

Monitoring Report

Prepared on: 9/19/2017 | Fund data as of 8/31/2017 | Holdings as of 08/31/2017

Prepared For:

Kinnet Morningstar 43 funds

Prepared By:

Todd Moerman
Integrity Investment Advisors
Fee-Only Advisor
Fort Collins, CO 80528

Table of Contents

Executive Commentary

This section will display all of the client notes.

Performance Summary - Broad Market

This section presents a review of the broad market over several time periods.

Performance Summary - Equity

This section presents a review of the equity market over several time periods.

Performance Summary - Fixed Income

This section presents a review of the fixed income market over several time periods.

Holdings Summary

This section displays the complete investment lineup.

Grouping: Broad asset class using the fi360 default ordering | **Investment ordering:** ascending

Asset Allocation Analysis

This section compares the current portfolio to the IPS-defined strategic allocation.

Style Analysis

This section presents the allocation of investments using the Morningstar style box.

Hypothetical Portfolio Performance

This section compares the hypothetical performance of the client portfolio to various selected benchmarks(if included).

Standardized Performance Disclosure

This section displays standard disclosures for performance and fees as defined by FINRA.

Grouping: Broad asset class using the fi360 default ordering | **Investment ordering:** ascending

Investment Performance

This section compares an investments return to the median peer group manager and an index benchmark.

Grouping: Broad asset class using the fi360 default ordering | **Investment ordering:** ascending

Investment Expenses

This section provides expense analysis for the investments including the prospectus net, prospectus gross, and audited net expense ratios.

Fi360 Fiduciary Score® Scatter Plot

This section displays the fi360 Fiduciary Score (Quarter and Average (3yr)) for each investment using a scatter plot graph.

Fi360 Fiduciary Score® Breakdown

This section presents specific fiduciary due diligence analysis for each investment using the fi360 Fiduciary Score criterion.

Grouping: Broad asset class using the fi360 default ordering | **Investment ordering:** ascending

Due Diligence Criteria Breakdown

This section reports the due diligence analysis for each investment compared to the selected monitoring criteria. An optional second section displays an evaluation of the last 12 periods against the selected criteria.

Investment Commentary

This section displays any investment level commentary or notes.

Grouping: Broad asset class using the fi360 default ordering | **Investment ordering:** ascending

Watch List - Action Items

This section facilitates the watch list and replacement decisions for investments on the Watch List.

Meeting Minutes

This section will display all of the meeting minute notes.

Peer Group Definitions / Risk Disclosures

This section defines each peer group used in the report.

Index Definitions

This section defines each benchmark index used in the report.

Glossary

This section displays terms and descriptions for all of the relevant data points used throughout the report.

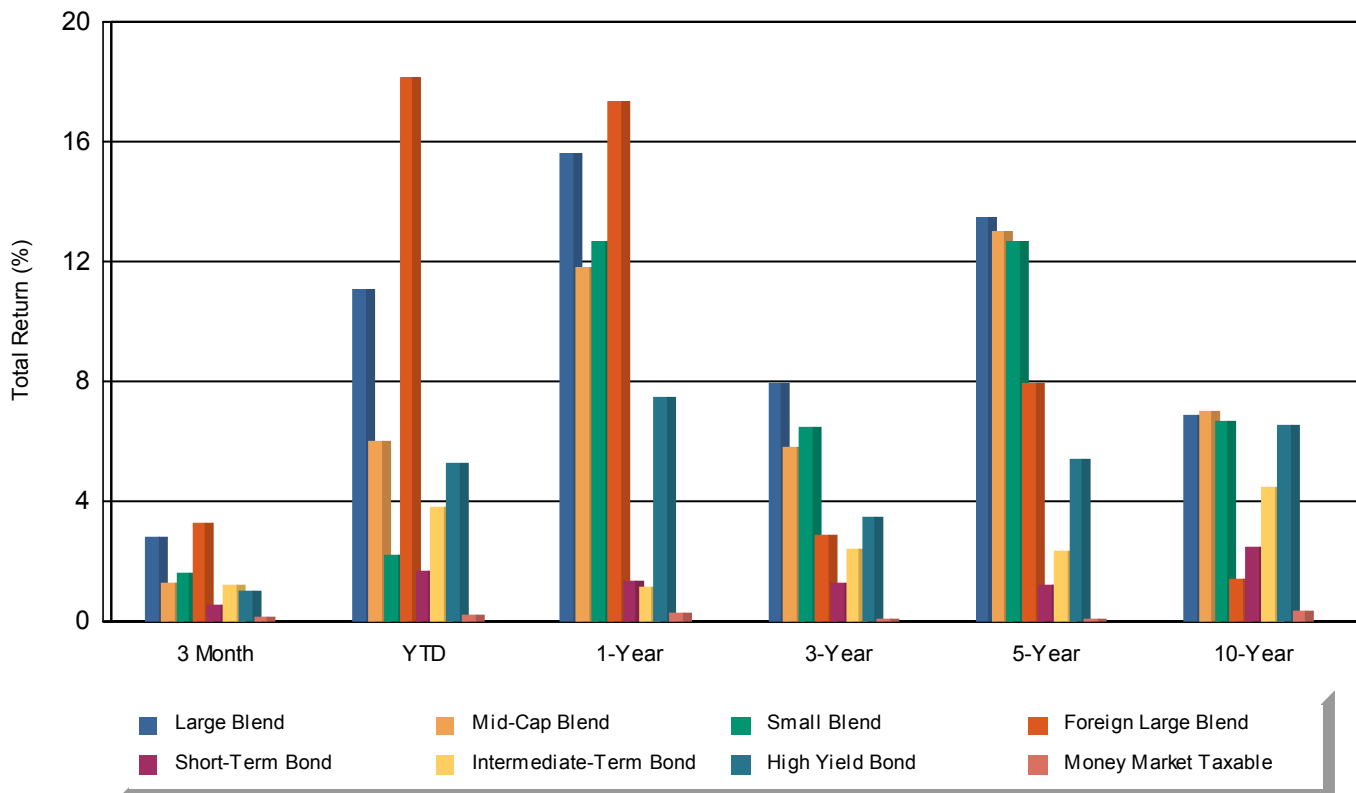
Investment Company Contact Information

This section provides the phone number for the investment companies in the report.

Performance Summary - Broad Market

(Total Returns)

Mutual Fund/ETF Peer Group	3-Month	YTD	1-Year	3-Year	5-Year	10-Year
Large Blend	2.80%	11.08%	15.57%	7.91%	13.45%	6.85%
Mid-Cap Blend	1.29%	6.00%	11.83%	5.84%	13.01%	7.01%
Small Blend	1.59%	2.22%	12.64%	6.46%	12.64%	6.67%
Foreign Large Blend	3.25%	18.13%	17.32%	2.87%	7.95%	1.43%
Short-Term Bond	0.53%	1.69%	1.34%	1.27%	1.20%	2.49%
Intermediate-Term Bond	1.21%	3.80%	1.14%	2.43%	2.33%	4.48%
High Yield Bond	1.02%	5.27%	7.50%	3.50%	5.44%	6.54%
Money Market Taxable	0.13%	0.24%	0.25%	0.09%	0.06%	0.36%



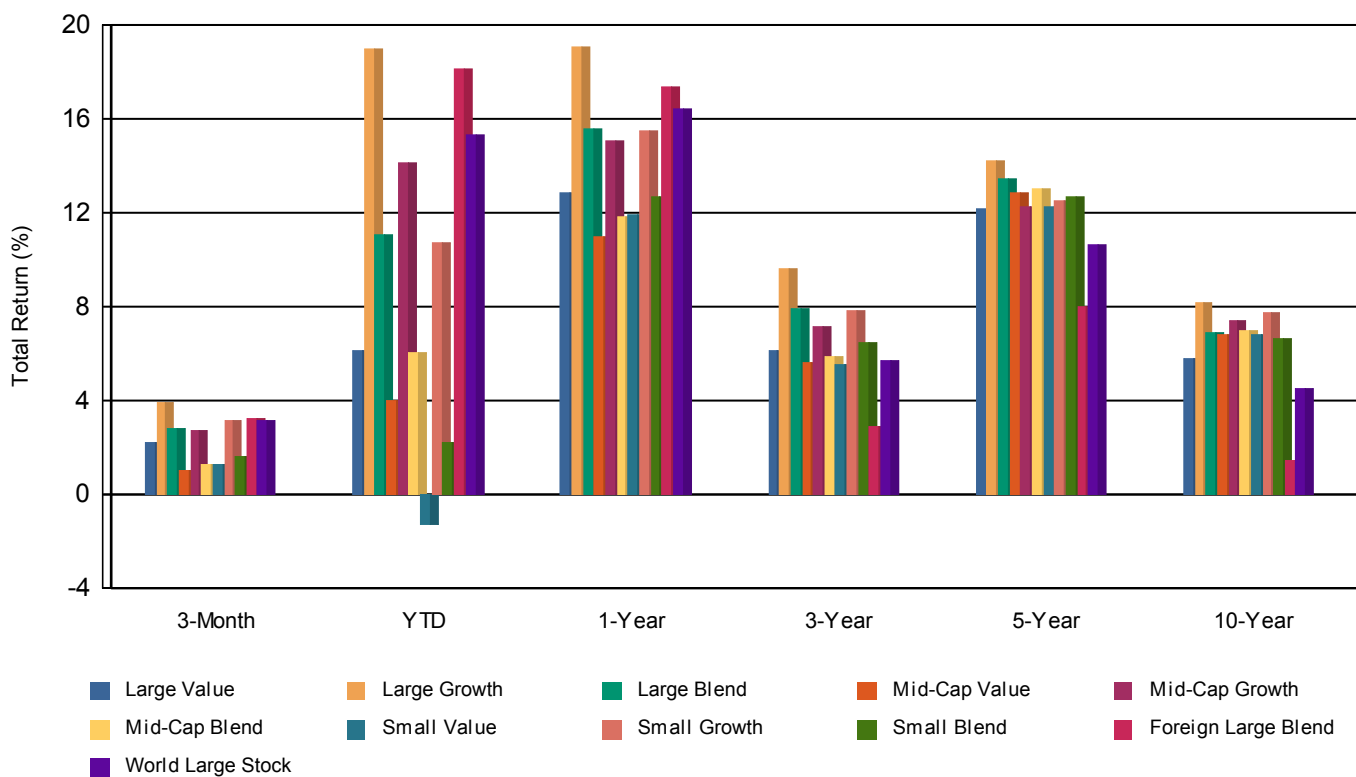
Returns are based on the median mutual fund/ETF manager for each respective peer group.

Investors should consider the investment objectives, risks, and charges and expenses of a fund carefully before investing. Prospectuses containing this and other information about the fund are available by contacting your financial consultant. Please read the prospectus carefully before investing to make sure that the fund is appropriate for your goals and risk tolerance. The performance information shown represents past performance and is not a guarantee of future results. The investment return and principal value of an investment will fluctuate so that the shares, when redeemed, may be worth more or less than their original cost. The performance information shown reflects performance without adjusting for sales charges. If adjusted for sales charges, the load would reduce the performance quoted. Current performance may be lower or higher than the performance information shown.

Performance Summary - Equity

(Total Returns)

Mutual Fund/ETF Peer Group	3-Month	YTD	1-Year	3-Year	5-Year	10-Year
Large Value	2.17%	6.10%	12.83%	6.16%	12.19%	5.80%
Large Growth	3.94%	18.98%	19.02%	9.61%	14.22%	8.17%
Large Blend	2.80%	11.08%	15.57%	7.91%	13.45%	6.85%
Mid-Cap Value	1.02%	4.03%	10.93%	5.60%	12.86%	6.81%
Mid-Cap Growth	2.71%	14.14%	15.08%	7.14%	12.27%	7.37%
Mid-Cap Blend	1.29%	6.00%	11.83%	5.84%	13.01%	7.01%
Small Value	1.24%	-1.32%	11.91%	5.55%	12.29%	6.84%
Small Growth	3.18%	10.74%	15.46%	7.80%	12.49%	7.71%
Small Blend	1.59%	2.22%	12.64%	6.46%	12.64%	6.67%
Foreign Large Blend	3.25%	18.13%	17.32%	2.87%	7.95%	1.43%
World Large Stock	3.18%	15.34%	16.40%	5.70%	10.62%	4.47%



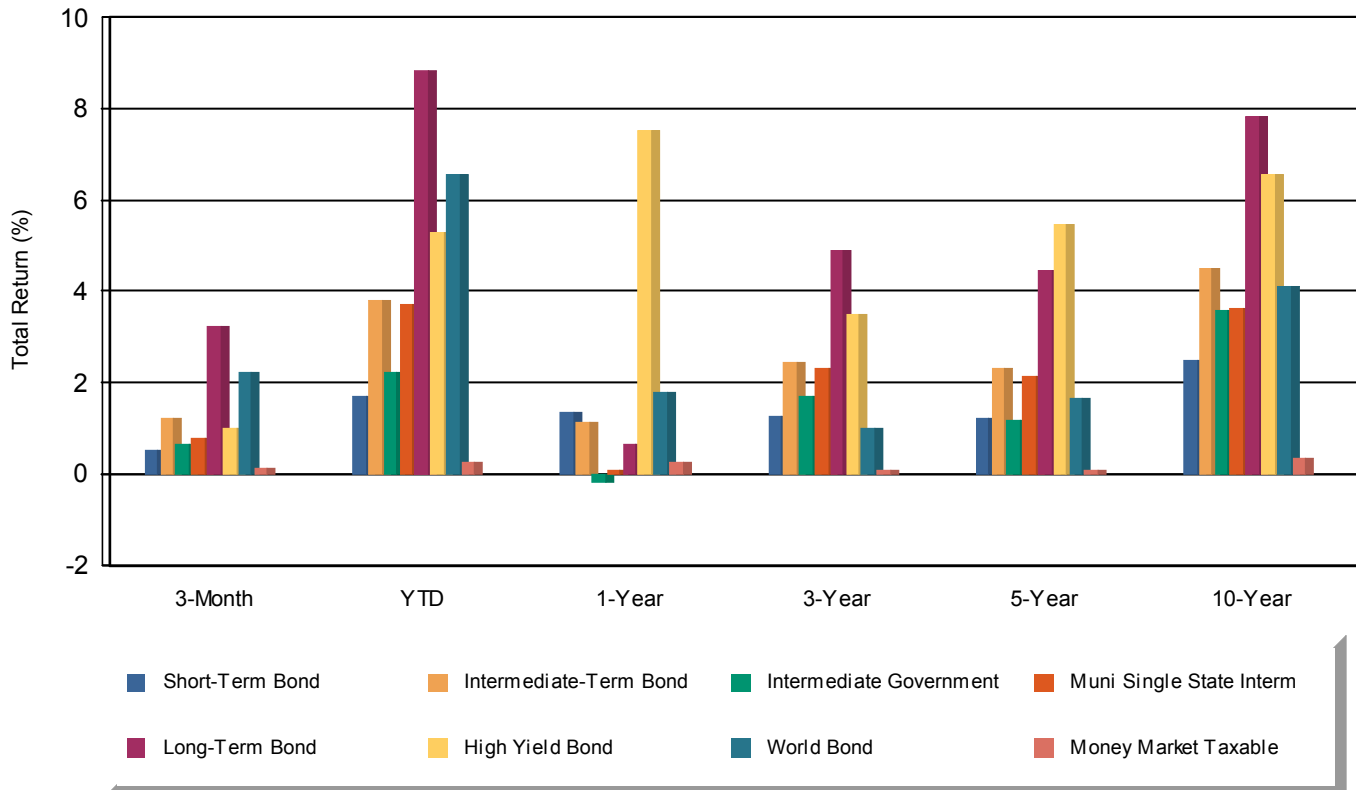
Returns are based on the median mutual fund/ETF manager for each respective peer group.

Investors should consider the investment objectives, risks, and charges and expenses of a fund carefully before investing. Prospectuses containing this and other information about the fund are available by contacting your financial consultant. Please read the prospectus carefully before investing to make sure that the fund is appropriate for your goals and risk tolerance. The performance information shown represents past performance and is not a guarantee of future results. The investment return and principal value of an investment will fluctuate so that the shares, when redeemed, may be worth more or less than their original cost. The performance information shown reflects performance without adjusting for sales charges. If adjusted for sales charges, the load would reduce the performance quoted. Current performance may be lower or higher than the performance information shown.

Performance Summary - Fixed Income

(Total Returns)

Mutual Fund/ETF Peer Group	3-Month	YTD	1-Year	3-Year	5-Year	10-Year
Short-Term Bond	0.53%	1.69%	1.34%	1.27%	1.20%	2.49%
Intermediate-Term Bond	1.21%	3.80%	1.14%	2.43%	2.33%	4.48%
Intermediate Government	0.67%	2.21%	-0.17%	1.68%	1.16%	3.56%
Muni Single State Interm	0.76%	3.73%	0.06%	2.31%	2.14%	3.62%
Long-Term Bond	3.25%	8.82%	0.67%	4.87%	4.45%	7.80%
High Yield Bond	1.02%	5.27%	7.50%	3.50%	5.44%	6.54%
World Bond	2.24%	6.55%	1.78%	0.98%	1.66%	4.11%
Money Market Taxable	0.13%	0.24%	0.25%	0.09%	0.06%	0.36%



Returns are based on the median mutual fund/ETF manager for each respective peer group.

Investors should consider the investment objectives, risks, and charges and expenses of a fund carefully before investing. Prospectuses containing this and other information about the fund are available by contacting your financial consultant. Please read the prospectus carefully before investing to make sure that the fund is appropriate for your goals and risk tolerance. The performance information shown represents past performance and is not a guarantee of future results. The investment return and principal value of an investment will fluctuate so that the shares, when redeemed, may be worth more or less than their original cost. The performance information shown reflects performance without adjusting for sales charges. If adjusted for sales charges, the load would reduce the performance quoted. Current performance may be lower or higher than the performance information shown.

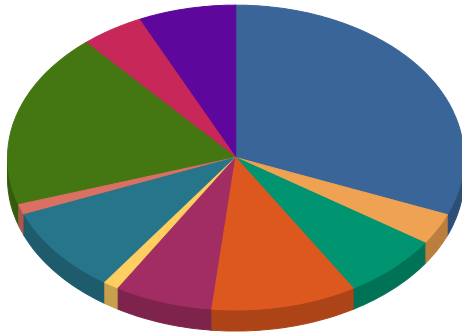
Holdings Summary

Investment Name	Peer Group	Ticker	Type	\$ Amount Invested	Percentage	Action
Large-Cap Equity				2,700,000.00		
American Funds AMCAP A	Large Growth	AMCPX	MF	100,000.00	1.15	Watch
American Funds Growth Fund of Amer A	Large Growth	AGTHX	MF	100,000.00	1.15	Watch
American Funds Invmnt Co of Amer A	Large Blend	AIVSX	MF	100,000.00	1.15	Watch
American Funds Washington Mutual A	Large Value	AWSHX	MF	100,000.00	1.15	Watch
DFA Tax-Managed US Marketwide Value	Large Value	DTMMX	MF	100,000.00	1.15	-
DFA US Large Cap Value I	Large Value	DFLVX	MF	100,000.00	1.15	-
Dodge & Cox Stock	Large Value	DODGX	MF	100,000.00	1.15	Watch
Fidelity Contrafund	Large Growth	FCNTX	MF	100,000.00	1.15	-
Fidelity Growth Company	Large Growth	FDGRX	MF	-	-	-
Fidelity New Millennium	Large Growth	FMILX	MF	100,000.00	1.15	Watch
Guggenheim S&P 500 Pure Growth ETF	Large Growth	RPG	ETF	100,000.00	1.15	Watch
Harbor Capital Appreciation Instl	Large Growth	HACAX	MF	100,000.00	1.15	-
iShares Core Dividend Growth ETF	Large Blend	DGRO	ETF	100,000.00	1.15	-
iShares Core S&P 500 ETF	Large Blend	IVV	ETF	100,000.00	1.15	-
PRIMECAP Odyssey Growth	Large Growth	POGRX	MF	100,000.00	1.15	-
Schwab US Dividend Equity ETF	Large Value	SCHD	ETF	100,000.00	1.15	-
Schwab US Large-Cap Value ETF	Large Value	SCHV	ETF	100,000.00	1.15	-
T. Rowe Price Blue Chip Growth	Large Growth	TRBCX	MF	100,000.00	1.15	-
Vanguard Capital Opportunity Inv	Large Growth	VHCOX	MF	100,000.00	1.15	-
Vanguard Dividend Appreciation ETF	Large Blend	VIG	ETF	100,000.00	1.15	Watch
Vanguard Dividend Growth Inv	Large Blend	VDIGX	MF	100,000.00	1.15	Watch
Vanguard Equity-Income Inv	Large Value	VEIPX	MF	100,000.00	1.15	-
Vanguard Growth ETF	Large Growth	VUG	ETF	100,000.00	1.15	-
Vanguard PRIMECAP Core Inv	Large Growth	VPCCX	MF	100,000.00	1.15	Watch
Vanguard PRIMECAP Inv	Large Growth	VPMCX	MF	100,000.00	1.15	-
Vanguard Total Stock Market ETF	Large Blend	VTI	ETF	100,000.00	1.15	-
Vanguard Value ETF	Large Value	VTV	ETF	100,000.00	1.15	-
Vanguard Windsor Inv	Large Value	VWNDX	MF	100,000.00	1.15	-
Mid-Cap Equity				300,000.00		
iShares Russell Mid-Cap ETF	Mid-Cap Blend	IWR	ETF	100,000.00	1.15	-
T. Rowe Price Mid-Cap Growth	Mid-Cap Growth	RPMGX	MF	100,000.00	1.15	-
Vanguard Selected Value Inv	Mid-Cap Value	VASVX	MF	100,000.00	1.15	-
Small-Cap Equity				600,000.00		
DFA Tax-Managed US Targeted Value	Small Value	DTMVX	MF	100,000.00	1.15	-
DFA US Small Cap Value I	Small Value	DFSVX	MF	100,000.00	1.15	-
LKCM Small Cap Equity Instl	Small Growth	LKSCX	MF	100,000.00	1.15	Watch
T. Rowe Price New Horizons	Small Growth	PRNHX	MF	100,000.00	1.15	Watch
Vanguard Explorer Inv	Small Growth	VEXPX	MF	100,000.00	1.15	Watch
Vanguard Small-Cap ETF	Small Blend	VB	ETF	100,000.00	1.15	-
Developed International Equity				900,000.00		
American Funds Capital World Gr&Inc A	World Large Stock	CWGIX	MF	100,000.00	1.15	Watch
American Funds Europacific Growth A	Foreign Large Growth	AEPGX	MF	100,000.00	1.15	-
American Funds New Perspective A	World Large Stock	ANWPX	MF	100,000.00	1.15	-
American Funds SMALLCAP World A	World Small/Mid Stock	SMCWX	MF	100,000.00	1.15	-
DFA International Core Equity I	Foreign Large Blend	DFIEX	MF	100,000.00	1.15	-
DFA International Small Cap Value I	Foreign Small/Mid Value	DISVX	MF	100,000.00	1.15	-
iShares MSCI EAFE Small-Cap ETF	Foreign Small/Mid Blend	SCZ	ETF	100,000.00	1.15	-
Vanguard FTSE All-Wld ex-US ETF	Foreign Large Blend	VEU	ETF	100,000.00	1.15	Watch
Vanguard FTSE Developed Markets ETF	Foreign Large Blend	VEA	ETF	100,000.00	1.15	-
Emerging Market Equity				600,000.00		
American Funds New World A	Diversified Emerging Mkts	NEWFX	MF	100,000.00	1.15	Watch

Holdings Summary (Cont.)

