	1.85
Fair Isaac Corp.....	1.71
Manhattan Associates Inc.....	1.67
Rogers Corp.....	1.64
RBC Bearings Inc.....	1.59
Total	19.43%

Diversification	% Assets
Basic Materials.....	6.72
Consumer Cyclical.....	13.72
Financial Services.....	15.39
Real Estate.....	0.59
Consumer Defensive.....	4.67
Healthcare.....	14.15
Utilities.....	0.00
Communication Services.....	0.62
Energy.....	5.06
Industrials.....	18.63
Technology.....	20.44
Total	99.99%

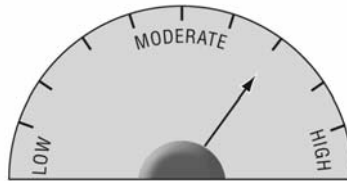
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Risk/Return Spectrum

Stable Value/ Money Market	Bonds	Asset Allocation Balanced	Large Cap	Mid Cap	Small Cap	International/ Global	Specialty
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Small company investing involves specific risks not necessarily encountered in large company investing, such as increased volatility.

Volatility Profile



The volatility profile is a measure of the level of risk of the underlying fund and is based on a ranking of the three year standard deviation of the fund's performance. The ranking is compared against other funds within the same broad category group. The higher the volatility, the higher the variation in returns.

Strategy

The investment seeks growth of capital. The fund invests mainly in common stocks of small-capitalization companies, which it defines as those with a total market capitalization within the market capitalization range of companies in the Russell 2000® Index at the time of initial purchase. It may continue to hold or add to a position in a company after its market capitalization has moved outside the range of the Russell 2000® Index. The fund seeks to reduce risk by diversifying among many companies and industries.

Principal Risks

Foreign Securities|Loss of Money|Not FDIC Insured|Value Investing|Issuer|Temporary Defensive Measures|Market/Market Volatility|Equity Securities|Industry and Sector Investing|Other|Pricing|Increase in Expenses|Shareholder Activity|Management|Small Cap|Mid-Cap

Portfolio Statistics

As of 9/30/2018

Inception Date:	3/15/2013	Investment Advisor:	Neuberger Berman Investment Advisers LLC
Net Assets (\$ in millions):	\$9,607.94		
Number of Stock Holdings:	124		

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VRU Code (internal use only):	160
Morningstar Category	World Large Stock

As of 12/31/2018

Asset Allocation	% Assets
Stock.....	51.83
Foreign Stock.....	42.92
Bond.....	1.34
Foreign Bond.....	0.00
Preferred.....	0.00
Convertible.....	0.04
Cash.....	3.87
Other.....	0.00
Total	100.00%

Largest Holdings	% Assets
Amazon.com Inc.....	4.26
Taiwan Semiconductor Manufacturing Co Ltd	2.15
Microsoft Corp.....	2.10
Facebook Inc A.....	2.05
Broadcom Inc.....	1.91
JPMorgan Chase & Co.....	1.68
CME Group Inc Class A.....	1.63
Mastercard Inc A.....	1.53
Tesla Inc.....	1.45
Visa Inc Class A.....	1.41
Total	20.17%

Diversification	% Assets
United States.....	53.17
United Kingdom.....	6.52
Japan.....	5.41
France.....	4.65
Switzerland.....	3.13
Taiwan.....	2.93
South Korea.....	2.69
Hong Kong.....	2.15
Netherlands.....	1.93
Canada.....	1.71
Total	84.29%

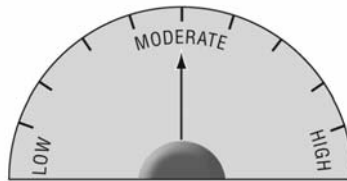
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Risk/Return Spectrum

Stable Value/ Money Market	Bond	Asset Allocation/ Balanced	Large Cap	Mid Cap	Small Cap	International/ Global	Specialty
-------------------------------	------	-------------------------------	-----------	---------	-----------	--------------------------	-----------

Investments made outside the United States involve special risks, such as currency fluctuations, political instability, differing securities regulations and periods of illiquidity.

Volatility Profile



The volatility profile is a measure of the level of risk of the underlying fund and is based on a ranking of the three year standard deviation of the fund's performance. The ranking is compared against other funds within the same broad category group. The higher the volatility, the higher the variation in returns.

Strategy

The investment seeks long-term growth of capital; future income is a secondary objective. The fund seeks to take advantage of investment opportunities generated by changes in international trade patterns and economic and political relationships by investing in common stocks of companies located around the world. In pursuing its primary investment objective, it invests primarily in common stocks that the investment adviser believes have the potential for growth. In pursuing its secondary objective, the fund invests in common stocks of companies with the potential to pay dividends in the future.