Investment Name	Peer Group	Ticker	Type	\$ Amount Invested	Percentage	Action
Emerging Market Equity (Continued)				600,000.00		
DFA Emerging Markets Core Equity I	Diversified Emerging Mkts	DFCEX	MF	100,000.00	1.15	-
DFA Emerging Markets Small Cap I	Diversified Emerging Mkts	DEMSX	MF	100,000.00	1.15	-
Matthews Asia Innovators Institutional	Pacific/Asia ex-Japan Stk	MITEX	MF	100,000.00	1.15	-
Matthews Pacific Tiger Instl	Pacific/Asia ex-Japan Stk	MIPTX	MF	100,000.00	1.15	-
Vanguard FTSE Emerging Markets ETF	Diversified Emerging Mkts	VWO	ETF	100,000.00	1.15	Watch
Real Estate				100,000.00		
Vanguard REIT ETF	Real Estate	VNQ	ETF	100,000.00	1.15	-
Intermediate Fixed Income				800,000.00		
Baird Core Plus Bond Inst	Intermediate-Term Bond	BCOIX	MF	100,000.00	1.15	-
DFA Investment Grade I	Intermediate-Term Bond	DFAPX	MF	100,000.00	1.15	-
Dodge & Cox Income	Intermediate-Term Bond	DODIX	MF	100,000.00	1.15	-
Fidelity Mortgage Securities	Intermediate-Term Bond	FMSFX	MF	100,000.00	1.15	Watch
Fidelity Total Bond	Intermediate-Term Bond	FTBFX	MF	100,000.00	1.15	-
PIMCO Income Instl	Multisector Bond	PIMIX	MF	100,000.00	1.15	-
Vanguard Total Bond Market ETF	Intermediate-Term Bond	BND	ETF	100,000.00	1.15	Watch
Vanguard Total Bond Market Index Adm	Intermediate-Term Bond	VBTLX	MF	100,000.00	1.15	Watch
Short-Term Fixed Income				100,000.00		
Baird Short-Term Bond Inst	Short-Term Bond	BSBIX	MF	100,000.00	1.15	-
Allocation				1,600,000.00		
American Funds American Balanced A	Allocation--50% to 70%	ABALX	MF	100,000.00	1.15	-
American Funds Capital Income Bldr A	World Allocation	CAIBX	MF	100,000.00	1.15	-
American Funds Global Balanced A	World Allocation	GBLAX	MF	100,000.00	1.15	-
American Funds Income Fund of Amer A	Allocation--70% to 85%	AMECX	MF	100,000.00	1.15	Watch
Dodge & Cox Balanced	Allocation--50% to 70%	DODBX	MF	100,000.00	1.15	-
Fidelity Asset Manager 20%	Allocation--15% to 30%	FASIX	MF	100,000.00	1.15	-
Fidelity Balanced	Allocation--50% to 70%	FBALX	MF	100,000.00	1.15	-
Fidelity Puritan	Allocation--50% to 70%	FPURX	MF	100,000.00	1.15	-
T. Rowe Price Capital Appreciation	Allocation--50% to 70%	PRWCX	MF	100,000.00	1.15	-
Vanguard Balanced Index Adm	Allocation--50% to 70%	VBIAX	MF	100,000.00	1.15	-
Vanguard LifeStrategy Cnsvr Gr Inv	Allocation--30% to 50%	VSCGX	MF	100,000.00	1.15	-
Vanguard LifeStrategy Growth Inv	Allocation--70% to 85%	VASGX	MF	100,000.00	1.15	-
Vanguard LifeStrategy Income Inv	Allocation--15% to 30%	VASIX	MF	100,000.00	1.15	-
Vanguard LifeStrategy Moderate Gr Inv	Allocation--50% to 70%	VSMGX	MF	100,000.00	1.15	-
Vanguard Wellesley Income Inv	Allocation--30% to 50%	VWINX	MF	100,000.00	1.15	Watch
Vanguard Wellington Inv	Allocation--50% to 70%	VWELX	MF	100,000.00	1.15	-
Alternative				400,000.00		
AQR Equity Market Neutral I	Market Neutral	QMNIX	MF	100,000.00	1.15	Watch
AQR Long-Short Equity I	Long-Short Equity	QLEIX	MF	100,000.00	1.15	-
AQR Style Premia Alternative I	Multialternative	QSPIX	MF	100,000.00	1.15	-
Diamond Hill Long-Short A	Long-Short Equity	DIAMX	MF	100,000.00	1.15	-
Other / Specialty				600,000.00		
Guggenheim S&P 500 Eq Weight HC ETF	Health	RYH	ETF	100,000.00	1.15	-
Guggenheim S&P 500 Eq Wt Technology ETF	Technology	RYT	ETF	100,000.00	1.15	Watch
iShares Exponential Technologies ETF	Miscellaneous Sector	XT	ETF	100,000.00	1.15	Watch
Vanguard Health Care ETF	Health	VHT	ETF	100,000.00	1.15	Watch
Vanguard Health Care Inv	Health	VGHCX	MF	100,000.00	1.15	Watch
Vanguard Information Technology ETF	Technology	VGT	ETF	100,000.00	1.15	Watch
Total				\$8,700,000.00	100%	

Holdings Summary (Cont.)



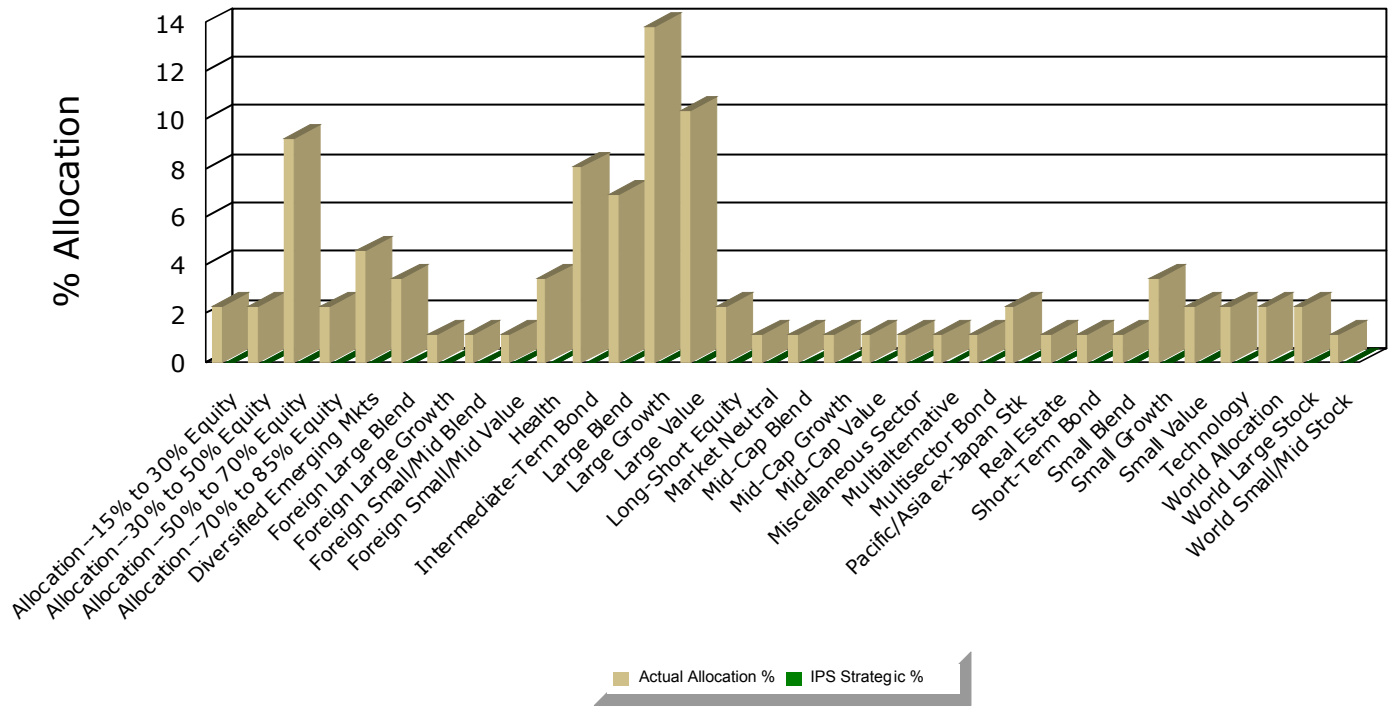
Large-Cap Equity	\$2,700,000	31.0%
Mid-Cap Equity	\$300,000	3.4%
Small-Cap Equity	\$600,000	6.9%
Developed International Equity	\$900,000	10.3%
Emerging Market Equity	\$600,000	6.9%
Real Estate	\$100,000	1.1%
Intermediate Fixed Income	\$800,000	9.2%
Short-Term Fixed Income	\$100,000	1.1%
Allocation	\$1,600,000	18.4%
Alternative	\$400,000	4.6%
Other / Specialty	\$600,000	6.9%
Total:	\$8,700,000	100.0%

Asset Allocation Analysis

*The Investment Policy Statement (IPS) Allocation Limits section displays the strategic or target allocation of the Plan along with the lower and upper rebalancing ranges for each asset class specified in the IPS. If the actual allocation of the Plan is outside this range, the IPS indicates that you should consider rebalancing.

Peer Group	Actual Allocation		Investment Policy Statement Allocation			Actual - Strategic Allocation	IPS Limit Breaches
	\$ Amount	Percent	Lower	Strategic	Upper		
Allocation--15% to 30% Equ	200,000.00	2.3%	0.0%	0.0%	0.0%	2.3%	No allocation specified in the IPS
Allocation--30% to 50% Equ	200,000.00	2.3%	0.0%	0.0%	0.0%	2.3%	No allocation specified in the IPS
Allocation--50% to 70% Equ	800,000.00	9.2%	0.0%	0.0%	0.0%	9.2%	No allocation specified in the IPS
Allocation--70% to 85% Equ	200,000.00	2.3%	0.0%	0.0%	0.0%	2.3%	No allocation specified in the IPS
Diversified Emerging Mkts	400,000.00	4.6%	0.0%	0.0%	0.0%	4.6%	No allocation specified in the IPS
Foreign Large Blend	300,000.00	3.4%	0.0%	0.0%	0.0%	3.4%	No allocation specified in the IPS
Foreign Large Growth	100,000.00	1.1%	0.0%	0.0%	0.0%	1.1%	No allocation specified in the IPS
Foreign Small/Mid Blend	100,000.00	1.1%	0.0%	0.0%	0.0%	1.1%	No allocation specified in the IPS
Foreign Small/Mid Value	100,000.00	1.1%	0.0%	0.0%	0.0%	1.1%	No allocation specified in the IPS
Health	300,000.00	3.4%	0.0%	0.0%	0.0%	3.4%	No allocation specified in the IPS
Intermediate-Term Bond	700,000.00	8.0%	0.0%	0.0%	0.0%	8.0%	No allocation specified in the IPS
Large Blend	600,000.00	6.9%	0.0%	0.0%	0.0%	6.9%	No allocation specified in the IPS
Large Growth	1,200,000.00	13.8%	0.0%	0.0%	0.0%	13.8%	No allocation specified in the IPS
Large Value	900,000.00	10.3%	0.0%	0.0%	0.0%	10.3%	No allocation specified in the IPS
Long-Short Equity	200,000.00	2.3%	0.0%	0.0%	0.0%	2.3%	No allocation specified in the IPS
Market Neutral	100,000.00	1.1%	0.0%	0.0%	0.0%	1.1%	No allocation specified in the IPS
Mid-Cap Blend	100,000.00	1.1%	0.0%	0.0%	0.0%	1.1%	No allocation specified in the IPS
Mid-Cap Growth	100,000.00	1.1%	0.0%	0.0%	0.0%	1.1%	No allocation specified in the IPS
Mid-Cap Value	100,000.00	1.1%	0.0%	0.0%	0.0%	1.1%	No allocation specified in the IPS
Miscellaneous Sector	100,000.00	1.1%	0.0%	0.0%	0.0%	1.1%	No allocation specified in the IPS
Multialternative	100,000.00	1.1%	0.0%	0.0%	0.0%	1.1%	No allocation specified in the IPS
Multisector Bond	100,000.00	1.1%	0.0%	0.0%	0.0%	1.1%	No allocation specified in the IPS
Pacific/Asia ex-Japan Stk	200,000.00	2.3%	0.0%	0.0%	0.0%	2.3%	No allocation specified in the IPS
Real Estate	100,000.00	1.1%	0.0%	0.0%	0.0%	1.1%	No allocation specified in the IPS
Short-Term Bond	100,000.00	1.1%	0.0%	0.0%	0.0%	1.1%	No allocation specified in the IPS
Small Blend	100,000.00	1.1%	0.0%	0.0%	0.0%	1.1%	No allocation specified in the IPS
Small Growth	300,000.00	3.4%	0.0%	0.0%	0.0%	3.4%	No allocation specified in the IPS
Small Value	200,000.00	2.3%	0.0%	0.0%	0.0%	2.3%	No allocation specified in the IPS
Technology	200,000.00	2.3%	0.0%	0.0%	0.0%	2.3%	No allocation specified in the IPS
World Allocation	200,000.00	2.3%	0.0%	0.0%	0.0%	2.3%	No allocation specified in the IPS
World Large Stock	200,000.00	2.3%	0.0%	0.0%	0.0%	2.3%	No allocation specified in the IPS
World Small/Mid Stock	100,000.00	1.1%	0.0%	0.0%	0.0%	1.1%	No allocation specified in the IPS
Total	\$8,700,000.00	100%					

Actual Allocation vs. Investment Policy Statement Strategic Allocation



Style Analysis

Morningstar Style Box™ Overview

The Morningstar Style Box™ is a nine-square grid that provides a graphical representation of the investment style of mutual funds, exchange traded funds, group retirement plan annuities, variable annuity sub-accounts and separately managed accounts.

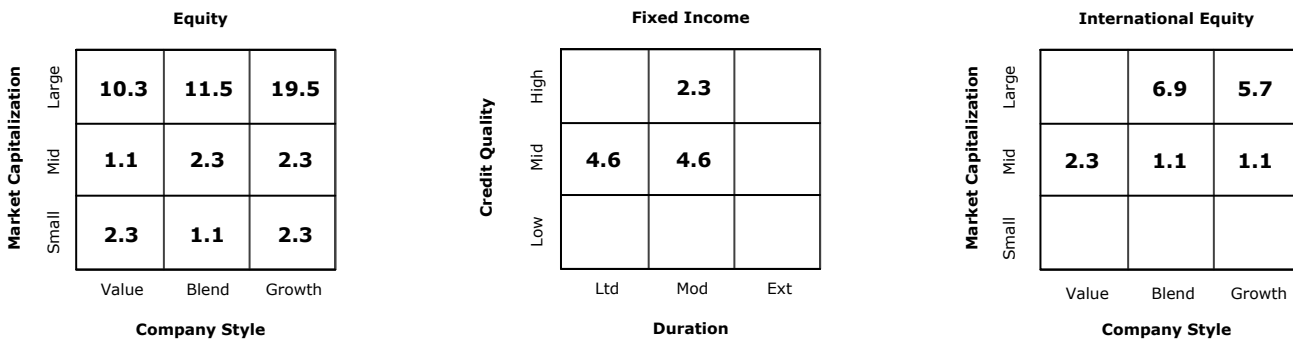
- US and Intl. equities are classified according to market capitalization (the vertical axis) and growth and value factors (the horizontal axis).
- Fixed income funds are classified according to credit quality of the long bonds owned (the vertical axis) and interest rate sensitivity as measured by a bond's effective duration (the horizontal axis)

Please note:

- (1) A Morningstar Style Box™ is only displayed if the investment has > 20% allocation in the corresponding asset class (ex. > 20% in US Stocks);
- (2) Some investments do not fit into a Morningstar Style Box™ and will be identified at the end of the section;
- (3) Investments that receive BOTH an equity and fixed income Morningstar Style Box™ using the methodology above will be excluded from the charts and identified at the end of the section.

Morningstar Style Box™ Breakdown

The percentage of the portfolio allocated to each style is indicated in the charts below.



Morningstar Style Box™ Detail

Investment Name	Peer Group	Type	Displayed Above	% Stocks	% Bonds	US Equity	Fixed Income	Intl Equity	% Total
Large-Cap Equity									
American Funds AMCAP A	Large Growth	MF	Yes	83.52	0.84	■			1.1
American Funds Growth Fund of Amer A	Large Growth	MF	Yes	90.90	1.37	■			1.1
American Funds Invmt Co of Amer A	Large Blend	MF	Yes	90.09	1.09	■			1.1
American Funds Washington Mutual A	Large Value	MF	Yes	95.36	0.18	■			1.1
DFA Tax-Managed US Marketwide Value	Large Value	MF	Yes	99.79	0.00	■			1.1
DFA US Large Cap Value I	Large Value	MF	Yes	98.10	0.00	■			1.1
Dodge & Cox Stock	Large Value	MF	Yes	97.49	0.00	■			1.1
Fidelity Contrafund	Large Growth	MF	Yes	98.11	0.02	■			1.1
Fidelity Growth Company	Large Growth	MF	Yes	98.98	0.00	■			0.0
Fidelity New Millennium	Large Growth	MF	Yes	97.46	0.26	■			1.1
Guggenheim S&P 500 Pure Growth ETF	Large Growth	ETF	Yes	99.89	0.00	■			1.1
Harbor Capital Appreciation Instl	Large Growth	MF	Yes	99.90	0.00	■			1.1
iShares Core Dividend Growth ETF	Large Blend	ETF	Yes	99.66	0.00	■			1.1
iShares Core S&P 500 ETF	Large Blend	ETF	Yes	99.72	0.00	■			1.1

Style Analysis (Cont.)

Investment Name	Peer Group	Type	Displayed Above	% Stocks	% Bonds	US Equity	Fixed Income	Intl Equity	% Total
Large-Cap Equity									
PRIMECAP Odyssey Growth	Large Growth	MF	Yes	96.26	0.00				1.1
Schwab US Dividend Equity ETF	Large Value	ETF	Yes	99.94	0.00				1.1
Schwab US Large-Cap Value ETF	Large Value	ETF	Yes	99.57	0.00				1.1
T. Rowe Price Blue Chip Growth	Large Growth	MF	Yes	99.04	0.00				1.1
Vanguard Capital Opportunity Inv	Large Growth	MF	Yes	96.67	0.00				1.1
Vanguard Dividend Appreciation ETF	Large Blend	ETF	Yes	99.76	0.00				1.1
Vanguard Dividend Growth Inv	Large Blend	MF	Yes	98.71	0.00				1.1
Vanguard Equity-Income Inv	Large Value	MF	Yes	96.14	0.01				1.1
Vanguard Growth ETF	Large Growth	ETF	Yes	99.50	0.00				1.1
Vanguard PRIMECAP Core Inv	Large Growth	MF	Yes	96.09	0.00				1.1
Vanguard PRIMECAP Inv	Large Growth	MF	Yes	94.51	0.00				1.1
Vanguard Total Stock Market ETF	Large Blend	ETF	Yes	98.57	0.00				1.1
Vanguard Value ETF	Large Value	ETF	Yes	99.86	0.00				1.1
Vanguard Windsor Inv	Large Value	MF	Yes	97.18	0.03				1.1
Mid-Cap Equity									
iShares Russell Mid-Cap ETF	Mid-Cap Blend	ETF	Yes	99.75	0.00				1.1
T. Rowe Price Mid-Cap Growth	Mid-Cap Growth	MF	Yes	93.12	0.00				1.1
Vanguard Selected Value Inv	Mid-Cap Value	MF	Yes	94.16	0.06				1.1
Small-Cap Equity									
DFA Tax-Managed US Targeted Value	Small Value	MF	Yes	99.60	0.00				1.1
DFA US Small Cap Value I	Small Value	MF	Yes	98.98	0.00				1.1
LKCM Small Cap Equity Instl	Small Growth	MF	Yes	99.52	0.00				1.1
T. Rowe Price New Horizons	Small Growth	MF	Yes	94.58	0.00				1.1
Vanguard Explorer Inv	Small Growth	MF	Yes	94.56	0.03				1.1
Vanguard Small-Cap ETF	Small Blend	ETF	Yes	97.76	0.00				1.1
Developed International Equity									
American Funds Capital World Gr&Inc A	World Large Stock	MF	Yes	91.71	1.40				1.1
American Funds Europacific Growth A	Foreign Large Growth	MF	Yes	90.60	0.96				1.1
American Funds New Perspective A	World Large Stock	MF	Yes	92.40	0.38				1.1
American Funds SMALLCAP World A	World Small/Mid Stock	MF	Yes	87.57	0.57				1.1
DFA International Core Equity I	Foreign Large Blend	MF	Yes	96.68	0.00				1.1
DFA International Small Cap Value I	Foreign Small/Mid Value	MF	Yes	94.42	0.00				1.1
iShares MSCI EAFE Small-Cap ETF	Foreign Small/Mid Blend	ETF	Yes	99.08	0.00				1.1

Style Analysis (Cont.)

Investment Name	Peer Group	Type	Displayed Above	% Stocks	% Bonds	US Equity	Fixed Income	Intl Equity	% Total
Developed International Equity									
Vanguard FTSE All-Wld ex-US ETF	Foreign Large Blend	ETF	Yes	98.45	0.00				1.1
Vanguard FTSE Developed Markets ETF	Foreign Large Blend	ETF	Yes	95.63	0.00				1.1
Emerging Market Equity									
American Funds New World A	Diversified Emerging Mkts	MF	Yes	83.57	5.64				1.1
DFA Emerging Markets Core Equity I	Diversified Emerging Mkts	MF	Yes	89.91	0.00				1.1
DFA Emerging Markets Small Cap I	Diversified Emerging Mkts	MF	Yes	89.63	0.00				1.1
Matthews Asia Innovators Institutional	Pacific/Asia ex-Japan Stk	MF	Yes	99.63	0.00				1.1
Matthews Pacific Tiger Instl	Pacific/Asia ex-Japan Stk	MF	Yes	97.93	0.00				1.1
Vanguard FTSE Emerging Markets ETF	Diversified Emerging Mkts	ETF	Yes	95.12	0.01				1.1
Real Estate									
Vanguard REIT ETF	Real Estate	ETF	Yes	99.54	0.00				1.1
Intermediate Fixed Income									
Baird Core Plus Bond Inst	Intermediate-Term Bond	MF	Yes	0.00	96.92				1.1
DFA Investment Grade I	Intermediate-Term Bond	MF	Yes	0.00	100.07				1.1
Dodge & Cox Income	Intermediate-Term Bond	MF	Yes	0.00	96.53				1.1
Fidelity Mortgage Securities	Intermediate-Term Bond	MF	Yes	0.00	97.68				1.1
Fidelity Total Bond	Intermediate-Term Bond	MF	Yes	0.01	97.01				1.1
PIMCO Income Instl - Reason: No Style Box reported.	Multisector Bond	MF	No	0.00	146.77				1.1
Vanguard Total Bond Market ETF	Intermediate-Term Bond	ETF	Yes	0.00	97.66				1.1
Vanguard Total Bond Market Index Adm	Intermediate-Term Bond	MF	Yes	0.00	97.66				1.1
Short-Term Fixed Income									
Baird Short-Term Bond Inst	Short-Term Bond	MF	Yes	0.00	93.06				1.1
Allocation									
American Funds American Balanced A - Reason: A Style Box was reported for 2 asset classes with >= 20% allocation.	Allocation--50% to 70%	MF	No	57.29	35.11				1.1
American Funds Capital Income Bldr A - Reason: A Style Box was reported for 2 asset classes with >= 20% allocation.	World Allocation	MF	No	71.45	22.41				1.1
American Funds Global Balanced A - Reason: A Style Box was reported for 2 asset classes with >= 20% allocation.	World Allocation	MF	No	54.77	35.73				1.1
American Funds Income Fund of Amer A - Reason: A Style Box was reported for 2 asset classes with >= 20% allocation.	Allocation--70% to 85%	MF	No	71.09	21.97				1.1
Dodge & Cox Balanced - Reason: A Style Box was reported for 2 asset classes with >= 20% allocation.	Allocation--50% to 70%	MF	No	64.26	32.62				1.1
Fidelity Asset Manager 20%	Allocation--15% to 30%	MF	Yes	16.93	46.63				1.1
Fidelity Balanced - Reason: A Style Box was reported for 2 asset classes with >= 20% allocation.	Allocation--50% to 70%	MF	No	68.10	26.30				1.1
Fidelity Puritan - Reason: A Style Box was reported for 2 asset classes with >= 20% allocation.	Allocation--50% to 70%	MF	No	74.41	22.67				1.1
T. Rowe Price Capital Appreciation - Reason: A Style Box was reported for 2 asset classes with >= 20% allocation.	Allocation--50% to 70%	MF	No	62.08	20.13				1.1
Vanguard Balanced Index Adm - Reason: A Style Box was reported for 2 asset classes with >= 20% allocation.	Allocation--50% to 70%	MF	No	58.76	39.18				1.1

Style Analysis (Cont.)

Investment Name	Peer Group	Type	Displayed Above	% Stocks	% Bonds	US Equity	Fixed Income	Intl Equity	% Total
Allocation									
Vanguard LifeStrategy Cnsvr Gr Inv <i>- Reason: A Style Box was reported for 2 asset classes with >= 20% allocation.</i>	Allocation--30% to 50%	MF	No	39.14	57.69				1.1
Vanguard LifeStrategy Growth Inv	Allocation--70% to 85%	MF	Yes	77.91	19.22				1.1
Vanguard LifeStrategy Income Inv	Allocation--15% to 30%	MF	Yes	19.71	76.60				1.1
Vanguard LifeStrategy Moderate Gr Inv <i>- Reason: A Style Box was reported for 2 asset classes with >= 20% allocation.</i>	Allocation--50% to 70%	MF	No	58.39	38.59				1.1
Vanguard Wellesley Income Inv <i>- Reason: A Style Box was reported for 2 asset classes with >= 20% allocation.</i>	Allocation--30% to 50%	MF	No	38.45	58.11				1.1
Vanguard Wellington Inv <i>- Reason: A Style Box was reported for 2 asset classes with >= 20% allocation.</i>	Allocation--50% to 70%	MF	No	64.79	30.27				1.1
Alternative									
AQR Equity Market Neutral I <i>- Reason: No Style Box was reported for an asset class with >= 20% allocation.</i>	Market Neutral	MF	No	15.30	15.52				1.1
AQR Long-Short Equity I	Long-Short Equity	MF	Yes	43.39	12.84				1.1
AQR Style Premia Alternative I <i>- Reason: No Style Box was reported for an asset class with >= 20% allocation.</i>	Multialternative	MF	No	10.34	65.85				1.1
Diamond Hill Long-Short A	Long-Short Equity	MF	Yes	54.14	1.47				1.1
Other / Specialty									
Guggenheim S&P 500 Eq Weight HC ETF	Health	ETF	Yes	99.88	0.00				1.1
Guggenheim S&P 500 Eq Wt Technology ETF	Technology	ETF	Yes	99.85	0.00				1.1
iShares Exponential Technologies ETF	Miscellaneous Sector	ETF	Yes	99.77	0.00				1.1
Vanguard Health Care ETF	Health	ETF	Yes	99.63	0.00				1.1
Vanguard Health Care Inv	Health	MF	Yes	95.78	0.00				1.1
Vanguard Information Technology ETF	Technology	ETF	Yes	99.71	0.00				1.1

Hypothetical Portfolio Performance

This section is intended to show hypothetical performance of the client portfolio along with various benchmarks (if included). This hypothetical performance is for illustrative purposes only and may not reflect the actual performance that would have been experienced. It should NOT be used to represent the actual returns realized by a client since timing and cash flows are not considered. For this hypothetical calculation, annual rebalancing is assumed. If an underlying investment does not have the required performance history, its allocation is excluded from that particular month(s) calculation. Please view the detailed calculation methodology on the following page for more details.

Hypothetical Performance as of 8/31/2017 (%)

	1-Month	3-Month	YTD	1-Year	3-Year	5-Year	10-Year
Client Holdings	0.48	3.32	12.23	13.20	7.18	11.40	6.92
Client Holdings - Peer Group Median	0.47	3.29	11.87	12.16	5.70	9.68	5.35

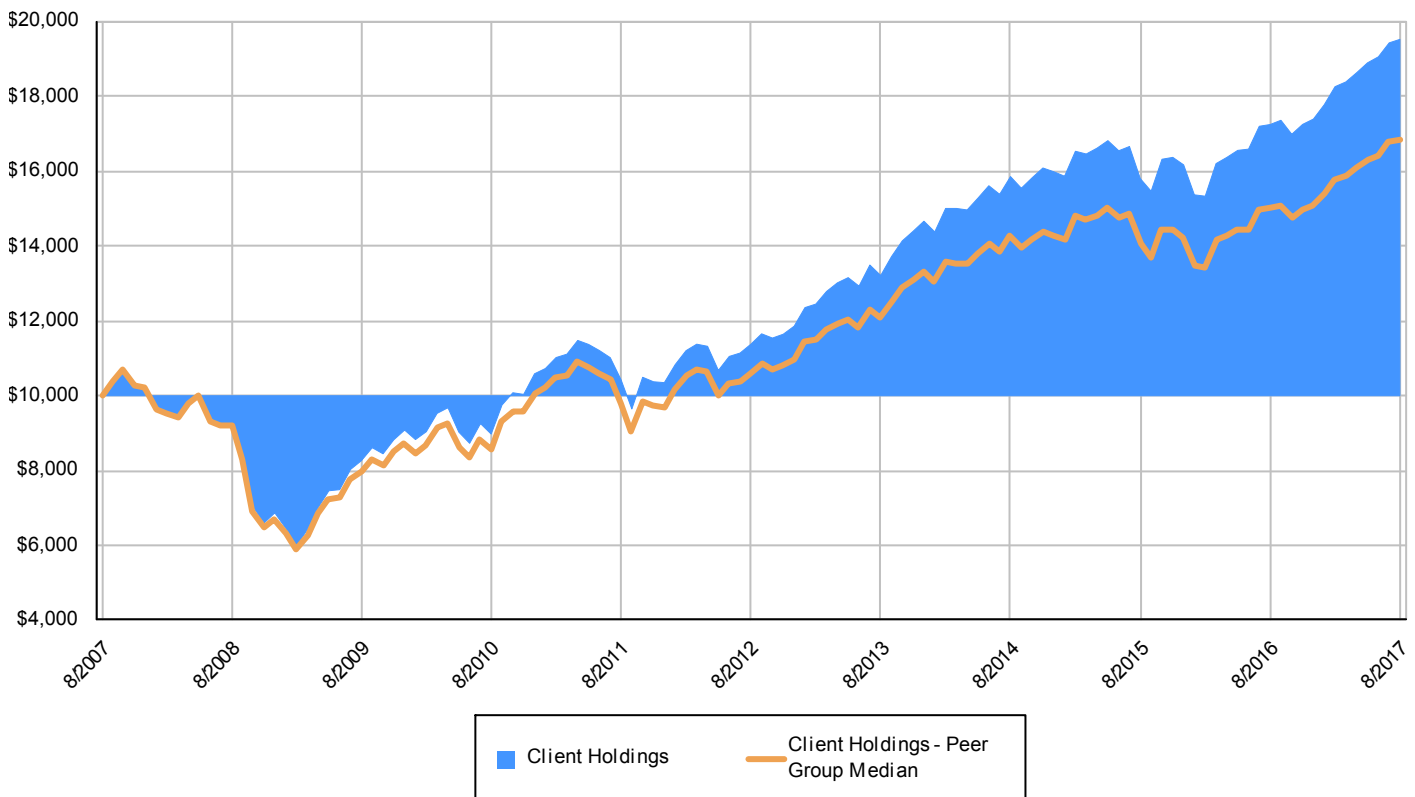
Hypothetical Standard Deviation (%)

	1-Year	3-Year	5-Year	10-Year
Client Holdings	4.21	7.98	7.67	13.26
Client Holdings - Peer Group Median	4.21	8.18	7.79	13.38

Hypothetical Calendar Year Performance (%)

	2012	2013	2014	2015	2016
Client Holdings	14.56	23.68	9.02	1.13	7.59
Client Holdings - Peer Group Median	13.50	21.30	7.17	-0.46	5.86

Hypothetical Growth of a \$10,000 investment from 8/30/2007 to 8/31/2017



Hypothetical Portfolio Performance Calculation Methodology

Investors should consider the investment objectives, risks, and charges and expenses of a fund carefully before investing. Prospectuses containing this and other information about the fund are available by contacting your financial consultant. Please read the prospectus carefully before investing to make sure that the fund is appropriate for your goals and risk tolerance. The performance information shown represents past performance and is not a guarantee of future results. The investment return and principal value of an investment will fluctuate so that the shares, when redeemed, may be worth more or less than their original cost. The performance information shown reflects performance without adjusting for sales charges. If adjusted for sales charges, the load would reduce the performance quoted.

The performance of the client peer group benchmark, IPS peer group benchmark (if included), and custom benchmark (if included) are not an exact representation of any particular investment, as you cannot invest directly in an index or peer group median that are used in the calculations.

1. Hypothetical client holdings performance is calculated as follows: (a) Starting ten years ago, a weighted average return is calculated for each month based upon the current investment asset allocations entered for this client; (b) The portfolio is rebalanced annually to these original allocations; and (c) If an investment does not have a return for a particular month, the weighted average return for those month(s) is calculated excluding that investment's allocation. Once the investment has return history, it is included in all calculations from that point forward. (Reference the list below for any investments that fall into this category.)
2. Hypothetical client holdings - peer group median performance is calculated as follows: (a) For each client investment, the median 1-month return for the assigned peer group is used in place of the actual investment's 1-month return; (b) All other calculations follow the same process as stated above for the client; and (c) If the peer group median return is not available, the assigned index return will be used instead.
3. IPS benchmark - peer group median performance (if included) is calculated as follows: (a) Starting ten years ago, a weighted average return is calculated for each month based upon the current asset allocation stated in the client's IPS; (b) If more than one peer group is included, the IPS asset allocation is rebalanced annually to the original allocations; and (c) If the peer group median return is not available, the assigned index return will be used instead.
4. Custom benchmark performance (if included) is calculated as follows: (a) Starting ten years ago, a weighted average return is calculated for each month based upon the benchmark asset allocation shown below; (b) If more than one index is included, the benchmark asset allocation is rebalanced annually to the original allocations; and (c) If an index does not have a return for a particular month, the weighted average return for those month(s) is calculated excluding that index's allocation. Once the index has return history, it will be included in all calculations from that point forward. (Reference the list below for any indices that fall into this category.)

Investments and indices (if included) which do not have a full 10-year return history. Their monthly performance began to be included on the dates shown below.

Investment: American Funds Global Balanced A - 03/31/2011

Investment: AQR Long-Short Equity I - 08/31/2013

Investment: DFA Investment Grade I - 04/30/2011

Investment: iShares Exponential Technologies ETF - 04/30/2015

Investment: Schwab US Dividend Equity ETF - 11/30/2011

Investment: AQR Equity Market Neutral I - 11/30/2014

Investment: AQR Style Premia Alternative I - 11/30/2013

Investment: iShares Core Dividend Growth ETF - 07/31/2014

Investment: iShares MSCI EAFE Small-Cap ETF - 01/31/2008

Investment: Schwab US Large-Cap Value ETF - 01/31/2010

Standardized Performance Disclosure (Mutual Funds and ETFs only)

Standardized Returns for the period ended 6/30/2017. Returns for periods of less than one year are not annualized. Standardized Returns assume reinvestment of dividends and capital gains. It depicts performance without adjusting for the effects of taxation, but are adjusted to reflect sales charges and ongoing fund expenses. If adjusted for taxation, the performance quoted would be significantly reduced. The sales charge used in the calculation was obtained from the fund's most recent prospectus and/or shareholder report available to Morningstar.

Investors should consider the investment objectives, risks, and charges and expenses of a fund carefully before investing. Prospectuses and, if available, the summary prospectuses, containing this and other information about the fund are available by contacting your financial consultant. Please read the prospectus and summary prospectus carefully before investing to make sure that the fund is appropriate for your goals and risk tolerance. **The performance information shown represents past performance and is not a guarantee of future results.** The investment return and principal value of an investment will fluctuate so that the shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information shown. For performance data current to the most recent month-end, please reference the Investment Company Contact Information section. Text in bold italics indicates Extended performance. Extended performance is based on the performance of the investment's oldest share class, adjusted for fees. Fi360 Fiduciary Score data calculated using extended performance are shown with a colored border instead of a background.

Text in bold italics indicates Extended performance. Extended performance is based on the performance of the investment's oldest share class, adjusted for fees. Fi360 Fiduciary Score data calculated using extended performance are shown with a colored border instead of a background.

ETF's trading on a secondary market may trade at, above, or below their net asset value ('NAV'). The market return ('MKT') is based on the price of the ETF as of the close of trading on the last business day at month-end.

Investment Name	Inception Product Share Class	Investment Return (Load-adjusted)				Since Inception	Prospectus Exp Ratio		Load		12b-1 Fee
		1-Year	5-Year	10-Year	Net Gross		Max Front	Max Deferred			
Large-Cap Equity											
American Funds AMCAP A Type: MF (AMCPX)	05/01/1967 05/01/1967	9.75	13.10	7.05	11.32	0.69 0.69	5.75	-	0.24		
American Funds Growth Fund of Amer A Type: MF (AGTHX)	11/30/1973 11/30/1973	14.53	14.21	6.61	13.41	0.66 0.66	5.75	-	0.24		
American Funds Invmt Co of Amer A Type: MF (AIVSX)	01/02/1934 01/02/1934	9.09	12.77	5.77	12.04	0.60 0.60	5.75	-	0.24		
American Funds Washington Mutual A Type: MF (AWSHX)	07/31/1952 07/31/1952	8.48	11.94	5.79	11.74	0.58 0.58	5.75	-	0.24		
DFA Tax-Managed US Marketwide Value Type: MF (DTMMX)	12/14/1998 12/14/1998	19.32	15.82	6.32	7.62	0.37 0.57	-	-			
DFA US Large Cap Value I Type: MF (DFLVX)	02/19/1993 02/19/1993	20.86	16.13	6.25	10.25	0.27 0.37	-	-			
Dodge & Cox Stock Type: MF (DODGX)	01/04/1965 01/04/1965	28.65	16.36	5.89	11.15	0.52 0.52	-	-			
Fidelity Contrafund Type: MF (FCNTX)	05/17/1967 05/17/1967	22.19	14.64	8.63	12.42	0.68 0.68	-	-			
Fidelity Growth Company Type: MF (FDGRX)	01/17/1983 01/17/1983	32.57	17.52	10.94	13.34	0.77 0.77	-	-			
Fidelity New Millennium Type: MF (FMILX)	12/28/1992 12/28/1992	19.46	13.14	8.11	13.22	0.54 0.54	-	-			
Guggenheim S&P 500 Pure Growth ETF-NA Type: ETF (RPG)	03/01/2006 03/01/2006	16.94	15.61	10.02	9.94	0.35 0.35	-	-	0.00		
Guggenheim S&P 500 Pure Growth ETF-MK		16.86	15.63	10.02	9.94						
Harbor Capital Appreciation Instl Type: MF (HACAX)	12/29/1987 12/29/1987	24.40	15.25	9.23	11.40	0.65 0.70	-	-			
iShares Core Dividend Growth ETF-NAV Type: ETF (DGRO)	06/10/2014 06/10/2014	17.51	N/Av	N/Av	10.20	0.08 0.08	-	-			
iShares Core Dividend Growth ETF-MKT		17.50	N/Av	N/Av	10.62						
iShares Core S&P 500 ETF-NAV Type: ETF (IVV)	05/15/2000 05/15/2000	17.85	14.57	7.13	5.00	0.04 0.04	-	-			
iShares Core S&P 500 ETF-MKT		17.95	14.57	7.15	5.00						
PRIMECAP Odyssey Growth Type: MF (POGRX)	11/01/2004 11/01/2004	31.28	17.22	9.53	11.04	0.66 0.66	-	-			
Schwab US Dividend Equity ETF-NAV Type: ETF (SCHD)	10/20/2011 10/20/2011	12.05	13.40	N/Av	14.19	0.07 0.07	-	-			
Schwab US Dividend Equity ETF-MKT		12.07	13.42	N/Av	14.13						
Schwab US Large-Cap Value ETF-NAV Type: ETF (SCHV)	12/11/2009 12/11/2009	15.04	13.46	N/Av	12.46	0.04 0.04	-	-			

Standardized Performance Disclosure (Cont.) (Mutual Funds and ETFs only)

Investment Name	Inception Product Share Class	Investment Return (Load-adjusted)				Prospectus Exp Ratio	Load		
		1-Year	5-Year	10-Year	Since Inception		Net Gross	Max Front	Max Deferred
Large-Cap Equity									
Schwab US Large-Cap Value ETF-MKT		15.06	13.47	N/Av	N/Av				
T. Rowe Price Blue Chip Growth Type: MF (TRBCX)	06/30/1993 06/30/1993	27.86	16.93	9.43	10.58	0.72 0.72	-	-	
Vanguard Capital Opportunity Inv Type: MF (VHCOX)	08/14/1995 08/14/1995	33.81	19.82	9.70	12.44	0.45 0.45	-	-	
Vanguard Dividend Appreciation ETF-NAV Type: ETF (VIG)	04/21/2006 04/21/2006	13.70	12.74	7.39	7.91	0.08 0.08	-	-	
Vanguard Dividend Appreciation ETF-MKT		13.77	12.77	7.42	7.92				
Vanguard Dividend Growth Inv Type: MF (VDIGX)	05/15/1992 05/15/1992	11.95	13.13	8.08	8.37	0.30 0.30	-	-	
Vanguard Equity-Income Inv Type: MF (VEIPX)	03/21/1988 03/21/1988	13.57	13.50	7.42	10.22	0.26 0.26	-	-	
Vanguard Growth ETF-NAV Type: ETF (VUG)	11/02/1992 01/26/2004	20.15	14.86	8.80	8.41	0.06 0.06	-	-	
Vanguard Growth ETF-MKT		20.17	14.87	8.77	8.41				
Vanguard PRIMECAP Core Inv Type: MF (VPCCX)	12/09/2004 12/09/2004	27.40	17.85	9.63	10.57	0.46 0.46	-	-	
Vanguard PRIMECAP Inv Type: MF (VPMCX)	11/01/1984 11/01/1984	28.89	18.47	9.87	13.63	0.39 0.39	-	-	
Vanguard Total Stock Market ETF-NAV Type: ETF (VTI)	04/27/1992 05/24/2001	18.49	14.55	7.38	6.69	0.04 0.04	-	-	
Vanguard Total Stock Market ETF-MKT		18.51	14.54	7.38	6.90				
Vanguard Value ETF-NAV Type: ETF (VTV)	11/02/1992 01/26/2004	16.50	14.38	5.83	7.81	0.06 0.06	-	-	
Vanguard Value ETF-MKT		16.55	14.37	5.83	7.81				
Vanguard Windsor Inv Type: MF (VWNDX)	10/23/1958 10/23/1958	23.10	14.79	5.57	11.37	0.30 0.30	-	-	
Mid-Cap Equity									
iShares Russell Mid-Cap ETF-NAV Type: ETF (IWR)	07/17/2001 07/17/2001	16.26	14.53	7.52	9.22	0.20 0.20	-	-	
iShares Russell Mid-Cap ETF-MKT		16.13	14.52	7.52	9.14				
T. Rowe Price Mid-Cap Growth Type: MF (RPMGX)	06/30/1992 06/30/1992	20.03	16.30	10.02	13.73	0.77 0.77	-	-	
Vanguard Selected Value Inv Type: MF (VASVX)	02/15/1996 02/15/1996	24.27	14.75	7.40	9.15	0.35 0.35	-	-	
Small-Cap Equity									
DFA Tax-Managed US Targeted Value Type: MF (DTMVX)	12/11/1998 12/11/1998	22.16	15.45	6.20	10.36	0.44 0.44	-	-	
DFA US Small Cap Value I Type: MF (DFS VX)	03/02/1993 03/02/1993	21.86	13.97	5.89	11.78	0.52 0.52	-	-	
LKCM Small Cap Equity Instl Type: MF (LKSCX)	07/14/1994 07/14/1994	16.47	8.55	5.11	10.38	1.00 1.05	-	-	0.00
- Contractual expense waiver of 0.05. Expires on 2018-5-1.									
T. Rowe Price New Horizons Type: MF (PRNHX)	06/03/1960 06/03/1960	25.94	16.89	11.62	11.51	0.79 0.79	-	-	
Vanguard Explorer Inv Type: MF (VEXPX)	12/11/1967 12/11/1967	23.03	13.95	7.08	9.21	0.46 0.46	-	-	
Vanguard Small-Cap ETF-NAV Type: ETF (VB)	10/03/1960 01/26/2004	19.13	14.13	7.83	9.14	0.06 0.06	-	-	
Vanguard Small-Cap ETF-MKT		19.02	14.10	7.85	9.13				
Developed International Equity									
American Funds Capital World Gr&Inc A Type: MF (CWGIX)	03/26/1993 03/26/1993	11.59	9.88	3.92	10.34	0.80 0.80	5.75	-	0.25
American Funds Europacific Growth A Type: MF (AEPGX)	04/16/1984 04/16/1984	14.76	7.94	2.55	10.64	0.85 0.85	5.75	-	0.24
American Funds New Perspective A Type: MF (ANWPX)	03/13/1973 03/13/1973	14.22	11.39	5.75	12.07	0.77 0.77	5.75	-	0.24

Standardized Performance Disclosure (Cont.) (Mutual Funds and ETFs only)

Investment Name	Inception Product Share Class	Investment Return (Load-adjusted)				Since Inception	Prospectus Exp Ratio		Load		12b-1 Fee
		1-Year	5-Year	10-Year	Net Gross		Max Front	Max Deferred			
Developed International Equity											
American Funds SMALLCAP World A Type: MF (SMCWX)	04/30/1990 04/30/1990	14.73	11.26	4.63	9.44	1.11 1.11	5.75	-	0.25		
DFA International Core Equity I Type: MF (DFIEIX)	09/15/2005 09/15/2005	22.73	9.95	1.93	5.26	0.30 0.30	-	-			
DFA International Small Cap Value I Type: MF (DISVX)	12/29/1994 12/29/1994	28.80	13.74	3.55	7.91	0.68 0.68	-	-			
iShares MSCI EAFE Small-Cap ETF-NAV Type: ETF (SCZ)	12/10/2007 12/10/2007	23.37	12.84	N/Av	4.08	0.40 0.40	-	-			
iShares MSCI EAFE Small-Cap ETF-MKT		23.28	12.79	N/Av	4.02						
Vanguard FTSE All-Wld ex-US ETF-NAV Type: ETF (VEU)	03/02/2007 03/02/2007	20.14	7.57	1.48	2.72	0.11 0.11	-	-			
Vanguard FTSE All-Wld ex-US ETF-MKT		20.10	7.54	1.47	2.55						
Vanguard FTSE Developed Markets ETF-NA Type: ETF (VEA)	08/17/1999 07/20/2007	20.25	9.09	1.39	1.17	0.07 0.07	-	-			
Vanguard FTSE Developed Markets ETF-MK		20.23	9.12	N/Av	1.13						
Emerging Market Equity											
American Funds New World A Type: MF (NEWFX)	06/17/1999 06/17/1999	12.22	5.24	2.65	7.53	1.08 1.08	5.75	-	0.24		
DFA Emerging Markets Core Equity I Type: MF (DFCEX)	04/05/2005 04/05/2005	21.94	4.69	2.77	8.13	0.53 0.53	-	-			
DFA Emerging Markets Small Cap I Type: MF (DEMSX)	03/05/1998 03/05/1998	19.52	6.86	3.98	11.66	0.72 0.92	-	-			
Matthews Asia Innovators Institutional Type: MF (MITEX)	12/27/1999 04/30/2013	24.51	14.80	6.94	13.58	1.01 1.01	-	-	0.00		
Matthews Pacific Tiger Instl Type: MF (MIPTX)	09/12/1994 10/29/2010	15.57	9.44	7.09	6.24	0.90 0.91	-	-	0.00		
- Contractual expense waiver of 0.01. Expires on 2018-4-30.											
Vanguard FTSE Emerging Markets ETF-NAV Type: ETF (VWO)	05/04/1994 03/04/2005	18.91	3.37	1.59	6.51	0.14 0.14	-	-			
Vanguard FTSE Emerging Markets ETF-MKT		18.84	3.33	1.53	6.59						
Real Estate											
Vanguard REIT ETF-NAV Type: ETF (VNQ)	05/13/1996 09/23/2004	-1.91	9.28	6.18	9.06	0.12 0.12	-	-			
Vanguard REIT ETF-MKT		-1.85	9.31	6.20	9.06						
Intermediate Fixed Income											
Baird Core Plus Bond Inst Type: MF (BCOIX)	09/29/2000 09/29/2000	1.65	3.38	5.58	6.02	0.30 0.30	-	-			
DFA Investment Grade I Type: MF (DFAPX)	03/07/2011 03/07/2011	-0.49	2.47	N/Av	3.70	0.22 0.22	-	-			
Dodge & Cox Income Type: MF (DODIX)	01/03/1989 01/03/1989	3.24	3.45	5.20	6.87	0.43 0.43	-	-			
Fidelity Mortgage Securities Type: MF (FMSFX)	12/31/1984 12/31/1984	0.09	2.18	3.76	6.43	0.45 0.45	-	-			
Fidelity Total Bond Type: MF (FTBFX)	10/15/2002 10/15/2002	2.27	3.09	5.09	5.03	0.45 0.45	-	-			
PIMCO Income Instl Type: MF (PIMIX)	03/30/2007 03/30/2007	9.71	8.20	9.41	9.12	0.45 0.48	-	-			
Vanguard Total Bond Market ETF-NAV Type: ETF (BND)	12/11/1986 04/03/2007	-0.45	2.14	4.44	4.27	0.05 0.05	-	-			
Vanguard Total Bond Market ETF-MKT		-0.51	2.11	4.42	4.27						
Vanguard Total Bond Market Index Adm Type: MF (VBTLX)	12/11/1986 11/12/2001	-0.44	2.13	4.45	4.26	0.05 0.05	-	-			
Short-Term Fixed Income											
Baird Short-Term Bond Inst Type: MF (BSBIX)	08/31/2004 08/31/2004	1.02	1.82	2.76	2.83	0.30 0.30	-	-			
Allocation											

Standardized Performance Disclosure (Cont.) (Mutual Funds and ETFs only)

Investment Name	Inception Product Share Class	Investment Return (Load-adjusted)				Since Inception	Prospectus Exp Ratio		Load		12b-1 Fee
		1-Year	5-Year	10-Year	Net Gross		Max Front	Max Deferred			
Allocation											
American Funds American Balanced A Type: MF (ABALX)	07/25/1975 07/25/1975	4.07	9.32	5.97	10.53	0.60	5.75	-	0.25		
American Funds Capital Income Bldr A Type: MF (CAIBX)	07/30/1987 07/30/1987	1.71	6.46	3.42	9.09	0.61	5.75	-	0.25		
American Funds Global Balanced A Type: MF (GBLAX)	02/01/2011 02/01/2011	1.71	6.31	N/Av	5.42	0.88	5.75	-	0.27		
American Funds Income Fund of Amer A Type: MF (AMECX)	11/30/1973 11/30/1973	3.25	8.08	4.74	10.89	0.57	5.75	-	0.25		
Dodge & Cox Balanced Type: MF (DODBX)	06/26/1931 06/26/1931	20.02	12.72	6.01	9.84	0.53	-	-			
Fidelity Asset Manager 20% Type: MF (FASIX)	10/01/1992 10/01/1992	4.59	4.05	3.97	6.00	0.53	-	-			
Fidelity Balanced Type: MF (FBALX)	11/06/1986 11/06/1986	13.50	10.33	6.00	9.26	0.55	-	-			
Fidelity Puritan Type: MF (FPURX)	04/16/1947 04/16/1947	12.93	10.27	6.17	10.95	0.56	-	-			
T. Rowe Price Capital Appreciation Type: MF (PRWCX)	06/30/1986 06/30/1986	12.31	12.92	8.10	11.37	0.70	-	-			
Vanguard Balanced Index Adm Type: MF (VBIAX)	11/09/1992 11/13/2000	10.59	9.57	6.55	6.03	0.07	-	-			
Vanguard LifeStrategy Cnsvr Gr Inv Type: MF (VSCGX)	09/30/1994 09/30/1994	6.99	6.34	4.49	6.95	0.13	-	-			
Vanguard LifeStrategy Growth Inv Type: MF (VASGX)	09/30/1994 09/30/1994	14.94	10.27	4.85	8.05	0.15	-	-			
Vanguard LifeStrategy Income Inv Type: MF (VASIX)	09/30/1994 09/30/1994	3.15	4.30	4.18	6.31	0.12	-	-			
Vanguard LifeStrategy Moderate Gr Inv Type: MF (VSMGX)	09/30/1994 09/30/1994	10.94	8.33	4.86	7.65	0.14	-	-			
Vanguard Wellesley Income Inv Type: MF (VWINX)	07/01/1970 07/01/1970	4.97	7.15	6.83	9.81	0.22	-	-			
Vanguard Wellington Inv Type: MF (VWELX)	07/01/1929 07/01/1929	12.23	10.37	6.90	8.24	0.25	-	-			
Alternative											
AQR Equity Market Neutral I Type: MF (QMNIX)	10/07/2014 10/07/2014	6.72	N/Av	N/Av	11.10	1.39	-	-			
AQR Long-Short Equity I Type: MF (QLEIX)	07/16/2013 07/16/2013	15.13	N/Av	N/Av	15.21	1.38	-	-			
AQR Style Premia Alternative I Type: MF (QSPIX)	10/30/2013 10/30/2013	1.24	N/Av	N/Av	6.75	1.60	-	-			
- Contractual expense waiver of 0.01. Expires on 2018-4-30.											
Diamond Hill Long-Short A Type: MF (DIAMX)	06/30/2000 06/30/2000	9.78	8.21	3.82	6.42	1.40	5.00	-	0.25		
Other / Specialty											
Guggenheim S&P 500 Eq Weight HC ETF-N Type: ETF (RYH)	11/01/2006 11/01/2006	15.79	19.23	12.52	13.12	0.40	-	-	0.00		
Guggenheim S&P 500 Eq Weight HC ETF-M		15.90	19.22	12.53	13.13	0.40	-	-			
Guggenheim S&P 500 Eq Wt Technology E Type: ETF (RYT)	11/01/2006 11/01/2006	33.89	20.20	9.64	10.19	0.40	-	-	0.00		
Guggenheim S&P 500 Eq Wt Technology E		34.11	20.27	9.64	10.18	0.40	-	-			
iShares Exponential Technologies ETF-NAV Type: ETF (XT)	03/19/2015 03/19/2015	31.61	N/Av	N/Av	11.64	0.47	-	-			
iShares Exponential Technologies ETF-MKT		31.89	N/Av	N/Av	11.33	0.47	-	-			
Vanguard Health Care ETF-NAV Type: ETF (VHT)	01/26/2004 01/26/2004	14.67	18.11	11.13	9.78	0.10	-	-			
Vanguard Health Care ETF-MKT		14.57	18.09	11.14	9.78	0.10	-	-			
Vanguard Health Care Inv Type: MF (VGHCX)	05/23/1984 05/23/1984	11.57	18.52	11.43	16.68	0.37	-	-			

Standardized Performance Disclosure (Cont.) (Mutual Funds and ETFs only)

Investment Name	Inception		Investment Return (Load-adjusted)				Prospectus Exp Ratio	Load		
	Product Share Class		1-Year	5-Year	10-Year	Since Inception	Net Gross	Max Front	Max Deferred	12b-1 Fee
Other / Specialty										
Vanguard Information Technology ETF-NAV Type: ETF (VGT)	01/26/2004		33.26	16.95	10.43	8.80	0.10	-	-	
Vanguard Information Technology ETF-MK	01/26/2004		33.16	16.97	10.42	8.80	0.10			

Investment Performance

Investors should consider the investment objectives, risks, and charges and expenses of a fund carefully before investing. Prospectuses and, if available, the summary prospectuses, containing this and other information about the fund are available by contacting your financial consultant. Please read the prospectus and summary prospectus carefully before investing to make sure that the fund is appropriate for your goals and risk tolerance. The performance quoted reflects the reinvestment of dividends and capital gains and is net of expenses. It does not reflect the maximum sales charges, which are generally waived for investments within qualified plans. Such charges, if applied, would reduce the performance quoted. **The performance information shown represents past performance and is not a guarantee of future results.** The investment return and principal value of an investment will fluctuate so that the shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information shown. For performance data current to the most recent month-end, please reference the Investment Company Contact Information section. Text in bold italics indicates Extended performance. Extended performance is based on the performance of the investment's oldest share class, adjusted for fees. Fi360 Fiduciary Score data calculated using extended performance are shown with a colored border instead of a background.