Principal Risks

Foreign Securities|Long-Term Outlook and Projections|Loss of Money|Not FDIC Insured|Growth Investing|Active Management|Issuer|Market/Market Volatility

Portfolio Statistics

As of 12/31/2018

Inception Date:	3/13/1973	Investment Advisor:	Capital Research and Management Company
Net Assets (\$ in millions):	\$81,081.51	Portfolio Manager:	Team Managed
Number of Bond Holdings:	5		
Number of Stock Holdings:	293		

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VRU Code (internal use only): N/A
 Morningstar Category Foreign Large Blend

As of 12/31/2018

Asset Allocation	% Assets
Stock.....	1.09
Foreign Stock.....	96.00
Bond.....	0.01
Foreign Bond.....	0.00
Preferred.....	0.01
Convertible.....	0.00
Cash.....	2.77
Other.....	0.12
Total	100.00%

Largest Holdings	% Assets
Nestle SA.....	1.43
Novartis AG.....	1.09
Roche Holding AG Dividend Right Cert.....	1.00
HSBC Holdings PLC.....	0.97
Samsung Electronics Co Ltd.....	0.87
Toyota Motor Corp.....	0.85
Royal Dutch Shell PLC Class A.....	0.78
Total SA.....	0.77
BP PLC.....	0.72
Royal Dutch Shell PLC B.....	0.66
Total	9.14%

Diversification	% Assets
Japan.....	21.68
United Kingdom.....	13.82
Canada.....	7.91
France.....	7.73
Germany.....	7.08
Switzerland.....	7.05
Australia.....	5.65
South Korea.....	4.78
Spain.....	2.52
Netherlands.....	2.44
Total	80.66%

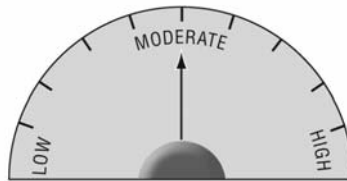
This investment option is available to your plan through a group variable contract offered to fund retirement programs. Your plan invests in the separate account which invests directly in the mutual fund.

Risk/Return Spectrum

Stable Value/ Money Market	Bond	Asset Allocation/ Balanced	Large Cap	Mid Cap	Small Cap	International/ Global	Specialty
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Investing in foreign issuers and non-dollar securities may involve different and additional risks associated with foreign currencies, investment disclosure, accounting, securities regulation, commissions, taxes, political or social instability, war or expropriation.

Volatility Profile



The volatility profile is a measure of the level of risk of the underlying fund and is based on a ranking of the three year standard deviation of the fund's performance. The ranking is compared against other funds within the same broad category group. The higher the volatility, the higher the variation in returns.

Strategy

The investment seeks to track the performance of the FTSE Developed All Cap ex US Index. The fund employs an indexing investment approach designed to track the performance of the FTSE Developed All Cap ex US Index, a market-capitalization-weighted index that is made up of approximately 3,790 common stocks of large-, mid-, and small-cap companies located in Canada and the major markets of Europe and the Pacific region. The adviser attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Principal Risks

Currency|Loss of Money|Not FDIC Insured|Country or Region|Market/Market Volatility|Equity Securities|ETF|Early Close/Late Close|Trading Halt|Management|Market Trading

Portfolio Statistics

As of 12/31/2018

Inception Date:	8/17/1999	Number of Stock Holdings:	3917
Net Assets (\$ in millions):	\$107,086.15	Investment Advisor:	Vanguard Group Inc
Number of Bond Holdings:	1	Portfolio Manager:	Duane Kelly

Investors should carefully consider investment objectives, risks, charges and expenses. This and other important information is contained in the fund prospectus and summary prospectus (if available), which can be obtained from the funds website or by calling [1-800-637-6444/tel:+1-800-272-2216], and should be read carefully before investing. The investment is not FDIC-insured, may lose value and is not guaranteed by a bank or other financial institution.

Processing and publication dates vary by fund company resulting in potential variations in "as of" dates. Information contained herein is subject to change at any time, and may vary based on underlying fund and/or share class considerations (if applicable). Certain sections, if shown, may not add up to 100% due to rounding.

Morningstar Category: identifies funds based on investment styles as measured by their underlying portfolio holdings/statistics over 3 years. Investment options can move into other categories, or Morningstar may change their classification methodology.

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RS-37175-01.

VRU Code (internal use only): 143
 Morningstar Category Foreign Large Growth

As of 12/31/2018

Asset Allocation	% Assets
Stock.....	2.06
Foreign Stock.....	90.49
Bond.....	1.47
Foreign Bond.....	0.30
Preferred.....	0.00
Convertible.....	0.04
Cash.....	5.57
Other.....	0.06
Total	99.99%

Largest Holdings	% Assets
AIA Group Ltd.....	2.68
HDFC Bank Ltd.....	2.44
Reliance Industries Ltd.....	2.27
Airbus SE.....	2.10
Samsung Electronics Co Ltd.....	1.93
Nintendo Co Ltd.....	1.91
Alibaba Group Holding Ltd ADR.....	1.66
Tencent Holdings Ltd.....	1.64
Taiwan Semiconductor Manufacturing Co Ltd	1.47
ASML Holding NV.....	1.45
Total	19.55%

Diversification	% Assets
Japan.....	12.38
United Kingdom.....	10.49
India.....	8.84
China.....	8.77
South Korea.....	5.99
France.....	5.82
Hong Kong.....	4.74
Switzerland.....	4.20
Brazil.....	4.00
Netherlands.....	3.80
Total	69.03%

This investment option is available to your plan through a group variable contract offered to fund retirement programs. Your plan invests in the separate account which invests directly in the mutual fund.