Peer Group / Investment Name	Type	Total Return % (% rank in peer group)					
		3-Month	YTD	1-Year	3-Year	5-Year	10-Year
Large-Cap Equity							
Large Blend							
American Funds Invmt Co of Amer A (AIVSX)	MF	1.55	9.37	13.35 (74)	7.68 (55)	13.48 (49)	6.56 (59)
iShares Core Dividend Growth ETF (DGRO)	ETF	2.96	11.32	15.86 (43)	10.32 (4)	N/Av	N/Av
iShares Core S&P 500 ETF (IVV)	ETF	3.00	11.91	16.19 (33)	9.49 (11)	14.28 (18)	7.56 (21)
Vanguard Dividend Appreciation ETF (VIG)	ETF	0.68	10.48	11.69 (85)	8.37 (41)	12.01 (77)	7.49 (24)
Vanguard Dividend Growth Inv (VDIGX)	MF	1.74	10.98	10.83 (89)	8.74 (33)	12.78 (65)	8.38 (7)
Vanguard Total Stock Market ETF (VTI)	ETF	2.98	11.21	15.99 (38)	9.02 (25)	14.21 (21)	7.81 (13)
# of Peers		1,525	1,483	1,448	1,351	1,266	1,092
Median Mutual Fund/ETF		2.80	11.08	15.57	7.91	13.45	6.85
Russell 1000 TR USD		3.01	11.78	16.15	9.21	14.36	7.72
Large Growth							
American Funds AMCAP A (AMCPX)	MF	2.67	11.53	14.02 (87)	7.38 (81)	14.33 (48)	7.91 (57)
American Funds Growth Fund of Amer A (AGTHX)	MF	3.17	16.10	19.61 (45)	10.12 (42)	15.42 (24)	7.63 (64)
Fidelity Contrafund (FCNTX)	MF	4.78	22.86	22.70 (20)	11.29 (24)	15.06 (31)	9.07 (25)
Fidelity Growth Company (FDGRX)	MF	6.84	26.12	30.93 (2)	14.66 (2)	17.75 (4)	11.38 (2)
Fidelity New Millennium (FMILX)	MF	2.79	9.24	14.35 (85)	6.56 (88)	13.06 (71)	8.40 (43)
Guggenheim S&P 500 Pure Growth ETF (RPG)	ETF	4.24	17.90	16.86 (69)	7.94 (74)	16.18 (13)	10.90 (3)
Harbor Capital Appreciation Instl (HACAX)	MF	7.13	26.46	26.40 (8)	12.14 (12)	16.35 (12)	10.01 (9)
PRIMECAP Odyssey Growth (POGRX)	MF	1.96	16.17	21.59 (28)	11.33 (23)	16.84 (8)	9.77 (12)
T. Rowe Price Blue Chip Growth (TRBCX)	MF	6.54	26.39	27.79 (4)	13.24 (5)	17.42 (4)	10.07 (8)
Vanguard Capital Opportunity Inv (VHCOX)	MF	3.51	17.89	24.60 (13)	11.97 (15)	19.26 (2)	9.77 (12)
Vanguard Growth ETF (VUG)	ETF	3.28	19.07	19.36 (46)	10.41 (37)	14.66 (40)	9.19 (23)
Vanguard PRIMECAP Core Inv (VPCCX)	MF	1.73	13.98	19.87 (42)	10.77 (31)	16.95 (7)	9.95 (10)
Vanguard PRIMECAP Inv (VPMCX)	MF	2.88	16.35	21.37 (30)	11.47 (22)	17.93 (3)	10.13 (8)
# of Peers		1,484	1,473	1,461	1,402	1,377	1,156
Median Mutual Fund/ETF		3.94	18.98	19.02	9.61	14.22	8.17
Russell 1000 Growth TR USD		4.26	19.17	20.81	11.66	15.40	9.39
Large Value							
American Funds Washington Mutual A (AWSHX)	MF	2.66	9.65	15.47 (18)	8.37 (10)	13.21 (21)	6.79 (23)
DFA Tax-Managed US Marketwide Value (DTMMX)	MF	2.23	5.95	15.60 (16)	6.96 (32)	14.89 (3)	7.04 (16)
DFA US Large Cap Value I (DFLVX)	MF	2.40	6.60	16.36 (12)	6.99 (31)	15.18 (2)	7.22 (12)
Dodge & Cox Stock (DODGX)	MF	2.17	7.59	20.53 (2)	7.98 (15)	15.43 (2)	6.40 (32)
Schwab US Dividend Equity ETF (SCHD)	ETF	1.56	6.85	11.12 (72)	8.74 (7)	13.13 (23)	N/Av
Schwab US Large-Cap Value ETF (SCHV)	ETF	2.12	6.69	13.01 (48)	7.98 (15)	13.07 (25)	N/Av
Vanguard Equity-Income Inv (VEIPX)	MF	2.25	8.10	12.78 (51)	8.56 (9)	13.11 (24)	7.72 (6)
Vanguard Value ETF (VTV)	ETF	2.84	6.32	13.80 (38)	8.36 (11)	14.03 (9)	6.30 (35)
Vanguard Windsor Inv (VWNDX)	MF	1.95	9.00	16.35 (12)	6.33 (46)	14.01 (9)	5.99 (43)
# of Peers		1,350	1,333	1,312	1,222	1,125	969
Median Mutual Fund/ETF		2.17	6.10	12.83	6.16	12.19	5.80

Investment Performance (Cont.)

Peer Group / Investment Name	Type	Total Return % (% rank in peer group)					
		3-Month	YTD	1-Year	3-Year	5-Year	10-Year
Large-Cap Equity							
Russell 1000 Value TR USD		1.78	4.81	11.57	6.73	13.24	5.96
Mid-Cap Equity							
Mid-Cap Blend							
iShares Russell Mid-Cap ETF (IWR)	ETF	1.65	8.61	12.26 (40)	7.15 (30)	13.92 (17)	7.98 (33)
# of Peers		473	468	459	405	383	315
Median Mutual Fund/ETF		1.29	6.00	11.83	5.84	13.01	7.01
Russell Mid Cap TR USD		1.68	8.72	12.44	7.32	14.11	8.13
Mid-Cap Growth							
T. Rowe Price Mid-Cap Growth (RPMGX)	MF	3.52	17.12	17.52 (27)	11.62 (4)	16.31 (4)	10.29 (4)
# of Peers		656	654	649	629	597	549
Median Mutual Fund/ETF		2.71	14.14	15.08	7.14	12.27	7.37
Russell Mid Cap Growth TR USD		2.69	14.06	14.52	7.88	13.99	8.31
Mid-Cap Value							
Vanguard Selected Value Inv (VASVX)	MF	3.19	9.03	19.50 (3)	6.37 (33)	14.15 (17)	8.09 (19)
# of Peers		436	428	426	403	373	318
Median Mutual Fund/ETF		1.02	4.03	10.93	5.60	12.86	6.81
Russell Mid Cap Value TR USD		0.91	4.58	10.81	6.82	14.22	7.82
Small-Cap Equity							
Small Blend							
Vanguard Small-Cap ETF (VB)	ETF	2.41	5.93	12.87 (46)	6.90 (40)	13.57 (26)	8.35 (11)
# of Peers		841	835	823	746	683	585
Median Mutual Fund/ETF		1.59	2.22	12.64	6.46	12.64	6.67
Russell 2000 TR USD		2.89	4.42	14.91	7.67	13.15	7.37
Small Growth							
LKCM Small Cap Equity Instl (LKSCX)	MF	2.46	6.06	10.23 (90)	3.62 (91)	7.83 (98)	5.51 (91)
T. Rowe Price New Horizons (PRNHX)	MF	4.69	21.52	21.65 (14)	12.07 (7)	17.01 (3)	12.08 (2)
Vanguard Explorer Inv (VEXPX)	MF	3.02	11.48	15.41 (51)	6.93 (60)	13.56 (29)	7.54 (55)
# of Peers		724	721	720	693	655	573
Median Mutual Fund/ETF		3.18	10.74	15.46	7.80	12.49	7.71
Russell 2000 Growth TR USD		4.20	10.77	16.38	8.20	13.74	8.20
Small Value							
DFA Tax-Managed US Targeted Value (DTMVX)	MF	1.77	-0.44	13.74 (23)	5.77 (47)	14.21 (9)	6.88 (49)
DFA US Small Cap Value I (DFS VX)	MF	0.74	-3.67	12.18 (45)	4.18 (70)	12.68 (39)	6.62 (55)
# of Peers		414	409	405	370	357	296
Median Mutual Fund/ETF		1.24	-1.32	11.91	5.55	12.29	6.84
Russell 2000 Value TR USD		1.59	-1.31	13.46	7.06	12.51	6.45

Investment Performance (Cont.)

Peer Group / Investment Name	Type	Total Return % (% rank in peer group)					
		3-Month	YTD	1-Year	3-Year	5-Year	10-Year
Developed International Equity							
Foreign Large Blend							
DFA International Core Equity I (DFIEX)	MF	4.88	18.99	20.85 (14)	4.33 (20)	10.08 (9)	2.71 (19)
Vanguard FTSE All-Wld ex-US ETF (VEU)	ETF	4.53	19.37	18.88 (27)	2.86 (51)	7.74 (56)	2.04 (32)
Vanguard FTSE Developed Markets ETF (VEA)	ETF	3.56	18.17	18.13 (37)	3.56 (34)	9.00 (22)	1.98 (34)
# of Peers		804	792	766	668	635	479
Median Mutual Fund/ETF		3.25	18.13	17.32	2.87	7.95	1.43
MSCI ACWI Ex USA NR USD		4.55	18.92	18.87	2.35	7.36	1.73
Foreign Large Growth							
American Funds Europacific Growth A (AEPGX)	MF	6.19	23.70	19.88 (26)	5.62 (26)	9.59 (35)	3.80 (22)
# of Peers		429	426	417	373	358	282
Median Mutual Fund/ETF		4.57	23.36	17.95	4.74	8.81	2.63
MSCI ACWI Ex USA Growth NR USD		4.58	22.66	17.45	4.26	8.23	2.44
Foreign Small/Mid Blend							
iShares MSCI EAFE Small-Cap ETF (SCZ)	ETF	4.17	21.63	21.47 (75)	8.03 (20)	13.13 (21)	N/Av
# of Peers		130	125	106	83	72	58
Median Mutual Fund/ETF		5.20	23.86	22.64	6.48	12.25	3.84
MSCI ACWI Ex USA SMID NR USD		4.77	20.60	18.73	4.75	9.53	3.05
Foreign Small/Mid Value							
DFA International Small Cap Value I (DISVX)	MF	6.17	19.46	24.83 (10)	6.66 (17)	13.94 (8)	4.45 (6)
# of Peers		67	67	67	62	54	22
Median Mutual Fund/ETF		4.89	20.85	21.40	4.08	10.38	1.91
MSCI ACWI Ex USA SMID NR USD		4.77	20.60	18.73	4.75	9.53	3.05
World Large Stock							
American Funds Capital World Gr&Inc A (CWGIX)	MF	3.37	15.94	16.34 (51)	5.62 (52)	10.89 (45)	4.90 (40)
American Funds New Perspective A (ANWPX)	MF	4.64	22.02	20.77 (14)	9.16 (9)	12.81 (15)	6.95 (5)
# of Peers		949	917	904	802	715	484
Median Mutual Fund/ETF		3.18	15.34	16.40	5.70	10.62	4.47
MSCI ACWI Large Cap NR USD		3.71	15.00	17.41	5.57	10.32	4.16
World Small/Mid Stock							
American Funds SMALLCAP World A (SMCWX)	MF	3.90	17.64	17.36 (42)	7.91 (32)	12.49 (38)	5.68 (31)
# of Peers		175	165	165	132	119	81
Median Mutual Fund/ETF		3.64	17.44	16.87	7.09	11.51	4.87
MSCI ACWI SMID NR USD		3.72	14.23	16.27	5.96	11.55	5.33

Investment Performance (Cont.)

Peer Group / Investment Name	Type	Total Return % (% rank in peer group)					
		3-Month	YTD	1-Year	3-Year	5-Year	10-Year
Emerging Market Equity							
Diversified Emerging Mkts							
American Funds New World A (NEWFX)	MF	6.17	23.69	19.06 (71)	3.81 (25)	6.99 (21)	3.86 (14)
DFA Emerging Markets Core Equity I (DFCEX)	MF	8.31	27.75	22.86 (52)	2.72 (43)	5.95 (38)	3.42 (22)
DFA Emerging Markets Small Cap I (DEMSX)	MF	7.25	25.17	19.68 (69)	4.58 (14)	7.95 (11)	4.60 (9)
Vanguard FTSE Emerging Markets ETF (VWO)	ETF	9.46	24.60	21.35 (62)	1.76 (61)	4.86 (62)	2.09 (54)
# of Peers		869	867	842	705	560	282
Median Mutual Fund/ETF		8.92	28.01	23.07	2.34	5.33	2.29
MSCI EM NR USD		9.41	28.29	24.52	2.37	5.29	2.42
Pacific/Asia ex-Japan Stk							
Matthews Asia Innovators Institutional (MITEX)	MF	10.94	38.07	25.86 (12)	9.08 (5)	15.77 (1)	7.39 (1)
Matthews Pacific Tiger Instl (MIPTX)	MF	4.57	25.02	13.12 (88)	5.94 (42)	9.93 (32)	7.38 (5)
# of Peers		92	92	92	71	59	29
Median Mutual Fund/ETF		7.62	30.33	22.87	5.51	9.19	5.36
MSCI AC Far East Ex Japan NR USD		8.78	31.43	25.73	5.84	8.83	4.41
Real Estate							
Real Estate							
Vanguard REIT ETF (VNQ)	ETF	3.15	3.63	-1.29 (45)	7.35 (30)	9.10 (19)	6.48 (24)
# of Peers		269	268	266	257	235	205
Median Mutual Fund/ETF		3.09	3.52	-1.56	6.74	8.24	5.67
S&P United States REIT TR USD		3.09	2.81	-2.02	7.13	8.95	6.05
Intermediate Fixed Income							
Intermediate-Term Bond							
Baird Core Plus Bond Inst (BCOIX)	MF	1.50	4.49	1.96 (26)	3.36 (8)	3.21 (14)	5.57 (7)
DFA Investment Grade I (DFAPX)	MF	1.39	4.20	0.89 (61)	2.98 (19)	2.43 (45)	N/Av
Dodge & Cox Income (DODIX)	MF	1.20	3.83	2.64 (13)	3.00 (19)	3.30 (12)	5.21 (18)
Fidelity Mortgage Securities (FMSFX)	MF	0.86	2.54	0.90 (60)	2.49 (46)	2.17 (61)	3.92 (75)
Fidelity Total Bond (FTBFX)	MF	1.20	4.04	2.07 (23)	3.26 (9)	2.98 (20)	5.15 (19)
Vanguard Total Bond Market ETF (BND)	ETF	1.29	3.75	0.37 (80)	2.57 (40)	2.10 (64)	4.35 (57)
Vanguard Total Bond Market Index Adm (VBTX)	MF	1.29	3.69	0.33 (82)	2.56 (41)	2.10 (64)	4.35 (57)
# of Peers		1,035	1,028	1,011	943	904	790
Median Mutual Fund/ETF		1.21	3.80	1.14	2.43	2.33	4.48
BBgBarc US Agg Bond TR USD		1.22	3.63	0.49	2.64	2.18	4.40
Multisector Bond							
PIMCO Income Instl (PIMIX)	MF	2.09	6.85	9.29 (4)	5.83 (5)	7.55 (1)	9.45 (2)
# of Peers		343	339	339	284	234	163
Median Mutual Fund/ETF		1.39	5.08	4.67	2.97	3.95	5.59
BBgBarc US Universal TR USD		1.27	4.03	1.34	2.96	2.66	4.69
Short-Term Fixed Income							
Short-Term Bond							
Baird Short-Term Bond Inst (BSBIX)	MF	0.52	1.69	1.46 (43)	1.62 (28)	1.74 (23)	2.69 (40)
# of Peers		551	535	535	503	449	398
Median Mutual Fund/ETF		0.53	1.69	1.34	1.27	1.20	2.49
BBgBarc US Govt/Credit 1-5 Yr TR USD		0.59	1.84	0.92	1.52	1.28	2.84

Investment Performance (Cont.)

Peer Group / Investment Name	Type	Total Return % (% rank in peer group)					
		3-Month	YTD	1-Year	3-Year	5-Year	10-Year
Allocation							
Allocation--15% to 30% Equity							
Fidelity Asset Manager 20% (FASIX)	MF	1.49	5.16	4.46 (56)	3.17 (31)	4.00 (49)	4.11 (57)
Vanguard LifeStrategy Income Inv (VASIX)	MF	1.57	5.22	3.27 (85)	3.63 (13)	4.24 (42)	4.25 (51)
# of Peers		208	207	207	195	179	110
Median Mutual Fund/ETF		1.38	5.16	4.63	2.76	3.98	4.25
Morningstar Con Tgt Risk TR USD		1.58	5.36	3.71	2.62	3.32	4.28
Allocation--30% to 50% Equity							
Vanguard LifeStrategy Cnsvr Gr Inv (VSCGX)	MF	2.12	7.48	6.68 (54)	4.56 (14)	6.25 (30)	4.68 (49)
Vanguard Wellesley Income Inv (VWINX)	MF	1.83	6.00	5.00 (88)	5.45 (6)	6.82 (16)	6.90 (5)
# of Peers		537	534	524	444	409	347
Median Mutual Fund/ETF		1.80	6.74	6.82	3.39	5.59	4.67
Morningstar Mod Con Tgt Risk TR USD		2.05	7.32	6.91	3.85	5.63	5.04
Allocation--50% to 70% Equity							
American Funds American Balanced A (ABALX)	MF	2.36	9.22	11.18 (20)	7.20 (3)	10.53 (4)	6.82 (10)
Dodge & Cox Balanced (DODBX)	MF	1.61	6.05	14.20 (2)	6.55 (7)	11.96 (2)	6.34 (18)
Fidelity Balanced (FBALX)	MF	2.46	11.08	12.12 (10)	6.80 (6)	10.13 (8)	6.36 (18)
Fidelity Puritan (FPURX)	MF	3.57	12.06	12.59 (7)	6.83 (5)	10.27 (6)	6.66 (13)
T. Rowe Price Capital Appreciation (PRWCX)	MF	2.14	10.96	11.45 (16)	9.44 (1)	12.46 (1)	8.58 (1)
Vanguard Balanced Index Adm (VBIAX)	MF	2.30	8.19	9.51 (52)	6.57 (7)	9.35 (16)	6.77 (12)
Vanguard LifeStrategy Moderate Gr Inv (VSMGX)	MF	2.63	9.77	10.01 (41)	5.42 (28)	8.22 (42)	5.14 (55)
Vanguard Wellington Inv (VWELX)	MF	2.04	7.59	10.86 (25)	6.73 (6)	10.08 (8)	7.05 (7)
# of Peers		849	847	846	791	763	600
Median Mutual Fund/ETF		2.17	8.36	9.57	4.69	7.98	5.30
Morningstar Mod Tgt Risk TR USD		2.60	9.26	10.09	4.70	7.60	5.58
Allocation--70% to 85% Equity							
American Funds Income Fund of Amer A (AMECX)	MF	1.52	7.23	9.09 (84)	5.41 (37)	9.11 (49)	5.80 (20)
Vanguard LifeStrategy Growth Inv (VASGX)	MF	3.12	12.04	13.48 (25)	6.16 (14)	10.15 (19)	5.25 (46)
# of Peers		382	380	380	362	333	260
Median Mutual Fund/ETF		2.48	10.10	12.24	4.93	9.10	5.12
Morningstar Mod Agg Tgt Risk TR USD		3.12	11.44	13.51	5.54	9.56	5.85
World Allocation							
American Funds Capital Income Bldr A (CAIBX)	MF	1.63	9.95	8.96 (57)	4.19 (19)	7.47 (23)	4.35 (43)
American Funds Global Balanced A (GBLAX)	MF	1.99	9.64	7.78 (73)	3.12 (46)	7.27 (27)	N/Av
# of Peers		512	504	499	454	408	265
Median Mutual Fund/ETF		2.46	9.88	9.57	2.96	6.45	4.04
Morningstar Gbl Allocation TR USD		2.95	11.49	10.61	4.40	7.50	5.07

Investment Performance (Cont.)

Peer Group / Investment Name	Type	Total Return % (% rank in peer group)					
		3-Month	YTD	1-Year	3-Year	5-Year	10-Year
Alternative							
Long-Short Equity							
AQR Long-Short Equity I (QLEIX)	MF	4.72	10.33	16.78 (5)	15.02 (2)	N/Av	N/Av
Diamond Hill Long-Short A (DIAMX)	MF	0.04	2.05	8.39 (46)	3.85 (38)	8.51 (26)	4.21 (44)
# of Peers		320	318	300	199	101	40
Median Mutual Fund/ETF		1.50	5.67	8.05	3.05	6.02	3.71
Credit Suisse Long/Short Equity TR USD		3.48	8.64	9.04	3.95	7.28	3.99
Market Neutral							
AQR Equity Market Neutral I (QMNIX)	MF	3.22	4.43	10.15 (11)	N/Av	N/Av	N/Av
# of Peers		159	158	157	123	88	42
Median Mutual Fund/ETF		0.64	1.57	3.63	0.90	1.21	0.94
Credit Suisse Equity Market Neutral USD		3.67	6.06	4.00	0.97	2.66	-2.88
Multialternative							
AQR Style Premia Alternative I (QSPIX)	MF	4.49	5.65	8.58 (9)	7.08 (2)	N/Av	N/Av
# of Peers		423	417	413	277	184	55
Median Mutual Fund/ETF		1.06	3.30	3.45	0.81	2.85	1.27
Credit Suisse Hedge Fund USD		1.69	4.25	6.07	2.10	4.46	3.31
Other / Specialty							
Health							
Guggenheim S&P 500 Eq Weight HC ETF (RYH)	ETF	5.36	20.58	13.15 (66)	11.23 (21)	19.26 (41)	12.93 (35)
Vanguard Health Care ETF (VHT)	ETF	7.69	20.11	15.06 (50)	10.44 (30)	18.20 (52)	11.54 (52)
Vanguard Health Care Inv (VGHGX)	MF	3.36	17.90	11.62 (76)	9.29 (41)	18.17 (53)	11.61 (51)
# of Peers		150	150	148	133	128	117
Median Mutual Fund/ETF		7.07	22.13	15.06	8.58	18.23	11.67
S&P 1500 Health Care TR		7.14	19.18	14.15	10.63	18.22	11.39
Miscellaneous Sector							
iShares Exponential Technologies ETF (XT)	ETF	6.56	26.23	30.79 (17)	N/Av	N/Av	N/Av
# of Peers		33	33	32	23	21	12
Median Mutual Fund/ETF		4.24	17.19	16.75	4.38	11.87	-0.52
Morningstar US Market TR USD		3.00	11.53	16.09	9.16	14.25	7.81
Technology							
Guggenheim S&P 500 Eq Wt Technology ETF (RYT)	ETF	3.41	22.07	28.92 (61)	16.48 (42)	20.49 (15)	10.54 (52)
Vanguard Information Technology ETF (VGT)	ETF	4.63	25.19	29.93 (50)	15.92 (49)	17.36 (60)	11.03 (41)
# of Peers		217	211	206	193	191	176
Median Mutual Fund/ETF		5.29	26.60	29.90	15.86	18.06	10.70
Morningstar US Technology TR USD		4.46	25.53	30.20	15.34	16.91	10.91

Investment Expenses

Mutual Funds, ETFs, GRPAs, & Custom Holdings

Investment Name	Expense Ratios %			Max 12b-1 Fee	\$ Amount Invested	% Overall Portfolio	Annual \$ Cost*
	Prospectus Net	Gross	Audited Net				
American Funds AMCAP A (AMCPX)	0.69	0.69	0.68	0.24	100,000.00	1.15	690.00
- Miscellaneous Expenses: Front Load: 5.75%							
American Funds American Balanced A (ABALX)	0.60	0.60	0.59	0.25	100,000.00	1.15	600.00
- Miscellaneous Expenses: Front Load: 5.75%							
American Funds Capital Income Bldr A (CAIBX)	0.61	0.61	0.60	0.25	100,000.00	1.15	610.00
- Miscellaneous Expenses: Front Load: 5.75%							
American Funds Capital World Gr&Inc A (CWGIX)	0.80	0.80	0.79	0.25	100,000.00	1.15	800.00
- Miscellaneous Expenses: Front Load: 5.75%							
American Funds Europacific Growth A (AEPGX)	0.85	0.85	0.85	0.24	100,000.00	1.15	850.00
- Miscellaneous Expenses: Front Load: 5.75%							
American Funds Global Balanced A (GBLAX)	0.88	0.88	0.85	0.27	100,000.00	1.15	880.00
- Miscellaneous Expenses: Front Load: 5.75%							
American Funds Growth Fund of Amer A (AGTHX)	0.66	0.66	0.66	0.24	100,000.00	1.15	660.00
- Miscellaneous Expenses: Front Load: 5.75%							
American Funds Income Fund of Amer A (AMECX)	0.57	0.57	0.56	0.25	100,000.00	1.15	570.00
- Miscellaneous Expenses: Front Load: 5.75%							
American Funds Invmt Co of Amer A (AIVSX)	0.60	0.60	0.59	0.24	100,000.00	1.15	600.00
- Miscellaneous Expenses: Front Load: 5.75%							
American Funds New Perspective A (ANWPX)	0.77	0.77	0.77	0.24	100,000.00	1.15	770.00
- Miscellaneous Expenses: Front Load: 5.75%							
American Funds New World A (NEWFX)	1.08	1.08	1.07	0.24	100,000.00	1.15	1,080.00
- Miscellaneous Expenses: Front Load: 5.75%							
American Funds SMALLCAP World A (SMCWX)	1.11	1.11	1.10	0.25	100,000.00	1.15	1,110.00
- Miscellaneous Expenses: Front Load: 5.75%							
American Funds Washington Mutual A (AWSHX)	0.58	0.58	0.58	0.24	100,000.00	1.15	580.00
- Miscellaneous Expenses: Front Load: 5.75%							
AQR Equity Market Neutral I (QMNIX)	1.39	2.24	1.28	-	100,000.00	1.15	1,390.00
AQR Long-Short Equity I (QLEIX)	1.38	2.09	1.28	-	100,000.00	1.15	1,380.00
AQR Style Premia Alternative I (QSPIX)	1.60	2.36	1.49	-	100,000.00	1.15	1,600.00
- Contractual expense waiver of 0.01. Expires on 2018-4-30.							
Baird Core Plus Bond Inst (BCOIX)	0.30	0.30	0.30	-	100,000.00	1.15	300.00
Baird Short-Term Bond Inst (BSBIX)	0.30	0.30	0.30	-	100,000.00	1.15	300.00
DFA Emerging Markets Core Equity I (DFCEX)	0.53	0.53	0.61	-	100,000.00	1.15	530.00
DFA Emerging Markets Small Cap I (DEMSX)	0.72	0.92	0.72	-	100,000.00	1.15	720.00
DFA International Core Equity I (DFIEX)	0.30	0.30	0.38	-	100,000.00	1.15	300.00
DFA International Small Cap Value I (DISVX)	0.68	0.68	0.68	-	100,000.00	1.15	680.00
DFA Investment Grade I (DFAPX)	0.22	0.22	0.22	-	100,000.00	1.15	220.00
DFA Tax-Managed US Marketwide Value (DTMMX)	0.37	0.57	0.37	-	100,000.00	1.15	370.00
DFA Tax-Managed US Targeted Value (DTMVX)	0.44	0.44	0.44	-	100,000.00	1.15	440.00
DFA US Large Cap Value I (DFLVX)	0.27	0.37	0.27	-	100,000.00	1.15	270.00
DFA US Small Cap Value I (DFSVX)	0.52	0.52	0.52	-	100,000.00	1.15	520.00
Diamond Hill Long-Short A (DIAMX)	1.40	2.07	1.39	0.25	100,000.00	1.15	1,400.00
- Miscellaneous Expenses: Front Load: 5.00%							
Dodge & Cox Balanced (DODBX)	0.53	0.53	0.53	-	100,000.00	1.15	530.00
Dodge & Cox Income (DODIX)	0.43	0.43	0.43	-	100,000.00	1.15	430.00
Dodge & Cox Stock (DODGX)	0.52	0.52	0.52	-	100,000.00	1.15	520.00
Fidelity Asset Manager 20% (FASIX)	0.53	0.53	0.52	-	100,000.00	1.15	530.00
Fidelity Balanced (FBALX)	0.55	0.55	0.55	-	100,000.00	1.15	550.00
Fidelity Contrafund (FCNTX)	0.68	0.68	0.68	-	100,000.00	1.15	680.00
Fidelity Growth Company (FDGRX)	0.77	0.77	0.77	-	0.00	0.00	-

Investment Expenses (Cont.)

Mutual Funds, ETFs, GRPAs, & Custom Holdings

Investment Name	Expense Ratios %			Max 12b-1 Fee	\$ Amount Invested	% Overall Portfolio	Annual \$ Cost*
	Prospectus Net	Gross	Audited Net				
Fidelity Mortgage Securities (FMSFX)	0.45	0.45	0.45	-	100,000.00	1.15	450.00
Fidelity New Millennium (FMILX)	0.54	0.54	0.57	-	100,000.00	1.15	540.00
Fidelity Puritan (FPURX)	0.56	0.56	0.55	-	100,000.00	1.15	560.00
Fidelity Total Bond (FTBFX)	0.45	0.45	0.45	-	100,000.00	1.15	450.00
Guggenheim S&P 500 Eq Weight HC ETF (RYH)	0.40	0.40	0.40	-	100,000.00	1.15	400.00
Guggenheim S&P 500 Eq Wt Technology ETF (RYT)	0.40	0.40	0.40	-	100,000.00	1.15	400.00
Guggenheim S&P 500 Pure Growth ETF (RPG)	0.35	0.35	0.35	-	100,000.00	1.15	350.00
Harbor Capital Appreciation Instl (HACAX)	0.65	0.70	0.64	-	100,000.00	1.15	650.00
iShares Core Dividend Growth ETF (DGRO)	0.08	0.08	0.09	-	100,000.00	1.15	80.00
iShares Core S&P 500 ETF (IVV)	0.04	0.04	0.05	-	100,000.00	1.15	40.00
iShares Exponential Technologies ETF (XT)	0.47	0.47	0.36	-	100,000.00	1.15	470.00
iShares MSCI EAFE Small-Cap ETF (SCZ)	0.40	0.40	0.40	-	100,000.00	1.15	400.00
iShares Russell Mid-Cap ETF (IWR)	0.20	0.20	0.20	-	100,000.00	1.15	200.00
LKCM Small Cap Equity Instl (LKSCX)	1.00	1.05	0.95	-	100,000.00	1.15	1,000.00
- Miscellaneous Expenses: Redemption Fee: 1.00%							
- Contractual expense waiver of 0.05. Expires on 2018-5-1.							
Matthews Asia Innovators Institutional (MITEX)	1.01	1.01	1.01	-	100,000.00	1.15	1,010.00
Matthews Pacific Tiger Instl (MIPTX)	0.90	0.91	0.90	-	100,000.00	1.15	900.00
- Contractual expense waiver of 0.01. Expires on 2018-4-30.							
PIMCO Income Instl (PIMIX)	0.45	0.48	0.45	-	100,000.00	1.15	450.00
PRIMECAP Odyssey Growth (POGRX)	0.66	0.66	0.65	-	100,000.00	1.15	660.00
Schwab US Dividend Equity ETF (SCHD)	0.07	0.07	0.07	-	100,000.00	1.15	70.00
Schwab US Large-Cap Value ETF (SCHV)	0.04	0.04	0.07	-	100,000.00	1.15	40.00
T. Rowe Price Blue Chip Growth (TRBCX)	0.72	0.72	0.72	-	100,000.00	1.15	720.00
T. Rowe Price Capital Appreciation (PRWCX)	0.70	0.70	0.70	-	100,000.00	1.15	700.00
T. Rowe Price Mid-Cap Growth (RPMGX)	0.77	0.77	0.77	-	100,000.00	1.15	770.00
T. Rowe Price New Horizons (PRNHX)	0.79	0.79	0.79	-	100,000.00	1.15	790.00
Vanguard Balanced Index Adm (VBIAX)	0.07	0.07	0.07	-	100,000.00	1.15	70.00
Vanguard Capital Opportunity Inv (VHCOX)	0.45	0.45	0.45	-	100,000.00	1.15	450.00
Vanguard Dividend Appreciation ETF (VIG)	0.08	0.08	0.08	-	100,000.00	1.15	80.00
Vanguard Dividend Growth Inv (VDIGX)	0.30	0.30	0.30	-	100,000.00	1.15	300.00
Vanguard Equity-Income Inv (VEIPX)	0.26	0.26	0.26	-	100,000.00	1.15	260.00
Vanguard Explorer Inv (VEXPX)	0.46	0.46	0.45	-	100,000.00	1.15	460.00
Vanguard FTSE All-Wld ex-US ETF (VEU)	0.11	0.11	0.11	-	100,000.00	1.15	110.00
Vanguard FTSE Developed Markets ETF (VEA)	0.07	0.07	0.07	-	100,000.00	1.15	70.00
Vanguard FTSE Emerging Markets ETF (VWO)	0.14	0.14	0.14	-	100,000.00	1.15	140.00
Vanguard Growth ETF (VUG)	0.06	0.06	0.06	-	100,000.00	1.15	60.00
Vanguard Health Care ETF (VHT)	0.10	0.10	0.10	-	100,000.00	1.15	100.00
Vanguard Health Care Inv (VGHCX)	0.37	0.37	0.37	-	100,000.00	1.15	370.00
Vanguard Information Technology ETF (VGT)	0.10	0.10	0.10	-	100,000.00	1.15	100.00
Vanguard LifeStrategy Cnsvr Gr Inv (VSCGX)	0.13	0.13	-	-	100,000.00	1.15	130.00
Vanguard LifeStrategy Growth Inv (VASGX)	0.15	0.15	-	-	100,000.00	1.15	150.00
Vanguard LifeStrategy Income Inv (VASIX)	0.12	0.12	-	-	100,000.00	1.15	120.00
Vanguard LifeStrategy Moderate Gr Inv (VSMGX)	0.14	0.14	-	-	100,000.00	1.15	140.00
Vanguard PRIMECAP Core Inv (VPCCX)	0.46	0.46	0.46	-	100,000.00	1.15	460.00
Vanguard PRIMECAP Inv (VPMCX)	0.39	0.39	0.39	-	100,000.00	1.15	390.00
Vanguard REIT ETF (VNQ)	0.12	0.12	0.12	-	100,000.00	1.15	120.00

Investment Expenses (Cont.)**Mutual Funds, ETFs, GRPAs, & Custom Holdings**

Investment Name	Expense Ratios %			Max 12b-1 Fee	\$ Amount Invested	% Overall Portfolio	Annual \$ Cost*
	Prospectus Net	Gross	Audited Net				
Vanguard Selected Value Inv (VASVX)	0.35	0.35	0.35	-	100,000.00	1.15	350.00
Vanguard Small-Cap ETF (VB)	0.06	0.06	0.06	-	100,000.00	1.15	60.00
Vanguard Total Bond Market ETF (BND)	0.05	0.05	0.05	-	100,000.00	1.15	50.00
Vanguard Total Bond Market Index Adm (VBTLX)	0.05	0.05	0.05	-	100,000.00	1.15	50.00
Vanguard Total Stock Market ETF (VTI)	0.04	0.04	0.04	-	100,000.00	1.15	40.00
Vanguard Value ETF (VTV)	0.06	0.06	0.06	-	100,000.00	1.15	60.00
Vanguard Wellesley Income Inv (VWINX)	0.22	0.22	0.22	-	100,000.00	1.15	220.00
Vanguard Wellington Inv (VWELX)	0.25	0.25	0.25	-	100,000.00	1.15	250.00
Vanguard Windsor Inv (VWNDX)	0.30	0.30	0.30	-	100,000.00	1.15	300.00
Total / Weighted Average	0.47				\$8,700,000.00		\$41,020.00

*Annual cost is calculated using the \$ amount invested multiplied by the Prospectus Net Expense Ratio.

Fi360 Fiduciary Score® Scatter Plot

The fi360 Fiduciary Score is a peer percentile ranking of an investment against a set of quantitative due diligence criteria selected to reflect prudent fiduciary management. The criteria include total returns, risk-adjusted returns, expenses, and other portfolio statistics. Investments are ranked according to their ability to meet due diligence criteria every month. The rank becomes the fi360 Fiduciary Score. The fi360 Fiduciary Score Average is a one-, three-, five- or ten-year rolling average of an investments fi360 Fiduciary Score. The fi360 Fiduciary Score represents a suggested course of action and is not intended, nor should it be used, as the sole source of information for reaching an investment decision. Visit the Glossary or fi360.com/fi360-Fiduciary-Score for more information.

ID	Investment Name (Ticker)	Type	fi360 Fiduciary Score					\$ Amount	Action
			Score	1 Yr	3 Yr	5 Yr	10 Yr		
Investments Shown in the Scatter Plot									
1	Fidelity Balanced (FBALX)	MF	0	0	0	1	7	100,000.00	-
		# of Peers	792	756	632	539	317		
1	iShares Core S&P 500 ETF (IVV)	ETF	0	0	0	1	8	100,000.00	-
		# of Peers	1,351	1,269	1,094	978	625		
1	PIMCO Income Instl (PIMIX)	MF	0	0	0	0	-	100,000.00	-
		# of Peers	284	239	195	155			
1	T. Rowe Price Capital Appreciation (PRWCX)	MF	0	0	0	0	2	100,000.00	-
		# of Peers	792	756	632	539	317		
1	Vanguard LifeStrategy Growth Inv (VASGX)	MF	0	0	0	4	13	100,000.00	-
		# of Peers	362	333	263	225	133		
1	Vanguard Total Stock Market ETF (VTI)	ETF	0	0	0	0	2	100,000.00	-
		# of Peers	1,351	1,269	1,094	978	625		
1	Vanguard Value ETF (VTV)	ETF	0	0	0	1	10	100,000.00	-
		# of Peers	1,222	1,128	954	853	528		
1	Vanguard Wellington Inv (VWELX)	MF	0	0	0	0	3	100,000.00	-
		# of Peers	792	756	632	539	317		
9	American Funds American Balanced A (ABALX)	MF	0	2	1	1	8	100,000.00	-
		# of Peers	792	756	632	539	317		
9	T. Rowe Price Mid-Cap Growth (RPMGX)	MF	0	2	1	2	1	100,000.00	-
		# of Peers	629	597	529	471	299		
11	Baird Short-Term Bond Inst (BSBIX)	MF	0	3	2	2	9	100,000.00	-
		# of Peers	503	446	375	338	200		
11	Vanguard Growth ETF (VUG)	ETF	0	0	2	4	3	100,000.00	-
		# of Peers	1,402	1,333	1,142	997	631		
13	American Funds New Perspective A (ANWPX)	MF	0	8	3	3	2	100,000.00	-
		# of Peers	802	724	558	472	217		
13	DFA International Small Cap Value I (DISVX)	MF	0	0	3	8	18	100,000.00	-
		# of Peers	62	55	43	32	14		
13	Fidelity Puritan (FPURX)	MF	0	7	3	3	4	100,000.00	-
		# of Peers	792	756	632	539	317		
13	T. Rowe Price Blue Chip Growth (TRBCX)	MF	0	3	3	3	3	100,000.00	-
		# of Peers	1,402	1,333	1,142	997	631		
17	Vanguard FTSE Developed Markets ETF (VEA)	ETF	0	0	4	10	-	100,000.00	-
		# of Peers	670	622	517	452			
18	DFA Tax-Managed US Targeted Value (DTMVX)	MF	0	9	5	7	30	100,000.00	-
		# of Peers	370	352	317	256	146		
18	iShares Russell Mid-Cap ETF (IWR)	ETF	0	12	5	4	10	100,000.00	-
		# of Peers	405	374	296	270	148		
18	Vanguard PRIMECAP Inv (VPMCX)	MF	0	0	5	6	10	100,000.00	-
		# of Peers	1,402	1,333	1,142	997	631		
21	DFA Tax-Managed US Marketwide Value (DTMMX)	MF	0	4	6	7	20	100,000.00	-
		# of Peers	1,222	1,128	954	853	528		
22	American Funds SMALLCAP World A (SMCWX)	MF	0	2	7	9	9	100,000.00	-
		# of Peers	132	117	87	77	50		
22	Fidelity Total Bond (FTBFX)	MF	0	5	7	7	13	100,000.00	-
		# of Peers	943	905	773	690	427		
22	Vanguard Capital Opportunity Inv (VHCOX)	MF	0	0	7	11	16	100,000.00	-
		# of Peers	1,402	1,333	1,142	997	631		

Fi360 Fiduciary Score® Scatter Plot (Cont.)

ID	Investment Name (Ticker)	Type	fi360 Fiduciary Score					\$ Amount	Action
			Score	Average					
			1 Yr	3 Yr	5 Yr	10 Yr			
25	Fidelity Contrafund (FCNTX)	MF	0	5	8	8	17	100,000.00	-
		# of Peers	1,402	1,333	1,142	997	631		
25	Fidelity Growth Company (FDGRX)	MF	0	0	8	6	4	-	-
		# of Peers	1,402	1,333	1,142	997	631		
25	Vanguard REIT ETF (VNQ)	ETF	0	0	8	5	4	100,000.00	-
		# of Peers	257	234	213	176	116		
28	Baird Core Plus Bond Inst (BCOIX)	MF	0	7	9	10	6	100,000.00	-
		# of Peers	943	905	773	690	427		
28	Dodge & Cox Balanced (DODBX)	MF	0	0	9	11	38	100,000.00	-
		# of Peers	792	756	632	539	317		
30	PRIMECAP Odyssey Growth (POGRX)	MF	0	0	11	16	-	100,000.00	-
		# of Peers	1,402	1,333	1,142	997			
30	Schwab US Large-Cap Value ETF (SCHV)	ETF	0	3	11	-	-	100,000.00	-
		# of Peers	1,222	1,128	954				
32	Harbor Capital Appreciation Instl (HACAX)	MF	0	13	12	13	11	100,000.00	-
		# of Peers	1,402	1,333	1,142	997	631		
33	American Funds Europacific Growth A (AEPGX)	MF	0	2	17	22	16	100,000.00	-
		# of Peers	373	340	294	258	140		
34	Vanguard Selected Value Inv (VASVX)	MF	0	28	21	20	19	100,000.00	-
		# of Peers	403	370	316	274	163		
35	DFA International Core Equity I (DFIEX)	MF	0	18	26	21	-	100,000.00	-
		# of Peers	670	622	517	452			
35	Vanguard LifeStrategy Moderate Gr Inv (VSMGX)	MF	0	18	26	33	23	100,000.00	-
		# of Peers	792	756	632	539	317		
37	Matthews Asia Innovators Institutional (MITEX)	MF	0	9	38	-	-	100,000.00	-
		# of Peers	71	61	55				
38	iShares MSCI EAFE Small-Cap ETF (SCZ)	ETF	6	2	2	7	-	100,000.00	-
		# of Peers	83	72	61	55			
39	Diamond Hill Long-Short A (DIAMX)	MF	7	3	4	4	11	100,000.00	-
		# of Peers	199	135	86	55	20		
40	Matthews Pacific Tiger Instl (MIPTX)	MF	10	8	3	3	-	100,000.00	-
		# of Peers	71	61	55	33			
41	DFA US Large Cap Value I (DFLVX)	MF	12	2	8	9	18	100,000.00	-
		# of Peers	1,222	1,128	954	853	528		
42	Vanguard Equity-Income Inv (VEIPX)	MF	12	10	9	9	6	100,000.00	-
		# of Peers	1,222	1,128	954	853	528		
43	DFA Investment Grade I (DFAPX)	MF	16	24	29	-	-	100,000.00	-
		# of Peers	943	905	773				
44	DFA Emerging Markets Small Cap I (DEMSX)	MF	17	5	2	2	7	100,000.00	-
		# of Peers	705	575	424	284	130		
45	American Funds Capital Income Bldr A (CAIBX)	MF	17	11	4	6	20	100,000.00	-
		# of Peers	454	414	322	246	118		
45	DFA Emerging Markets Core Equity I (DFCEX)	MF	17	3	4	6	-	100,000.00	-
		# of Peers	705	575	424	284			
47	American Funds Global Balanced A (GBLAX)	MF	17	10	8	-	-	100,000.00	-
		# of Peers	454	414	322				
48	Guggenheim S&P 500 Eq Weight HC ETF (RYH)	ETF	17	8	13	20	-	100,000.00	-
		# of Peers	133	130	116	110			
49	Dodge & Cox Income (DODIX)	MF	19	21	18	12	9	100,000.00	-
		# of Peers	943	905	773	690	427		
50	DFA US Small Cap Value I (DFSVX)	MF	19	23	20	15	28	100,000.00	-
		# of Peers	370	352	317	256	146		

Fi360 Fiduciary Score® Scatter Plot (Cont.)

ID	Investment Name (Ticker)	Type	fi360 Fiduciary Score					\$ Amount	Action
			Score	Average					
				1 Yr	3 Yr	5 Yr	10 Yr		
51	Fidelity Asset Manager 20% (FASIX)	MF	19	19	32	37	30	100,000.00	-
		# of Peers	195	185	146	103	33		
52	Vanguard Windsor Inv (VWVNDX)	MF	20	33	26	34	43	100,000.00	-
		# of Peers	1,222	1,128	954	853	528		
53	Vanguard LifeStrategy Cnsvr Gr Inv (VSCGX)	MF	21	13	5	12	20	100,000.00	-
		# of Peers	444	408	343	306	138		
54	Vanguard Balanced Index Adm (VBIAX)	MF	23	6	6	15	10	100,000.00	-
		# of Peers	792	756	632	539	317		
55	Vanguard Small-Cap ETF (VB)	ETF	23	30	16	10	6	100,000.00	-
		# of Peers	746	691	557	487	271		
56	Vanguard LifeStrategy Income Inv (VASIX)	MF	24	17	26	36	27	100,000.00	-
		# of Peers	195	185	146	103	33		
57	Guggenheim S&P 500 Eq Wt Technology ETF (RYT)	ETF	26	3	4	8	-	100,000.00	Watch
		# of Peers	193	185	173	166			
58	Vanguard Wellesley Income Inv (VWINX)	MF	26	16	6	4	8	100,000.00	Watch
		# of Peers	444	408	343	306	138		
59	Dodge & Cox Stock (DODGX)	MF	27	22	28	33	47	100,000.00	Watch
		# of Peers	1,222	1,128	954	853	528		
60	American Funds Washington Mutual A (AWSHX)	MF	27	33	36	33	24	100,000.00	Watch
		# of Peers	1,222	1,128	954	853	528		
61	American Funds Income Fund of Amer A (AMECX)	MF	28	19	14	9	16	100,000.00	Watch
		# of Peers	362	333	263	225	133		
62	T. Rowe Price New Horizons (PRNHX)	MF	29	33	33	26	23	100,000.00	Watch
		# of Peers	693	622	547	498	309		
63	American Funds Capital World Gr&Inc A (CWGIX)	MF	31	7	16	23	20	100,000.00	Watch
		# of Peers	802	724	558	472	217		
64	Vanguard Dividend Growth Inv (VDIGX)	MF	35	43	27	24	18	100,000.00	Watch
		# of Peers	1,351	1,269	1,094	978	625		
65	Vanguard PRIMECAP Core Inv (VPCCX)	MF	35	37	28	20	-	100,000.00	Watch
		# of Peers	1,402	1,333	1,142	997			
66	American Funds Growth Fund of Amer A (AGTHX)	MF	35	23	38	44	47	100,000.00	Watch
		# of Peers	1,402	1,333	1,142	997	631		
67	American Funds New World A (NEWFX)	MF	37	41	32	31	44	100,000.00	Watch
		# of Peers	705	575	424	284	130		
68	Vanguard Explorer Inv (VEXPX)	MF	38	22	17	15	26	100,000.00	Watch
		# of Peers	693	622	547	498	309		
69	Guggenheim S&P 500 Pure Growth ETF (RPG)	ETF	43	32	19	12	-	100,000.00	Watch
		# of Peers	1,402	1,333	1,142	997			
70	American Funds Invmt Co of Amer A (AIVSX)	MF	43	23	24	30	37	100,000.00	Watch
		# of Peers	1,351	1,269	1,094	978	625		
71	Vanguard Total Bond Market Index Adm (VBTLX)	MF	44	40	35	43	27	100,000.00	Watch
		# of Peers	943	905	773	690	427		
72	Vanguard Total Bond Market ETF (BND)	ETF	44	40	36	44	-	100,000.00	Watch
		# of Peers	943	905	773	690			
73	Vanguard Health Care Inv (VGHCX)	MF	46	24	19	26	24	100,000.00	Watch
		# of Peers	133	130	116	110	78		
74	Vanguard Health Care ETF (VHT)	ETF	46	36	44	36	40	100,000.00	Watch
		# of Peers	133	130	116	110	78		
75	Vanguard Dividend Appreciation ETF (VIG)	ETF	46	57	56	45	-	100,000.00	Watch
		# of Peers	1,351	1,269	1,094	978			
76	Vanguard Information Technology ETF (VGT)	ETF	48	42	28	23	27	100,000.00	Watch
		# of Peers	193	185	173	166	116		

Fi360 Fiduciary Score® Scatter Plot (Cont.)