Risk/Return Spectrum

Stable Value/ Money Market	Bond	Asset Allocation/ Balanced	Large Cap	Mid Cap	Small Cap	International/ Global	Specialty
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Investments made outside the United States involve special risks, such as currency fluctuations, political instability, differing securities regulations and periods of illiquidity.

Volatility Profile



The volatility profile is a measure of the level of risk of the underlying fund and is based on a ranking of the three year standard deviation of the fund's performance. The ranking is compared against other funds within the same broad category group. The higher the volatility, the higher the variation in returns.

Strategy

The investment seeks long-term growth of capital. The fund invests primarily in common stocks of issuers in Europe and the Pacific Basin that the investment adviser believes have the potential for growth. Growth stocks are stocks that the investment adviser believes have the potential for above-average capital appreciation. It normally will invest at least 80% of its net assets in securities of issuers in Europe and the Pacific Basin. The fund may invest a portion of its assets in common stocks and other securities of companies in emerging markets.

Principal Risks

Emerging Markets|Foreign Securities|Long-Term Outlook and Projections|Loss of Money|Not FDIC Insured|Growth Investing|Active Management|Issuer|Market/Market Volatility

Portfolio Statistics

As of 12/31/2018

Inception Date:	4/16/1984	Investment Advisor:	Capital Research and Management Company
Net Assets (\$ in millions):	\$150,046.30	Portfolio Manager:	Team Managed
Number of Bond Holdings:	15		
Number of Stock Holdings:	328		

Investors should carefully consider investment objectives, risks, charges and expenses. This and other important information is contained in the fund prospectus and summary prospectus (if available), which can be obtained from the funds website or by calling [1-800-637-6444/tel:+1-800-272-2216], and should be read carefully before investing. The investment is not FDIC-insured, may lose value and is not guaranteed by a bank or other financial institution.

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Morningstar Category: identifies funds based on investment styles as measured by their underlying portfolio holdings/statistics over 3 years. Investment options can move into other categories, or Morningstar may change their classification methodology.

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VRU Code (internal use only): 024

Risk/Return Spectrum

Stable Value/ Money Market	Bond	Asset Allocation/ Balanced	Large Cap	Mid Cap	Small Cap	International/ Global	Specialty
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The objective of this investment option is to maintain a competitive fixed interest rate and a minimum guaranteed rate of return. The general account of Hartford Life Insurance Company is guaranteed by the Hartford's claims paying ability. Hartford's General Account is primarily invested in investment grade fixed income securities.

Contract values held in the General Account will be accounted for on a non-unitized basis.

If the Plan offers a money market fund or other competing fund, direct transfers between competing funds are not permitted and amounts transferred to a non-competing fund must remain in the non-competing fund for at least three months.

Hartford Life Insurance Company (also referred to as "Hartford") offers competitive credited rates on current contributions, as well as on contributions made in prior years. The General Account is not a mutual fund. It is an investment choice available through a group variable contract. The General Account investment choice is part of Hartford's general account that includes other company assets. General Account rates are guaranteed by the claims-paying ability of Hartford Life Insurance Company.

Hartford credits interest on contributions made to the General Account at a rate declared for the calendar quarter in which they are received. Hartford guarantees the declared interest rate applicable to any quarter to the end of the year in which the rate was applied. Hartford may change the declared interest rate applicable to contributions made for any subsequent quarter at its discretion. For each subsequent calendar year, Hartford Life Insurance Company will credit assets in the General Account at a rate guaranteed for the entire calendar year (the "Guaranteed Interest Rate"). The Guaranteed Interest Rate for a calendar year will be determined at the end of the preceding calendar year and will never be less than the minimum interest rate specified in the contract. Hartford may, from time to time, credit interest rates in excess of the Guaranteed Interest Rate.

Contract guarantees, including any credited rate of interest or annuity payout rates, are backed by the claims-paying ability of the issuing company, Hartford Life Insurance Company.

Investors should carefully consider investment objectives, risks, charges and expenses. This and other important information is contained in the fund prospectus and summary prospectus (if available), which can be obtained from the funds website or by calling [1-800-637-6444/tel:+1-800-272-2216], and should be read carefully before investing. The investment is not FDIC-insured, may lose value and is not guaranteed by a bank or other financial institution.

Processing and publication dates vary by fund company resulting in potential variations in "as of" dates. Information contained herein is subject to change at any time, and may vary based on underlying fund and/or share class considerations (if applicable). Certain sections, if shown, may not add up to 100% due to rounding.

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