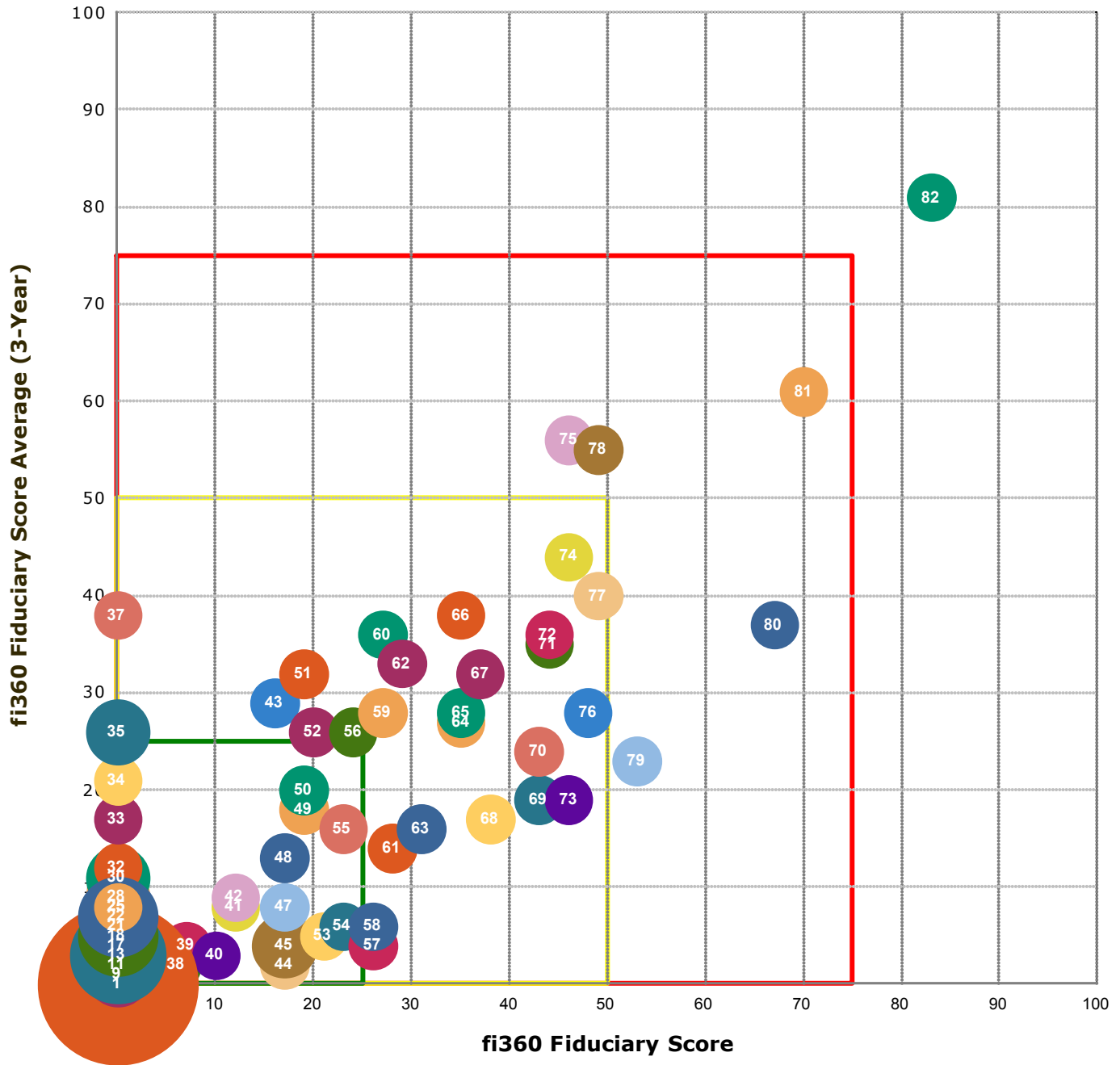
ID	Investment Name (Ticker)	Type	fi360 Fiduciary Score					\$ Amount	Action
			Score	Average					
				1 Yr	3 Yr	5 Yr	10 Yr		
77	Fidelity Mortgage Securities (FMSFX)	MF	49	43	40	42	51	100,000.00	Watch
		# of Peers	943	905	773	690	427		
78	Vanguard FTSE All-Wld ex-US ETF (VEU)	ETF	49	42	55	48	-	100,000.00	Watch
		# of Peers	670	622	517	452			
79	Vanguard FTSE Emerging Markets ETF (VWO)	ETF	53	29	23	30	19	100,000.00	Watch
		# of Peers	705	575	424	284	130		
80	American Funds AMCAP A (AMCPX)	MF	67	48	37	26	25	100,000.00	Watch
		# of Peers	1,402	1,333	1,142	997	631		
81	Fidelity New Millennium (FMILX)	MF	70	63	61	42	36	100,000.00	Watch
		# of Peers	1,402	1,333	1,142	997	631		
82	LKCM Small Cap Equity Instl (LKSCX)	MF	83	84	81	65	45	100,000.00	Watch
		# of Peers	693	622	547	498	309		
Investments Not Shown in the Scatter Plot (Both a fi360 Fiduciary Score and Average (3-Year) are required.)									
	AQR Equity Market Neutral I (QMNIX)	MF	-	-	-	-	-	100,000.00	Watch
	AQR Long-Short Equity I (QLEIX)	MF	21	19	-	-	-	100,000.00	-
		# of Peers	199	135					
	AQR Style Premia Alternative I (QSPIX)	MF	0	-	-	-	-	100,000.00	-
		# of Peers	277						
	iShares Core Dividend Growth ETF (DGRO)	ETF	24	-	-	-	-	100,000.00	-
		# of Peers	1,351						
	iShares Exponential Technologies ETF (XT)	ETF	-	-	-	-	-	100,000.00	Watch
	Schwab US Dividend Equity ETF (SCHD)	ETF	12	11	-	-	-	100,000.00	-
		# of Peers	1,222	1,128					

fi360 Fiduciary Score® Scatter Plot (Cont.)

fi360 Fiduciary Score Scatter Plot

The chart plots each scored investment using the fi360 Fiduciary Score Average (3-Year) on the vertical axis and the fi360 Fiduciary Score on the horizontal axis. Green, yellow and red lines are drawn to highlight the different fi360 Fiduciary Score quartiles. Investments in the bottom left corner of the chart have a better Score.

Bubble sizes are based on the \$ amount invested. | Bubble numbers refer to the Investment ID's on the previous page.



Fi360 Fiduciary Score® Breakdown (Funds/ETFs/GRPAs only)**fi360 Fiduciary Score Criteria**

1	Inception Date: The investment must have at least a 3 year track history.
2	Manager Tenure: The investment manager must have at least a 2 year track history. (Most senior manager's tenure)
3	Assets: The investment must have at least 75 million under management. (Total across all share classes for funds/etfs)
4	Composition: The investment's allocation to its primary asset class should be greater than or equal to 80%. (Not applied to all peer groups)
5	Style: The investment's current style box should match the peer group. (Not applied to all peer groups)
6	Prospectus Net Exp Ratio: The investment must place in the top 75% of its peer group.
7	Alpha: The investment must place in the top 50% of its peer group.
8	Sharpe: The investment must place in the top 50% of its peer group.
9	1 Year Return: The investment must place in the top 50% of its peer group.
10	3 Year Return: The investment must place in the top 50% of its peer group.
11	5 Year Return: The investment must place in the top 50% of its peer group.

Calculation Methodology

The fi360 Fiduciary Score is a peer percentile ranking of an investment against a set of quantitative due diligence criteria selected to reflect prudent fiduciary management. The criteria include total returns, risk-adjusted returns, expenses, and other portfolio statistics. Investments are ranked according to their ability to meet due diligence criteria every month. The rank becomes the fi360 Fiduciary Score. The fi360 Fiduciary Score Average is a one-, three-, five- or ten-year rolling average of an investments fi360 Fiduciary Score. The fi360 Fiduciary Score represents a suggested course of action and is not intended, nor should it be used, as the sole source of information for reaching an investment decision. Visit the Glossary or fi360.com/fi360-Fiduciary-Score for more information.

Legend

✓	Investment meets the criterion
✗	Investment does not meet the criterion
N/A	Investment data is not available
N/S	Investment doesn't have the history to be scored
N/App	Investment is not screened on the criterion

Investment Name	Peer Group	fi360 Fiduciary Score					fi360 Fiduciary Score Criteria											Action	
		Average Score	1 Yr	3 Yr	5 Yr	10 Yr	1	2	3	4	5	6	7	8	9	10	11		
Large-Cap Equity																			
American Funds AMCAP A (AMCPX)	Large Growth	67 # of Peers 1,402	48 1,333	37 1,142	26 997	25 631	✓	✓	✓	✗	✓	✓	✗	✗	✗	✗	✗	✓	Watch
American Funds Growth Fund of Amer A (AGTHX)	Large Growth	35 # of Peers 1,402	23 1,333	38 1,142	44 997	47 631	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	Watch
American Funds Invmt Co of Amer A (AIVSX)	Large Blend	43 # of Peers 1,351	23 1,269	24 1,094	30 978	37 625	✓	✓	✓	✗	✓	✓	✓	✓	✗	✗	✓	Watch	
American Funds Washington Mutual A (AWSHX)	Large Value	27 # of Peers 1,222	33 1,128	36 954	33 853	24 528	✓	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓	✓	Watch
DFA Tax-Managed US Marketwide Value (DTMMX)	Large Value	0 # of Peers 1,222	4 1,128	6 954	7 853	20 528	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	-
DFA US Large Cap Value I (DFLVX)	Large Value	12 # of Peers 1,222	2 1,128	8 954	9 853	18 528	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	✓	✓	-
Dodge & Cox Stock (DODGX)	Large Value	27 # of Peers 1,222	22 1,128	28 954	33 853	47 528	✓	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓	✓	Watch
Fidelity Contrafund (FCNTX)	Large Growth	0 # of Peers 1,402	5 1,333	8 1,142	8 997	17 631	✓	✓	✓	N/A	✓	✓	✓	✓	✓	✓	✓	✓	-
Fidelity Growth Company (FDGRX)	Large Growth	0 # of Peers 1,402	0 1,333	8 1,142	6 997	4 631	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	-
Fidelity New Millennium (FMILX)	Large Growth	70 # of Peers 1,402	63 1,333	61 1,142	42 997	36 631	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✗	Watch
Guggenheim S&P 500 Pure Growth ETF (RPG)	Large Growth	43 # of Peers 1,402	32 1,333	19 1,142	12 997	-	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	Watch
Harbor Capital Appreciation Instl (HACAX)	Large Growth	0 # of Peers 1,402	13 1,333	12 1,142	13 997	11 631	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	-
iShares Core Dividend Growth ETF (DGRO)	Large Blend	24 # of Peers 1,351	-	-	-	-	✓	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓	✓	-
iShares Core S&P 500 ETF (IVV)	Large Blend	0 # of Peers 1,351	0 1,269	0 1,094	1 978	8 625	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	-

Fi360 Fiduciary Score® Breakdown (Cont.) (Funds/ETFs/GRPAs only)

Investment Name	Peer Group	fi360 Fiduciary Score					fi360 Fiduciary Score Criteria											Action			
		Score	Average				1	2	3	4	5	6	7	8	9	10	11				
			1 Yr	3 Yr	5 Yr	10 Yr															
Large-Cap Equity																					
PRIMECAP Odyssey Growth (POGRX)	Large Growth	0	0	11	16	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	-
	# of Peers	1,402	1,333	1,142	997																
Schwab US Dividend Equity ETF (SCHD)	Large Value	12	11	-	-	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	X	✓	✓	✓	✓	-
	# of Peers	1,222	1,128																		
Schwab US Large-Cap Value ETF (SCHV)	Large Value	0	3	11	-	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	-
	# of Peers	1,222	1,128	954																	
T. Rowe Price Blue Chip Growth (TRBCX)	Large Growth	0	3	3	3	3	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	-
	# of Peers	1,402	1,333	1,142	997	631															
Vanguard Capital Opportunity Inv (VHCOX)	Large Growth	0	0	7	11	16	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	-
	# of Peers	1,402	1,333	1,142	997	631															
Vanguard Dividend Appreciation ETF (VIG)	Large Blend	46	57	56	45	-	✓	X	✓	✓	✓	✓	✓	✓	✓	X	✓	X	✓	X	Watch
	# of Peers	1,351	1,269	1,094	978																
Vanguard Dividend Growth Inv (VDIGX)	Large Blend	35	43	27	24	18	✓	✓	✓	✓	✓	✓	✓	✓	✓	X	✓	X	✓	X	Watch
	# of Peers	1,351	1,269	1,094	978	625															
Vanguard Equity-Income Inv (VEIPX)	Large Value	12	10	9	9	6	✓	✓	✓	✓	✓	✓	✓	✓	✓	X	✓	✓	✓	✓	-
	# of Peers	1,222	1,128	954	853	528															
Vanguard Growth ETF (VUG)	Large Growth	0	0	2	4	3	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	-
	# of Peers	1,402	1,333	1,142	997	631															
Vanguard PRIMECAP Core Inv (VPCCX)	Large Growth	35	37	28	20	-	✓	✓	✓	✓	X	✓	✓	✓	✓	✓	✓	✓	✓	✓	Watch
	# of Peers	1,402	1,333	1,142	997																
Vanguard PRIMECAP Inv (VPMCX)	Large Growth	0	0	5	6	10	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	-
	# of Peers	1,402	1,333	1,142	997	631															
Vanguard Total Stock Market ETF (VTI)	Large Blend	0	0	0	0	2	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	-
	# of Peers	1,351	1,269	1,094	978	625															
Vanguard Value ETF (VTV)	Large Value	0	0	0	1	10	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	-
	# of Peers	1,222	1,128	954	853	528															
Vanguard Windsor Inv (VWNDX)	Large Value	20	33	26	34	43	✓	✓	✓	✓	✓	✓	X	X	✓	✓	✓	✓	✓	✓	-
	# of Peers	1,222	1,128	954	853	528															
Mid-Cap Equity																					
iShares Russell Mid-Cap ETF (IWR)	Mid-Cap Blend	0	12	5	4	10	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	-
	# of Peers	405	374	296	270	148															
T. Rowe Price Mid-Cap Growth (RPMGX)	Mid-Cap Growth	0	2	1	2	1	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	-
	# of Peers	629	597	529	471	299															
Vanguard Selected Value Inv (VASVX)	Mid-Cap Value	0	28	21	20	19	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	-
	# of Peers	403	370	316	274	163															
Small-Cap Equity																					
DFA Tax-Managed US Targeted Value (DTMVX)	Small Value	0	9	5	7	30	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	-
	# of Peers	370	352	317	256	146															
DFA US Small Cap Value I (DFSXV)	Small Value	19	23	20	15	28	✓	✓	✓	✓	✓	✓	X	X	✓	X	✓	X	✓	-	
	# of Peers	370	352	317	256	146															
LKCM Small Cap Equity Instl (LKSCX)	Small Growth	83	84	81	65	45	✓	✓	✓	✓	✓	✓	X	X	X	X	X	X	X	X	Watch
	# of Peers	693	622	547	498	309															
T. Rowe Price New Horizons (PRNHX)	Small Growth	29	33	33	26	23	✓	✓	✓	✓	X	✓	✓	✓	✓	✓	✓	✓	✓	✓	Watch
	# of Peers	693	622	547	498	309															
Vanguard Explorer Inv (VEXPX)	Small Growth	38	22	17	15	26	✓	✓	✓	✓	✓	✓	X	X	X	X	X	✓	✓	✓	Watch
	# of Peers	693	622	547	498	309															
Vanguard Small-Cap ETF (VB)	Small Blend	23	30	16	10	6	✓	X	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	-
	# of Peers	746	691	557	487	271															

Fi360 Fiduciary Score® Breakdown (Cont.) (Funds/ETFs/GRPAs only)

Investment Name	Peer Group	fi360 Fiduciary Score					fi360 Fiduciary Score Criteria											Action
		Score	1 Yr	3 Yr	5 Yr	10 Yr	1	2	3	4	5	6	7	8	9	10	11	
Developed International Equity																		
American Funds Capital World Gr&Inc A (CWGIX)	World Large Stock # of Peers 802	31	7	16	23	20	✓	✓	✓	N/App	N/App	✓	✗	✓	✗	✗	✓	Watch
American Funds Europacific Growth A (AEPGX)	Foreign Large Growth # of Peers 373	0	2	17	22	16	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	-
American Funds New Perspective A (ANWPX)	World Large Stock # of Peers 802	0	8	3	3	2	✓	✓	✓	N/App	N/App	✓	✓	✓	✓	✓	✓	-
American Funds SMALLCAP World A (SMCWX)	World Small/Mid Stock # of Peers 132	0	2	7	9	9	✓	✓	✓	N/App	N/App	✓	✓	✓	✓	✓	✓	-
DFA International Core Equity I (DFIEIX)	Foreign Large Blend # of Peers 670	0	18	26	21	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	-
DFA International Small Cap Value I (DISVX)	Foreign Small/Mid Value # of Peers 62	0	0	3	8	18	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	-
iShares MSCI EAFE Small-Cap ETF (SCZ)	Foreign Small/Mid Blend # of Peers 83	6	2	2	7	-	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓	-
Vanguard FTSE All-Wld ex-US ETF (VEU)	Foreign Large Blend # of Peers 670	49	42	55	48	-	✓	✗	✓	✓	✓	✓	✗	✓	✓	✗	✗	Watch
Vanguard FTSE Developed Markets ETF (VEA)	Foreign Large Blend # of Peers 670	0	0	4	10	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	-
Emerging Market Equity																		
American Funds New World A (NEWFX)	Diversified Emerging Mkts # of Peers 705	37	41	32	31	44	✓	✓	✓	✗	N/App	✓	✓	✓	✗	✓	✓	Watch
DFA Emerging Markets Core Equity I (DFCEX)	Diversified Emerging Mkts # of Peers 705	17	3	4	6	-	✓	✓	✓	✓	N/App	✓	✓	✓	✗	✓	✓	-
DFA Emerging Markets Small Cap I (DEMSX)	Diversified Emerging Mkts # of Peers 705	17	5	2	2	7	✓	✓	✓	✓	N/App	✓	✓	✓	✗	✓	✓	-
Matthews Asia Innovators Institutional (MITEX)	Pacific/Asia ex-Japan Stk # of Peers 71	0	9	38	-	-	✓	✓	✓	✓	N/App	✓	✓	✓	✓	✓	✓	-
Matthews Pacific Tiger Instl (MIPTX)	Pacific/Asia ex-Japan Stk # of Peers 71	10	8	3	3	-	✓	✓	✓	✓	N/App	✓	✓	✓	✗	✓	✓	-
Vanguard FTSE Emerging Markets ETF (VWO)	Diversified Emerging Mkts # of Peers 705	53	29	23	30	19	✓	✓	✓	✓	N/App	✓	✗	✗	✗	✗	✗	Watch
Real Estate																		
Vanguard REIT ETF (VNQ)	Real Estate # of Peers 257	0	0	8	5	4	✓	✓	✓	N/App	N/App	✓	✓	✓	✓	✓	✓	-

Fi360 Fiduciary Score® Breakdown (Cont.) (Funds/ETFs/GRPAs only)

Investment Name	Peer Group	fi360 Fiduciary Score					fi360 Fiduciary Score Criteria											Action
		Score	1 Yr	3 Yr	5 Yr	10 Yr	1	2	3	4	5	6	7	8	9	10	11	
Intermediate Fixed Income																		
Baird Core Plus Bond Inst (BCOIX)	Intermediate-Term Bond	0	7	9	10	6	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	-
	# of Peers	943	905	773	690	427												
DFA Investment Grade I (DFAPX)	Intermediate-Term Bond	16	24	29	-	-	✓	✓	✓	✓	✓	✓	✗	✓	✗	✓	✓	-
	# of Peers	943	905	773														
Dodge & Cox Income (DODIX)	Intermediate-Term Bond	19	21	18	12	9	✓	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓	-
	# of Peers	943	905	773	690	427												
Fidelity Mortgage Securities (FMSEFX)	Intermediate-Term Bond	49	43	40	42	51	✓	✓	✓	✓	✗	✓	✓	✓	✗	✓	✗	Watch
	# of Peers	943	905	773	690	427												
Fidelity Total Bond (FTBFX)	Intermediate-Term Bond	0	5	7	7	13	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	-
	# of Peers	943	905	773	690	427												
PIMCO Income Instl (PIMIX)	Multisector Bond	0	0	0	0	-	✓	✓	✓	N/App	N/App	✓	✓	✓	✓	✓	✓	-
	# of Peers	284	239	195	155													
Vanguard Total Bond Market ETF (BND)	Intermediate-Term Bond	44	40	36	44	-	✓	✓	✓	✓	✓	✓	✗	✗	✗	✓	✗	Watch
	# of Peers	943	905	773	690													
Vanguard Total Bond Market Index Adm (VBTLX)	Intermediate-Term Bond	44	40	35	43	27	✓	✓	✓	✓	✓	✓	✗	✗	✗	✓	✗	Watch
	# of Peers	943	905	773	690	427												
Short-Term Fixed Income																		
Baird Short-Term Bond Inst (BSBIX)	Short-Term Bond	0	3	2	2	9	✓	✓	✓	N/App	✓	✓	✓	✓	✓	✓	✓	-
	# of Peers	503	446	375	338	200												

Fi360 Fiduciary Score® Breakdown (Cont.) (Funds/ETFs/GRPAs only)

Investment Name	Peer Group	fi360 Fiduciary Score					fi360 Fiduciary Score Criteria											Action
		Score	1 Yr	3 Yr	5 Yr	10 Yr	1	2	3	4	5	6	7	8	9	10	11	
Allocation																		
American Funds American Balanced A (ABALX)	Allocation--50% to 70% Equity # of Peers	0 792	2 756	1 632	1 539	8 317	✓	✓	✓	N/App	N/App	✓	✓	✓	✓	✓	✓	-
American Funds Capital Income Bldr A (CAIBX)	World Allocation # of Peers	17 454	11 414	4 322	6 246	20 118	✓	✓	✓	N/App	N/App	✓	✓	✓	X	✓	✓	-
American Funds Global Balanced A (GBLAX)	World Allocation # of Peers	17 454	10 414	8 322	-	-	✓	✓	✓	N/App	N/App	✓	✓	✓	X	✓	✓	-
American Funds Income Fund of Amer A (AMECX)	Allocation--70% to 85% Equity # of Peers	28 362	19 333	14 263	9 225	16 133	✓	✓	✓	N/App	N/App	✓	✓	✓	X	✓	✓	Watch
Dodge & Cox Balanced (DDBX)	Allocation--50% to 70% Equity # of Peers	0 792	0 756	9 632	11 539	38 317	✓	✓	✓	N/App	N/App	✓	✓	✓	✓	✓	✓	-
Fidelity Asset Manager 20% (FASIX)	Allocation--15% to 30% Equity # of Peers	19 195	19 185	32 146	37 103	30 33	✓	✓	✓	N/App	N/App	✓	✓	✓	X	✓	✓	-
Fidelity Balanced (FBALX)	Allocation--50% to 70% Equity # of Peers	0 792	0 756	0 632	1 539	7 317	✓	✓	✓	N/App	N/App	✓	✓	✓	✓	✓	✓	-
Fidelity Puritan (FPURX)	Allocation--50% to 70% Equity # of Peers	0 792	7 756	3 632	3 539	4 317	✓	✓	✓	N/App	N/App	✓	✓	✓	✓	✓	✓	-
T. Rowe Price Capital Appreciation (PRWCX)	Allocation--50% to 70% Equity # of Peers	0 792	0 756	0 632	0 539	2 317	✓	✓	✓	N/App	N/App	✓	✓	✓	✓	✓	✓	-
Vanguard Balanced Index Adm (VBIAIX)	Allocation--50% to 70% Equity # of Peers	23 792	6 756	6 632	15 539	10 317	✓	✓	✓	N/App	N/App	✓	✓	✓	X	✓	✓	-
Vanguard LifeStrategy Cnsvr Gr Inv (VSCGX)	Allocation--30% to 50% Equity # of Peers	21 444	13 408	5 343	12 306	20 138	✓	✓	✓	N/App	N/App	✓	✓	✓	X	✓	✓	-
Vanguard LifeStrategy Growth Inv (VASGX)	Allocation--70% to 85% Equity # of Peers	0 362	0 333	0 263	4 225	13 133	✓	✓	✓	N/App	N/App	✓	✓	✓	✓	✓	✓	-
Vanguard LifeStrategy Income Inv (VASIX)	Allocation--15% to 30% Equity # of Peers	24 195	17 185	26 146	36 103	27 33	✓	✓	✓	N/App	N/App	✓	✓	✓	X	✓	✓	-
Vanguard LifeStrategy Moderate Gr Inv (VSMGX)	Allocation--50% to 70% Equity # of Peers	0 792	18 756	26 632	33 539	23 317	✓	✓	✓	N/App	N/App	✓	✓	✓	✓	✓	✓	-
Vanguard Wellesley Income Inv (VWINX)	Allocation--30% to 50% Equity # of Peers	26 444	16 408	6 343	4 306	8 138	✓	✓	✓	N/App	N/App	✓	✓	✓	X	✓	✓	Watch
Vanguard Wellington Inv (VWELX)	Allocation--50% to 70% Equity # of Peers	0 792	0 756	0 632	0 539	3 317	✓	✓	✓	N/App	N/App	✓	✓	✓	✓	✓	✓	-
Alternative																		
AQR Equity Market Neutral I (QMNIX)	Market Neutral # of Peers	-	-	-	-	-	X	✓	✓	N/App	N/App	✓	N/Av	N/Av	✓	N/Av	N/Av	Watch
AQR Long-Short Equity I (QLEIX)	Long-Short Equity # of Peers	21 199	19 135	-	-	-	✓	✓	✓	X	N/App	✓	✓	✓	✓	✓	✓	-
AQR Style Premia Alternative I (QSPIX)	Multialternative # of Peers	0 277	-	-	-	-	✓	✓	✓	N/App	N/App	✓	✓	✓	✓	✓	✓	-
Diamond Hill Long-Short A (DIAMX)	Long-Short Equity # of Peers	7 199	3 135	4 86	4 55	11 20	✓	✓	✓	✓	N/App	✓	X	✓	✓	✓	✓	-

Fi360 Fiduciary Score® Breakdown (Cont.) (Funds/ETFs/GRPAs only)

Investment Name	Peer Group	fi360 Fiduciary Score					fi360 Fiduciary Score Criteria											Action
		Score	1 Yr	3 Yr	5 Yr	10 Yr	1	2	3	4	5	6	7	8	9	10	11	
Other / Specialty																		
Guggenheim S&P 500 Eq Weight HC ETF (RYH)	Health	17	8	13	20	-	✓	✓	✓	N/App	N/App	✓	✓	✓	X	✓	✓	-
	# of Peers	133	130	116	110													
Guggenheim S&P 500 Eq Wt Technology ETF (RYT)	Technology	26	3	4	8	-	✓	✓	✓	N/App	N/App	✓	✓	✓	X	✓	✓	Watch
	# of Peers	193	185	173	166													
iShares Exponential Technologies ETF (XT)	Miscellaneous Sector	-	-	-	-	-	X	✓	✓	N/App	N/App	✓	N/Av	N/Av	✓	N/Av	N/Av	Watch
	# of Peers																	
Vanguard Health Care ETF (VHT)	Health	46	36	44	36	40	✓	X	✓	N/App	N/App	✓	✓	✓	✓	✓	X	Watch
	# of Peers	133	130	116	110	78												
Vanguard Health Care Inv (VGHCX)	Health	46	24	19	26	24	✓	✓	✓	N/App	N/App	✓	✓	✓	X	✓	X	Watch
	# of Peers	133	130	116	110	78												
Vanguard Information Technology ETF (VGT)	Technology	48	42	28	23	27	✓	X	✓	N/App	N/App	✓	✓	✓	✓	✓	X	Watch
	# of Peers	193	185	173	166	116												

Due Diligence Criteria Breakdown

Selected Factors and Thresholds

The following table will provide an overview of the selected due diligence criteria and its associated factors and thresholds.

		Threshold	Importance*	Quarters Evaluated	Quarters Required	Missing Data Treatment
fi360	fi360 Fiduciary Score	<= 25	Required	1	1	Fail

*All of the required criterion must be met for the investment to pass the overall Due Diligence Criteria.

Criteria Evaluation Summary

This section will evaluate all of the selected investments against the specified due diligence criteria shown above.

Legend

- ✓ Investment meets the criterion
- ✗ Investment does not meet the criterion
- N/Av Investment data is not available (Passes Criterion)
- N/Av Investment data is not available (Fails Criterion)
- N/App Investment is not screened on the criterion

			fi360 Fiduciary Score	Period Status
Large-Cap Equity	Large Blend	American Funds Invmt Co of Amer A	✗	✗
		iShares Core Dividend Growth ETF	✓	✓
		iShares Core S&P 500 ETF	✓	✓
		Vanguard Dividend Appreciation ETF	✗	✗
		Vanguard Dividend Growth Inv	✗	✗
		Vanguard Total Stock Market ETF	✓	✓
	Large Growth	American Funds AMCAP A	✗	✗
		American Funds Growth Fund of Amer A	✗	✗
		Fidelity Contrafund	✓	✓
		Fidelity Growth Company	✓	✓
		Fidelity New Millennium	✗	✗
		Guggenheim S&P 500 Pure Growth ETF	✗	✗
		Harbor Capital Appreciation Instl	✓	✓

Due Diligence Criteria Breakdown (Cont.)

			fi360 Fiduciary Score	Period Status
Large-Cap Equity	Large Growth	PRIMECAP Odyssey Growth	✓	✓
		T. Rowe Price Blue Chip Growth	✓	✓
		Vanguard Capital Opportunity Inv	✓	✓
		Vanguard Growth ETF	✓	✓
		Vanguard PRIMECAP Core Inv	✗	✗
		Vanguard PRIMECAP Inv	✓	✓
	Large Value	American Funds Washington Mutual A	✗	✗
		DFA Tax-Managed US Marketwide Value	✓	✓
		DFA US Large Cap Value I	✓	✓
		Dodge & Cox Stock	✗	✗
		Schwab US Dividend Equity ETF	✓	✓
		Schwab US Large-Cap Value ETF	✓	✓
		Vanguard Equity-Income Inv	✓	✓
		Vanguard Value ETF	✓	✓
		Vanguard Windsor Inv	✓	✓
Mid-Cap Equity	Mid-Cap Blend	iShares Russell Mid-Cap ETF	✓	✓
	Mid-Cap Growth	T. Rowe Price Mid-Cap Growth	✓	✓
	Mid-Cap Value	Vanguard Selected Value Inv	✓	✓
Small-Cap Equity	Small Blend	Vanguard Small-Cap ETF	✓	✓

Due Diligence Criteria Breakdown (Cont.)

			fi360 Fiduciary Score	Period Status
Small-Cap Equity	Small Growth	LKCM Small Cap Equity Instl	X	X
		T. Rowe Price New Horizons	X	X
		Vanguard Explorer Inv	X	X
	Small Value	DFA Tax-Managed US Targeted Value	✓	✓
		DFA US Small Cap Value I	✓	✓
Developed International Equity	Foreign Large Blend	DFA International Core Equity I	✓	✓
		Vanguard FTSE All-Wld ex-US ETF	X	X
		Vanguard FTSE Developed Markets ETF	✓	✓
	Foreign Large Growth	American Funds Europacific Growth A	✓	✓
	Foreign Small/Mid Blend	iShares MSCI EAFE Small-Cap ETF	✓	✓
	Foreign Small/Mid Value	DFA International Small Cap Value I	✓	✓
	World Large Stock	American Funds Capital World Gr&Inc A	X	X
		American Funds New Perspective A	✓	✓
	World Small/Mid Stock	American Funds SMALLCAP World A	✓	✓
Emerging Market Equity	Diversified Emerging Mkts	American Funds New World A	X	X
		DFA Emerging Markets Core Equity I	✓	✓
		DFA Emerging Markets Small Cap I	✓	✓
		Vanguard FTSE Emerging Markets ETF	X	X
	Pacific/Asia ex-Japan Stk	Matthews Asia Innovators Institutional	✓	✓

Due Diligence Criteria Breakdown (Cont.)

			fi360 Fiduciary Score	Period Status
Emerging Market Equity	Pacific/Asia ex-Japan Stk	Matthews Pacific Tiger Instl	✓	✓
Real Estate	Real Estate	Vanguard REIT ETF	✓	✓
Intermediate Fixed Income	Intermediate-Term Bond	Baird Core Plus Bond Inst	✓	✓
		DFA Investment Grade I	✓	✓
		Dodge & Cox Income	✓	✓
		Fidelity Mortgage Securities	✗	✗
		Fidelity Total Bond	✓	✓
		Vanguard Total Bond Market ETF	✗	✗
	Vanguard Total Bond Market Index Adm	✗	✗	
Multisector Bond	PIMCO Income Instl	✓	✓	
Short-Term Fixed Income	Short-Term Bond	Baird Short-Term Bond Inst	✓	✓
Allocation	Allocation-15% to 30% Equity	Fidelity Asset Manager 20%	✓	✓
		Vanguard LifeStrategy Income Inv	✓	✓
	Allocation-30% to 50% Equity	Vanguard LifeStrategy Cnsvr Gr Inv	✓	✓
		Vanguard Wellesley Income Inv	✗	✗
	Allocation-50% to 70% Equity	American Funds American Balanced A	✓	✓
		Dodge & Cox Balanced	✓	✓
		Fidelity Balanced	✓	✓
		Fidelity Puritan	✓	✓

Due Diligence Criteria Breakdown (Cont.)

			fi360 Fiduciary Score	Period Status
Allocation	Allocation- -50% to 70% Equity	T. Rowe Price Capital Appreciation	✓	✓
		Vanguard Balanced Index Adm	✓	✓
		Vanguard LifeStrategy Moderate Gr Inv	✓	✓
		Vanguard Wellington Inv	✓	✓
	Allocation- -70% to 85% Equity	American Funds Income Fund of Amer A	✗	✗
		Vanguard LifeStrategy Growth Inv	✓	✓
	World Allocation	American Funds Capital Income Bldr A	✓	✓
		American Funds Global Balanced A	✓	✓
Alternative	Long-Short Equity	AQR Long-Short Equity I	✓	✓
		Diamond Hill Long-Short A	✓	✓
	Market Neutral	AQR Equity Market Neutral I	N/Av	✗
	Multialternative	AQR Style Premia Alternative I	✓	✓
Other / Specialty	Health	Guggenheim S&P 500 Eq Weight HC ETF	✓	✓
		Vanguard Health Care ETF	✗	✗
		Vanguard Health Care Inv	✗	✗
	Miscellaneous Sector	iShares Exponential Technologies ETF	N/Av	✗
	Technology	Guggenheim S&P 500 Eq Wt Technology ETF	✗	✗
		Vanguard Information Technology ETF	✗	✗

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

American Funds Invmt Co of Amer A

AIVSX

Peer Group: Large Blend | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 0 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated

Met: # of periods the criterion was met

Req: # of periods required to pass the criterion

(r) or (o): Signifies required or optional criterion

✓ Investment meets the criterion

✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 0 met ✗ (r)	✗

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	27 ✗	32 ✗	32 ✗	43 ✗	43 ✗	0 ✓	0 ✓	0 ✓	0 ✓	28 ✗	35 ✗	43 ✗ (e)
Period Status	✗	✗	✗	✗	✗	✓	✓	✓	✓	✗	✗	✗

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

iShares Core Dividend Growth ETF

DGRO

Peer Group: Large Blend | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	N/Av	N/Av	N/Av	N/Av	N/Av	N/Av	N/Av	N/Av	N/Av	N/Av	N/Av	24 ✓ (e)
Period Status	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

iShares Core S&P 500 ETF

IVV

Peer Group: Large Blend | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓ (e)
Period Status	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

Vanguard Dividend Appreciation ETF

VIG

Peer Group: Large Blend | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 0 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 0 met ✗ (r)	✗

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	60 ✗	51 ✗	73 ✗	67 ✗	61 ✗	28 ✗	55 ✗	55 ✗	63 ✗	63 ✗	44 ✗	46 ✗ (e)
Period Status	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

Vanguard Dividend Growth Inv

VDIGX

Peer Group: Large Blend | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 0 of 1 required factors

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 0 met X (r)	X

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion X Investment does not meet the criterion

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	27 X	26 X	40 X	23 ✓	0 ✓	0 ✓	29 X	0 ✓	43 X	59 X	35 X	35 X (e)
Period Status	X	X	X	✓	✓	✓	X	✓	X	X	X	X

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

Vanguard Total Stock Market ETF

VTI

Peer Group: Large Blend | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓ (e)
Period Status	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓



Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

American Funds AMCAP A

AMCPX

Peer Group: Large Growth | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 0 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 0 met ✗ (r)	✗

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	0 ✓	36 ✗	36 ✗	18 ✓	40 ✗	34 ✗	35 ✗	35 ✗	34 ✗	32 ✗	67 ✗	67 ✗ (e)
Period Status	✓	✗	✗	✓	✗	✗	✗	✗	✗	✗	✗	✗

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

American Funds Growth Fund of Amer A

AGTHX

Peer Group: Large Growth | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 0 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 0 met ✗ (r)	✗

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	54 ✗	54 ✗	53 ✗	54 ✗	32 ✗	47 ✗	35 ✗	0 ✓	0 ✓	32 ✗	35 ✗	35 ✗ (e)
Period Status	✗	✗	✗	✗	✗	✗	✗	✓	✓	✗	✗	✗

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

Fidelity Contrafund

FCNTX

Peer Group: Large Growth | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	26 ✗	14 ✓	23 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	17 ✓	0 ✓	0 ✓ (e)
Period Status	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓



Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

Fidelity Growth Company

FDGRX

Peer Group: Large Growth | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	22 ✓	0 ✓	0 ✓	0 ✓	0 ✓	24 ✓	22 ✓	21 ✓	0 ✓	0 ✓	0 ✓	0 ✓ (e)
Period Status	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

Fidelity New Millennium

FMILX

Peer Group: Large Growth | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 0 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 0 met ✗ (r)	✗

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	22 ✓	47 ✗	43 ✗	74 ✗	79 ✗	82 ✗	81 ✗	71 ✗	53 ✗	53 ✗	67 ✗	70 ✗ (e)
Period Status	✓	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

Guggenheim S&P 500 Pure Growth ETF

RPG

Peer Group: Large Growth | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 0 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 0 met ✗ (r)	✗

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	0 ✓	14 ✓	14 ✓	18 ✓	19 ✓	24 ✓	0 ✓	0 ✓	0 ✓	41 ✗	44 ✗	43 ✗ (e)
Period Status	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

Harbor Capital Appreciation Instl

HACAX

Peer Group: Large Growth | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	22 ✓	18 ✓	14 ✓	0 ✓	0 ✓	0 ✓	0 ✓	21 ✓	27 ✗	32 ✗	0 ✓	0 ✓ (e)
Period Status	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✓	✓

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

PRIMECAP Odyssey Growth

POGRX

Peer Group: Large Growth | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	30 ✗	14 ✓	0 ✓	0 ✓	19 ✓	0 ✓	31 ✗	21 ✓	0 ✓	0 ✓	0 ✓	0 ✓ (e)
Period Status	✗	✓	✓	✓	✓	✓	✗	✓	✓	✓	✓	✓

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

T. Rowe Price Blue Chip Growth

TRBCX

Peer Group: Large Growth | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	21 ✓	19 ✓	0 ✓	0 ✓	0 ✓ (e)
Period Status	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

Vanguard Capital Opportunity Inv VHCOX

Peer Group: Large Growth | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend	
Eval: # of periods the criterion was evaluated	Met: # of periods the criterion was met
Req: # of periods required to pass the criterion	(r) or (o): Signifies required or optional criterion
✓ Investment meets the criterion	✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	0 ✓	0 ✓	0 ✓	0 ✓	23 ✓	24 ✓	22 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓ (e)
Period Status	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓



Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

Vanguard Growth ETF

VUG

Peer Group: Large Growth | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	0 ✓	0 ✓	0 ✓	18 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓ (e)
Period Status	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓



Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

Vanguard PRIMECAP Core Inv

VPCCX

Peer Group: Large Growth | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 0 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 0 met ✗ (r)	✗

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	0 ✓	27 ✗	27 ✗	40 ✗	23 ✓	0 ✓	35 ✗	55 ✗	34 ✗	32 ✗	35 ✗	35 ✗ (e)
Period Status	✓	✗	✗	✗	✓	✓	✗	✗	✗	✗	✗	✗

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

Vanguard PRIMECAP Inv

VPMCX

Peer Group: Large Growth | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	0 ✓	0 ✓	0 ✓	18 ✓	19 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓ (e)
Period Status	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓



Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

American Funds Washington Mutual A

AWSHX

Peer Group: Large Value | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 0 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 0 met ✗ (r)	✗

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	45 ✗	34 ✗	50 ✗	47 ✗	35 ✗	30 ✗	31 ✗	30 ✗	33 ✗	36 ✗	30 ✗	27 ✗ (e)
Period Status	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

DFA Tax-Managed US Marketwide Value

DTMMX

Peer Group: Large Value | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	17 ✓	0 ✓	0 ✓	0 ✓	0 ✓	19 ✓	20 ✓	16 ✓	0 ✓	0 ✓	0 ✓	0 ✓ (e)
Period Status	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

DFA US Large Cap Value I

DFLVX

Peer Group: Large Value | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	17 ✓	0 ✓	0 ✓	17 ✓	0 ✓	19 ✓	20 ✓	0 ✓	0 ✓	0 ✓	0 ✓	12 ✓ (e)
Period Status	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

Dodge & Cox Stock

DODGX

Peer Group: Large Value | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 0 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 0 met ✗ (r)	✗

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	32 ✗	22 ✓	33 ✗	41 ✗	18 ✓	42 ✗	20 ✓	25 ✓	0 ✓	30 ✗	30 ✗	27 ✗ (e)
Period Status	✗	✓	✗	✗	✓	✗	✓	✓	✓	✗	✗	✗

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

Schwab US Dividend Equity ETF

SCHD

Peer Group: Large Value | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	39 ✗	0 ✓	54 ✗	51 ✗	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	22 ✓	0 ✓	12 ✓ (e)
Period Status	✗	✓	✗	✗	✓	✓	✓	✓	✓	✓	✓	✓

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

Schwab US Large-Cap Value ETF

SCHV

Peer Group: Large Value | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	0 ✓	17 ✓	45 ✗	41 ✗	18 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓ (e)
Period Status	✓	✓	✗	✗	✓	✓	✓	✓	✓	✓	✓	✓

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

Vanguard Equity-Income Inv

VEIPX

Peer Group: Large Value | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	0 ✓	0 ✓	24 ✓	24 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	13 ✓	12 ✓	12 ✓ (e)
Period Status	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

Vanguard Value ETF

VTV

Peer Group: Large Value | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓ (e)
Period Status	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

Vanguard Windsor Inv

VWNDX

Peer Group: Large Value | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	0 ✓	17 ✓	0 ✓	30 ✗	0 ✓	64 ✗	31 ✗	44 ✗	46 ✗	36 ✗	21 ✓	20 ✓ (e)
Period Status	✓	✓	✓	✗	✓	✗	✗	✗	✗	✗	✓	✓

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

iShares Russell Mid-Cap ETF

IWR

Peer Group: Mid-Cap Blend | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated

Met: # of periods the criterion was met

Req: # of periods required to pass the criterion

(r) or (o): Signifies required or optional criterion

✓ Investment meets the criterion

✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	0 ✓	0 ✓	0 ✓	0 ✓	18 ✓	0 ✓	0 ✓	0 ✓	21 ✓	16 ✓	0 ✓	0 ✓ (e)
Period Status	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

T. Rowe Price Mid-Cap Growth

RPMGX

Peer Group: Mid-Cap Growth | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	14 ✓	0 ✓	0 ✓ (e)
Period Status	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

Vanguard Selected Value Inv VASVX

Peer Group: Mid-Cap Value | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend	
Eval: # of periods the criterion was evaluated	Met: # of periods the criterion was met
Req: # of periods required to pass the criterion	(r) or (o): Signifies required or optional criterion
✓ Investment meets the criterion	✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	18 ✓	21 ✓	17 ✓	17 ✓	0 ✓	0 ✓	15 ✓	57 ✗	44 ✗	27 ✗	30 ✗	0 ✓ (e)
Period Status	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✓



Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

Vanguard Small-Cap ETF

VB

Peer Group: Small Blend | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	0 ✓	0 ✓	0 ✓	0 ✓	21 ✓	15 ✓	24 ✓	27 ✗	39 ✗	26 ✗	24 ✓	23 ✓ (e)
Period Status	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

LKCM Small Cap Equity Instl

LKSCX

Peer Group: Small Growth | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 0 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 0 met ✗ (r)	✗

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	84 ✗	81 ✗	88 ✗	83 ✗	75 ✗	74 ✗	75 ✗	75 ✗	86 ✗	81 ✗	89 ✗	83 ✗ (e)
Period Status	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

T. Rowe Price New Horizons

PRNHX

Peer Group: Small Growth | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 0 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 0 met ✗ (r)	✗

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	32 ✗	30 ✗	30 ✗	32 ✗	33 ✗	34 ✗	34 ✗	33 ✗	32 ✗	28 ✗	33 ✗	29 ✗ (e)
Period Status	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

Vanguard Explorer Inv

VEXPX

Peer Group: Small Growth | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 0 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated

Met: # of periods the criterion was met

Req: # of periods required to pass the criterion

(r) or (o): Signifies required or optional criterion

✓ Investment meets the criterion

✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 0 met ✗ (r)	✗

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	0 ✓	0 ✓	17 ✓	20 ✓	28 ✗	24 ✓	28 ✗	20 ✓	20 ✓	0 ✓	40 ✗	38 ✗ (e)
Period Status	✓	✓	✓	✓	✗	✓	✗	✓	✓	✓	✗	✗

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

DFA Tax-Managed US Targeted Value

DTMVX

Peer Group: Small Value | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	13 ✓	16 ✓	10 ✓	9 ✓	9 ✓	0 ✓ (e)
Period Status	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

DFA US Small Cap Value I

DFSVX

Peer Group: Small Value | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated

Met: # of periods the criterion was met

Req: # of periods required to pass the criterion

(r) or (o): Signifies required or optional criterion

✓ Investment meets the criterion

✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	16 ✓	17 ✓	13 ✓	23 ✓	16 ✓	19 ✓	32 ✗	34 ✗	23 ✓	18 ✓	22 ✓	19 ✓ (e)
Period Status	✓	✓	✓	✓	✓	✓	✗	✗	✓	✓	✓	✓

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

DFA International Core Equity I

DFIEX

Peer Group: Foreign Large Blend | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	38 ✗	36 ✗	27 ✗	25 ✓	26 ✗	25 ✓	27 ✗	25 ✓	26 ✗	27 ✗	0 ✓	0 ✓ (e)
Period Status	✗	✗	✗	✓	✗	✓	✗	✓	✗	✗	✓	✓

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

Vanguard FTSE All-Wld ex-US ETF

VEU

Peer Group: Foreign Large Blend | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 0 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 0 met ✗ (r)	✗

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	52 ✗	60 ✗	61 ✗	67 ✗	68 ✗	84 ✗	71 ✗	41 ✗	43 ✗	36 ✗	36 ✗	49 ✗ (e)
Period Status	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

Vanguard FTSE Developed Markets ETF

VEA

Peer Group: Foreign Large Blend | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	11 ✓	0 ✓	9 ✓	12 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓ (e)
Period Status	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

American Funds Europacific Growth A

AEPGX

Peer Group: Foreign Large Growth | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	22 ✓	23 ✓	22 ✓	26 ✗	25 ✓	23 ✓	26 ✗	14 ✓	0 ✓	0 ✓	0 ✓	0 ✓ (e)
Period Status	✓	✓	✓	✗	✓	✓	✗	✓	✓	✓	✓	✓

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

iShares MSCI EAFE Small-Cap ETF

SCZ

Peer Group: Foreign Small/Mid Blend | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	5 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	6 ✓ (e)
Period Status	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

DFA International Small Cap Value I

DISVX

Peer Group: Foreign Small/Mid Value | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	0 ✓	12 ✓	12 ✓	0 ✓	0 ✓	10 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓ (e)
Period Status	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

American Funds Capital World Gr&Inc A

CWGIX

Peer Group: World Large Stock | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 0 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 0 met ✗ (r)	✗

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	26 ✗	0 ✓	19 ✓	28 ✗	29 ✗	20 ✓	0 ✓	0 ✓	0 ✓	0 ✓	26 ✗	31 ✗ (e)
Period Status	✗	✓	✓	✗	✗	✓	✓	✓	✓	✓	✗	✗

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

American Funds New Perspective A

ANWPX

Peer Group: World Large Stock | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	16 ✓	16 ✓	0 ✓	0 ✓ (e)
Period Status	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

American Funds SMALLCAP World A

SMCWX

Peer Group: World Small/Mid Stock | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	21 ✓	21 ✓	0 ✓	0 ✓	0 ✓	0 ✓	22 ✓	23 ✓	0 ✓	0 ✓	0 ✓	0 ✓ (e)
Period Status	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

American Funds New World A

NEWFX

Peer Group: Diversified Emerging Mkts | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 0 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 0 met ✗ (r)	✗

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	26 ✗	35 ✗	36 ✗	22 ✓	22 ✓	22 ✓	22 ✓	37 ✗	40 ✗	63 ✗	36 ✗	37 ✗ (e)
Period Status	✗	✗	✗	✓	✓	✓	✓	✗	✗	✗	✗	✗

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

DFA Emerging Markets Core Equity I

DFCEX

Peer Group: Diversified Emerging Mkts | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	0 ✓	0 ✓	0 ✓	17 ✓	0 ✓	15 ✓	12 ✓	0 ✓	0 ✓	0 ✓	0 ✓	17 ✓ (e)
Period Status	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

DFA Emerging Markets Small Cap I

DEMSX

Peer Group: Diversified Emerging Mkts | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	17 ✓ (e)
Period Status	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

Vanguard FTSE Emerging Markets ETF

VVO

Peer Group: Diversified Emerging Mkts | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 0 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 0 met ✗ (r)	✗

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	26 ✗	0 ✓	0 ✓	0 ✓	22 ✓	45 ✗	34 ✗	26 ✗	22 ✓	19 ✓	27 ✗	53 ✗ (e)
Period Status	✗	✓	✓	✓	✓	✗	✗	✗	✓	✓	✗	✗

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

Matthews Asia Innovators Institutional

MITEX

Peer Group: Pacific/Asia ex-Japan Stk | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	36 ✗	59 ✗	36 ✗	74 ✗	72 ✗	62 ✗	79 ✗	18 ✓	16 ✓	14 ✓	6 ✓	0 ✓ (e)
Period Status	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓	✓	✓

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

Matthews Pacific Tiger Instl

MIPTX

Peer Group: Pacific/Asia ex-Japan Stk | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	10 ✓	8 ✓	9 ✓	10 ✓ (e)
Period Status	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

Vanguard REIT ETF

VNQ

Peer Group: Real Estate | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	0 ✓	20 ✓	0 ✓	22 ✓	30 ✗	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓ (e)
Period Status	✓	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓	✓

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

Baird Core Plus Bond Inst

BCOIX

Peer Group: Intermediate-Term Bond | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	15 ✓	0 ✓	17 ✓	18 ✓	0 ✓	0 ✓	0 ✓	19 ✓	18 ✓	0 ✓	0 ✓	0 ✓ (e)
Period Status	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓



Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

DFA Investment Grade I

DFAPX

Peer Group: Intermediate-Term Bond | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	48 ✗	49 ✗	51 ✗	60 ✗	18 ✓	0 ✓	11 ✓	39 ✗	38 ✗	16 ✓	34 ✗	16 ✓ (e)
Period Status	✗	✗	✗	✗	✓	✓	✓	✗	✗	✓	✗	✓

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

Dodge & Cox Income

DODIX

Peer Group: Intermediate-Term Bond | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	0 ✓	9 ✓	10 ✓	13 ✓	13 ✓	41 ✗	37 ✗	19 ✓	0 ✓	47 ✗	18 ✓	19 ✓ (e)
Period Status	✓	✓	✓	✓	✓	✗	✗	✓	✓	✗	✓	✓

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

Fidelity Mortgage Securities

FMSFX

Peer Group: Intermediate-Term Bond | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 0 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 0 met ✗ (r)	✗

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	55 ✗	49 ✗	51 ✗	0 ✓	22 ✓	25 ✓	44 ✗	65 ✗	47 ✗	32 ✗	55 ✗	49 ✗ (e)
Period Status	✗	✗	✗	✓	✓	✓	✗	✗	✗	✗	✗	✗

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

Fidelity Total Bond

FTBFX

Peer Group: Intermediate-Term Bond | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	0 ✓	0 ✓	0 ✓	18 ✓	13 ✓	15 ✓	22 ✓	0 ✓	18 ✓	0 ✓	0 ✓	0 ✓ (e)
Period Status	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

Vanguard Total Bond Market ETF

BND

Peer Group: Intermediate-Term Bond | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 0 of 1 required factors

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 0 met X (r)	X

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion X Investment does not meet the criterion

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	62 X	42 X	69 X	38 X	22 ✓	0 ✓	18 ✓	33 X	38 X	42 X	43 X	44 X (e)
Period Status	X	X	X	X	✓	✓	✓	X	X	X	X	X

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

Vanguard Total Bond Market Index Adm

VBTLX

Peer Group: Intermediate-Term Bond | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 0 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 0 met ✗ (r)	✗

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	62 ✗	37 ✗	64 ✗	38 ✗	22 ✓	0 ✓	18 ✓	19 ✓	38 ✗	42 ✗	43 ✗	44 ✗ (e)
Period Status	✗	✗	✗	✗	✓	✓	✓	✓	✗	✗	✗	✗

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

PIMCO Income Instl

PIMIX

Peer Group: Multisector Bond | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓ (e)
Period Status	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

Baird Short-Term Bond Inst

BSBIX

Peer Group: Short-Term Bond | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓ (e)
Period Status	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓



Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

Fidelity Asset Manager 20%

FASIX

Peer Group: Allocation--15% to 30% Equity | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated	Met: # of periods the criterion was met
Req: # of periods required to pass the criterion	(r) or (o): Signifies required or optional criterion
✓ Investment meets the criterion	✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	53 ✗	53 ✗	50 ✗	49 ✗	46 ✗	28 ✗	0 ✓	0 ✓	0 ✓	15 ✓	31 ✗	19 ✓ (e)
Period Status	✗	✗	✗	✗	✗	✗	✓	✓	✓	✓	✗	✓

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

Vanguard LifeStrategy Income Inv

VASIX

Peer Group: Allocation--15% to 30% Equity | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	48 ✗	45 ✗	50 ✗	45 ✗	42 ✗	0 ✓	0 ✓	0 ✓	0 ✓	21 ✓	22 ✓	24 ✓ (e)
Period Status	✗	✗	✗	✗	✗	✓	✓	✓	✓	✓	✓	✓

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

Vanguard LifeStrategy Cnsvr Gr Inv

VSCGX

Peer Group: Allocation--30% to 50% Equity | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	14 ✓	19 ✓	21 ✓ (e)
Period Status	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

Vanguard Wellesley Income Inv

VWINX

Peer Group: Allocation--30% to 50% Equity | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 0 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 0 met ✗ (r)	✗

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	14 ✓	26 ✗	26 ✗ (e)
Period Status	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

American Funds American Balanced A

ABALX

Peer Group: Allocation--50% to 70% Equity | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓ (e)
Period Status	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓



Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

Dodge & Cox Balanced

DODBX

Peer Group: Allocation--50% to 70% Equity | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	0 ✓	0 ✓	0 ✓	27 ✗	24 ✓	27 ✗	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓ (e)
Period Status	✓	✓	✓	✗	✓	✗	✓	✓	✓	✓	✓	✓

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

Fidelity Balanced

FBALX

Peer Group: Allocation--50% to 70% Equity | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend	
Eval: # of periods the criterion was evaluated	Met: # of periods the criterion was met
Req: # of periods required to pass the criterion	(r) or (o): Signifies required or optional criterion
✓ Investment meets the criterion	✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓ (e)
Period Status	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓



Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

Fidelity Puritan

FPURX

Peer Group: Allocation--50% to 70% Equity | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	28 ✗	0 ✓	0 ✓	0 ✓ (e)
Period Status	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

T. Rowe Price Capital Appreciation

PRWCX

Peer Group: Allocation--50% to 70% Equity | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓ (e)
Period Status	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓



Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

Vanguard Balanced Index Adm

VBIAX

Peer Group: Allocation--50% to 70% Equity | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	31 ✗	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	23 ✓ (e)
Period Status	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓



Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

Vanguard LifeStrategy Moderate Gr Inv

VSMGX

Peer Group: Allocation--50% to 70% Equity | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	45 ✗	45 ✗	44 ✗	45 ✗	43 ✗	0 ✓	0 ✓	0 ✓	33 ✗	37 ✗	0 ✓	0 ✓ (e)
Period Status	✗	✗	✗	✗	✗	✓	✓	✓	✗	✗	✓	✓

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

Vanguard Wellington Inv

VWELX

Peer Group: Allocation--50% to 70% Equity | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated	Met: # of periods the criterion was met
Req: # of periods required to pass the criterion	(r) or (o): Signifies required or optional criterion
✓ Investment meets the criterion	✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓ (e)
Period Status	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

American Funds Income Fund of Amer A

AMECX

Peer Group: Allocation--70% to 85% Equity | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 0 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 0 met ✗ (r)	✗

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	0 ✓	0 ✓	26 ✗	36 ✗	34 ✗	0 ✓	0 ✓	0 ✓	0 ✓	19 ✓	21 ✓	28 ✗ (e)
Period Status	✓	✓	✗	✗	✗	✓	✓	✓	✓	✓	✓	✗

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

Vanguard LifeStrategy Growth Inv

VASGX

Peer Group: Allocation--70% to 85% Equity | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓ (e)
Period Status	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓



Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

American Funds Capital Income Bldr A

CAIBX

Peer Group: World Allocation | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	0 ✓	0 ✓	0 ✓	0 ✓	17 ✓	0 ✓	0 ✓	0 ✓	0 ✓	15 ✓	16 ✓	17 ✓ (e)
Period Status	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

American Funds Global Balanced A

GBLAX

Peer Group: World Allocation | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	0 ✓	19 ✓	14 ✓	0 ✓	17 ✓	0 ✓	0 ✓	0 ✓	0 ✓	15 ✓	16 ✓	17 ✓ (e)
Period Status	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

AQR Long-Short Equity I

QLEIX

Peer Group: Long-Short Equity | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	N/Av	N/Av	N/Av	N/Av	N/Av	N/Av	N/Av	0 ✓	16 ✓	22 ✓	19 ✓	21 ✓ (e)
Period Status	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓	✓	✓

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

Diamond Hill Long-Short A

DIAMX

Peer Group: Long-Short Equity | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	16 ✓	0 ✓	0 ✓	0 ✓	0 ✓	7 ✓	7 ✓ (e)
Period Status	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

AQR Equity Market Neutral I

QMNIX

Peer Group: Market Neutral | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 0 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 0 met N/Av	✗

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	N/Av	N/Av	N/Av	N/Av	N/Av	N/Av	N/Av	N/Av	N/Av	N/Av	N/Av	N/Av (e)
Period Status	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

AQR Style Premia Alternative I

QSPIX

Peer Group: Multialternative | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	N/Av	N/Av	N/Av	N/Av	N/Av	N/Av	N/Av	N/Av	0 ✓	15 ✓	14 ✓	0 ✓ (e)
Period Status	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓	✓

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

Guggenheim S&P 500 Eq Weight HC ETF

RYH

Peer Group: Health | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 1 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 1 met ✓ (r)	✓

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	13 ✓	35 ✗	32 ✗	0 ✓	37 ✗	0 ✓	0 ✓	0 ✓	0 ✓	13 ✓	0 ✓	17 ✓ (e)
Period Status	✓	✗	✗	✓	✗	✓	✓	✓	✓	✓	✓	✓

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

Vanguard Health Care ETF

VHT

Peer Group: Health | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 0 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated

Met: # of periods the criterion was met

Req: # of periods required to pass the criterion

(r) or (o): Signifies required or optional criterion

✓ Investment meets the criterion

✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 0 met ✗ (r)	✗

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	54 ✗	50 ✗	59 ✗	56 ✗	53 ✗	42 ✗	38 ✗	32 ✗	50 ✗	47 ✗	29 ✗	46 ✗ (e)
Period Status	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

Vanguard Health Care Inv

VGHCX

Peer Group: Health | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 0 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 0 met ✗ (r)	✗

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	44 ✗	26 ✗	16 ✓	33 ✗	0 ✓	0 ✓	0 ✓	26 ✗	27 ✗	20 ✓	23 ✓	46 ✗ (e)
Period Status	✗	✗	✓	✗	✓	✓	✓	✗	✗	✓	✓	✗

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

iShares Exponential Technologies ETF

XT

Peer Group: Miscellaneous Sector | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 0 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 0 met N/Av	✗

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	N/Av	N/Av	N/Av	N/Av	N/Av	N/Av	N/Av	N/Av	N/Av	N/Av (e)
Period Status	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

Guggenheim S&P 500 Eq Wt Technology ETF

RYT

Peer Group: Technology | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 0 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 0 met ✗ (r)	✗

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	0 ✓	0 ✓	0 ✓	0 ✓	24 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	0 ✓	26 ✗ (e)
Period Status	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗

Due Diligence Criteria Breakdown (Cont.)

Due Diligence Criteria Detail and History

Vanguard Information Technology ETF

VGT

Peer Group: Technology | Investment Type: Fund

The table below will highlight the current period's criteria evaluation along with the overall pass/fail status for the current period.

Criteria Summary

Met 0 of 1 required factors

Legend

Eval: # of periods the criterion was evaluated Met: # of periods the criterion was met
 Req: # of periods required to pass the criterion (r) or (o): Signifies required or optional criterion
 ✓ Investment meets the criterion ✗ Investment does not meet the criterion

	fi360 Fiduciary Score	Period Status
Criteria Summary (Current Period)	1 eval 1 req 0 met ✗ (r)	✗

Criterion History

The table below will plot each criterion's factor and threshold evaluation on a rolling 3 month basis (if the data is available). It not only allows you to see the specific data points for each factor, but it also allows for any trends to become more readily apparent. Those periods that are shaded and contain an (e) represent periods that were evaluated. The Period status row listed at the bottom of the table will provide you with the overall status of the selected criteria for the respective time periods. Starting with the Dec-10 data feed, fi360 began to update data on a monthly basis. Prior to this, only calendar quarter updates were available.

	11/30/2014	2/28/2015	5/31/2015	8/31/2015	11/30/2015	2/29/2016	5/31/2016	8/31/2016	11/30/2016	2/28/2017	5/31/2017	8/31/2017
fi360 Fiduciary Score <= 25	0 ✓	0 ✓	31 ✗	30 ✗	24 ✓	34 ✗	34 ✗	37 ✗	39 ✗	32 ✗	48 ✗	48 ✗ (e)
Period Status	✓	✓	✗	✗	✓	✗	✗	✗	✗	✗	✗	✗

Investment Commentary

AQR Style Premia Alternative I

QSPIX

1/26/2016

This fund has less than a 3 year track record but we are comfortable with the strategy.

Vanguard Total Bond Market Index Adm

VBTLX

3/31/2016

This fund is designed to track the index and is doing so.

Watch List - Action Items

Large-Cap Equity

American Funds AMCAP A

Peer Group: Large Growth

Meeting Notes:

Meets IPS Watch List Criteria? X

Recommended Action: Continue watching

American Funds Growth Fund of Amer A

Peer Group: Large Growth

Meeting Notes:

Meets IPS Watch List Criteria? X

Recommended Action: Continue watching

American Funds Invmt Co of Amer A

Peer Group: Large Blend

Meeting Notes:

Meets IPS Watch List Criteria? X

Recommended Action: Continue watching

American Funds Washington Mutual A

Peer Group: Large Value

Meeting Notes:

Meets IPS Watch List Criteria? X

Recommended Action: Continue watching

Dodge & Cox Stock

Peer Group: Large Value

Meeting Notes:

Meets IPS Watch List Criteria? X

Recommended Action: Continue watching

Fidelity New Millennium

Peer Group: Large Growth

Meeting Notes:

Meets IPS Watch List Criteria? X

Recommended Action: Continue watching

Guggenheim S&P 500 Pure Growth ETF

Peer Group: Large Growth

Meeting Notes:

Meets IPS Watch List Criteria? X

Recommended Action: Continue watching

Watch List - Action Items (Cont.)

Guggenheim S&P 500 Pure Growth ETF (Cont.)

Vanguard Dividend Appreciation ETF

Peer Group: Large Blend

Meeting Notes:

Meets IPS Watch List Criteria? X

Recommended Action: Continue watching

Vanguard Dividend Growth Inv

Peer Group: Large Blend

Meeting Notes:

Meets IPS Watch List Criteria? X

Recommended Action: Continue watching

Vanguard PRIMECAP Core Inv

Peer Group: Large Growth

Meeting Notes:

Meets IPS Watch List Criteria? X

Recommended Action: Continue watching

Small-Cap Equity

LKCM Small Cap Equity Instl

Peer Group: Small Growth

Meeting Notes:

Meets IPS Watch List Criteria? X

Recommended Action: Continue watching

T. Rowe Price New Horizons

Peer Group: Small Growth

Meeting Notes:

Meets IPS Watch List Criteria? X

Recommended Action: Continue watching

Vanguard Explorer Inv

Peer Group: Small Growth

Meeting Notes:

Meets IPS Watch List Criteria? X

Recommended Action: Continue watching

Developed International Equity

American Funds Capital World Gr&Inc A

Watch List - Action Items (Cont.)**American Funds Capital World Gr&Inc A (Cont.)****Peer Group:** World Large Stock**Meeting Notes:****Meets IPS Watch List Criteria?** X**Recommended Action:** Continue watching**Vanguard FTSE All-Wld ex-US ETF****Peer Group:** Foreign Large Blend**Meeting Notes:****Meets IPS Watch List Criteria?** X**Recommended Action:** Continue watching**Emerging Market Equity****American Funds New World A****Peer Group:** Diversified Emerging Mkts**Meeting Notes:****Meets IPS Watch List Criteria?** X**Recommended Action:** Continue watching**Vanguard FTSE Emerging Markets ETF****Peer Group:** Diversified Emerging Mkts**Meeting Notes:****Meets IPS Watch List Criteria?** X**Recommended Action:** Continue watching**Intermediate Fixed Income****Fidelity Mortgage Securities****Peer Group:** Intermediate-Term Bond**Meeting Notes:****Meets IPS Watch List Criteria?** X**Recommended Action:** Continue watching**Vanguard Total Bond Market ETF****Peer Group:** Intermediate-Term Bond**Meeting Notes:****Meets IPS Watch List Criteria?** X**Recommended Action:** Continue watching**Vanguard Total Bond Market Index Adm****Peer Group:** Intermediate-Term Bond**Meeting Notes:****Meets IPS Watch List Criteria?** X**Recommended Action:** Continue watching

Watch List - Action Items (Cont.)**Vanguard Total Bond Market Index Adm (Cont.)****Allocation****American Funds Income Fund of Amer A****Peer Group:** Allocation--70% to 85%**Meeting Notes:****Meets IPS Watch List Criteria?** X**Recommended Action:** Continue watching**Vanguard Wellesley Income Inv****Peer Group:** Allocation--30% to 50%**Meeting Notes:****Meets IPS Watch List Criteria?** X**Recommended Action:** Continue watching**Alternative****AQR Equity Market Neutral I****Peer Group:** Market Neutral**Meeting Notes:****Meets IPS Watch List Criteria?** X**Recommended Action:** Continue watching**Other / Specialty****Guggenheim S&P 500 Eq Wt Technology ETF****Peer Group:** Technology**Meeting Notes:****Meets IPS Watch List Criteria?** X**Recommended Action:** Continue watching**iShares Exponential Technologies ETF****Peer Group:** Miscellaneous Sector**Meeting Notes:****Meets IPS Watch List Criteria?** X**Recommended Action:** Continue watching**Vanguard Health Care ETF****Peer Group:** Health**Meeting Notes:****Meets IPS Watch List Criteria?** X**Recommended Action:** Continue watching

Watch List - Action Items (Cont.)

Vanguard Health Care Inv

Peer Group: Health

Meeting Notes:

Meets IPS Watch List Criteria? X

Recommended Action: Continue watching

Vanguard Information Technology ETF

Peer Group: Technology

Meeting Notes:

Meets IPS Watch List Criteria? X

Recommended Action: Continue watching

Meeting Minutes

Meeting Date: _____

Matters Discussed:

Materials reviewed:

Decisions voted upon:

Meeting Minutes (Cont.)

Meeting Date: _____

Advisor

Todd Moerman

Signature

Date

Peer Group Definitions / Risk Disclosures

Allocation--15% to 30% Equity

Funds in allocation categories seek to provide both income and capital appreciation by investing in multiple asset classes, including stocks, bonds, and cash. These portfolios are dominated by domestic holdings and have equity exposures between 15% and 30%.

Allocation--30% to 50% Equity

Funds in allocation categories seek to provide both income and capital appreciation by investing in multiple asset classes, including stocks, bonds, and cash. These portfolios are dominated by domestic holdings and have equity exposures between 30% and 50%.

Allocation--50% to 70% Equity

Funds in allocation categories seek to provide both income and capital appreciation by investing in multiple asset classes, including stocks, bonds, and cash. These portfolios are dominated by domestic holdings and have equity exposures between 50% and 70%.

Allocation--70% to 85% Equity

Funds in allocation categories seek to provide both income and capital appreciation by investing in multiple asset classes, including stocks, bonds, and cash. These portfolios are dominated by domestic holdings and have equity exposures between 70% and 85%.

Diversified Emerging Mkts

Diversified emerging-markets portfolios tend to divide their assets among 20 or more nations, although they tend to focus on the emerging markets of Asia and Latin America rather than on those of the Middle East, Africa, or Europe. These portfolios invest predominantly in emerging market equities, but some funds also invest in both equities and fixed income investments from emerging markets.

Foreign Large Blend

Foreign large-blend portfolios invest in a variety of big international stocks. Most of these portfolios divide their assets among a dozen or more developed markets, including Japan, Britain, France, and Germany. These portfolios primarily invest in stocks that have market caps in the top 70% of each economically integrated market (such as Europe or Asia ex-Japan). The blend style is assigned to portfolios where neither growth nor value characteristics predominate. These portfolios typically will have less than 20% of assets invested in U.S. stocks.

Foreign Large Growth

Foreign large-growth portfolios focus on high-priced growth stocks, mainly outside of the United States. Most of these portfolios divide their assets among a dozen or more developed markets, including Japan, Britain, France, and Germany. These portfolios primarily invest in stocks that have market caps in the top 70% of each economically integrated market (such as Europe or Asia ex-Japan). Growth is defined based on fast growth (high growth rates for earnings, sales, book value, and cash flow) and high valuations (high price ratios and low dividend yields). These portfolios typically will have less than 20% of assets invested in U.S. stocks.

Foreign Small/Mid Blend

Foreign small/mid-blend portfolios invest in a variety of international stocks that are smaller. These portfolios primarily invest in stocks that fall in the bottom 30% of each economically integrated market (such as Europe or Asia ex-Japan). The blend style is assigned to portfolios where neither growth nor value characteristics predominate. These portfolios typically will have less than 20% of assets invested in U.S. stocks.

Foreign Small/Mid Value

Foreign small-/mid-value portfolios invest in international stocks that are smaller and less expensive than other stocks. These portfolios primarily invest in stocks that fall in the bottom 30% of each economically integrated market (such as Europe or Asia ex-Japan). Value is defined based on low valuations (low price ratios and high dividend yields) and slow growth (low growth rates for earnings, sales, book value, and cash flow). These portfolios typically will have less than 20% of assets invested in U.S. stocks.

Health

Health portfolios focus on the medical and health-care industries. Most invest in a range of companies, buying everything from pharmaceutical and medical-device makers to HMOs, hospitals, and nursing homes. A few portfolios concentrate on just one industry segment, such as service providers or biotechnology firms.

Intermediate-Term Bond

Intermediate-term bond portfolios invest primarily in corporate and other investment-grade U.S. fixed-income issues and typically have durations of 3.5 to six years. These portfolios are less sensitive to interest rates, and therefore less volatile, than portfolios that have longer durations. Morningstar calculates monthly breakpoints using the effective duration of the Morningstar Core Bond Index (MCBI) in determining duration assignment. Intermediate-term is defined as 75% to 125% of the 3 year average effective duration of the MCBI.

Large Blend

Large-blend portfolios are fairly representative of the overall U.S. stock market in size, growth rates, and price. Stocks in the top 70% of the capitalization of the U.S. equity market are defined as large-cap. The blend style is assigned to portfolios where neither growth nor value characteristics predominate. These portfolios tend to invest across the spectrum of U.S. industries, and owing to their broad exposure, the portfolios' returns are often similar to those of the S&P 500 Index.

Large Growth

Large-growth portfolios invest primarily in big U.S. companies that are projected to grow faster than other large-cap stocks. Stocks in the top 70% of the capitalization of the U.S. equity market are defined as large cap. Growth is defined based on fast growth (high growth rates for earnings, sales, book value, and cash flow) and high valuations (high price ratios and low dividend yields). Most of these portfolios focus on companies in rapidly expanding industries.

Large Value

Large-value portfolios invest primarily in big U.S. companies that are less expensive or growing more slowly than other large-cap stocks. Stocks in the top 70% of the capitalization of the U.S. equity market are defined as large-cap. Value is defined based on low valuations (low price ratios and high dividend yields) and slow growth (low growth rates for earnings, sales, book value, and cash flow).

Long-Short Equity

Long-short portfolios hold sizeable stakes in both long and short positions in equities, exchange traded funds, and related derivatives. Some funds that fall into this category will shift their exposure to long and short positions depending on their macro outlook or the opportunities they uncover through bottom-up research. At least 75% of the assets are in equity securities or derivatives, and funds in the category will typically have beta values to relevant benchmarks of between 0.3 and 0.8 over a three-year period.

Peer Group Definitions / Risk Disclosures (Cont.)

Market Neutral

These funds attempt to reduce systematic risk created by factors such as exposures to sectors, market-cap ranges, investment styles, currencies, and/or countries. They try to achieve this by matching short positions within each area against long positions. These strategies are often managed as beta-neutral, dollar-neutral, or sector-neutral. A distinguishing feature of funds in this category is that they typically have low beta exposures (< 0.3 in absolute value) to market indexes such as MSCI World. In attempting to reduce systematic risk, these funds put the emphasis on issue selection, with profits dependent on their ability to sell short and buy long the correct securities.

Mid-Cap Blend

The typical mid-cap blend portfolio invests in U.S. stocks of various sizes and styles, giving it a middle-of-the-road profile. Most shy away from high-priced growth stocks, but aren't so price-conscious that they land in value territory. The U.S. mid-cap range for market capitalization typically falls between \$1 billion-\$8 billion and represents 20% of the total capitalization of the U.S. equity market. The blend style is assigned to portfolios where neither growth nor value characteristics predominate.

Mid-Cap Growth

Some mid-cap growth portfolios invest in stocks of all sizes, thus leading to a mid-cap profile, but others focus on midsize companies. Mid-cap growth portfolios target U.S. firms that are projected to grow faster than other mid-cap stocks, therefore commanding relatively higher prices. The U.S. mid-cap range for market capitalization typically falls between \$1 billion-\$8 billion and represents 20% of the total capitalization of the U.S. equity market. Growth is defined based on fast growth (high growth rates for earnings, sales, book value, and cash flow) and high valuations (high price ratios and low dividend yields).

Mid-Cap Value

Some mid-cap value portfolios focus on medium-size companies while others land here because they own a mix of small-, mid-, and large-cap stocks. All look for U.S. stocks that are less expensive or growing more slowly than the market. The U.S. mid-cap range for market capitalization typically falls between \$1 billion-\$8 billion and represents 20% of the total capitalization of the U.S. equity market. Value is defined based on low valuations (low price ratios and high dividend yields) and slow growth (low growth rates for earnings, sales, book value, and cash flow).

Miscellaneous Sector

Miscellaneous sector portfolios invest in specific sectors that do not fit into any of Morningstar's existing sector categories and for which not enough funds exist to merit the creation of a separate category.

Multialternative

These funds offer investors exposure to several different alternative investment tactics. Funds in this category have a majority of their assets exposed to alternative strategies. An investor's exposure to different tactics may change slightly over time in response to market movements. Funds in this category include both funds with static allocations to alternative strategies and funds tactically allocating among alternative strategies and asset classes. The gross short exposure is greater than 20%.

Multisector Bond

Multisector bond portfolios seek income by diversifying their assets among several fixed-income sectors, usually U.S. government obligations, U.S. corporate bonds, foreign bonds, and high-yield U.S. debt securities. These portfolios typically hold 35% to 65% of bond assets in securities that are not rated or are rated by a major agency such as Standard & Poor's or Moody's at the level of BB (considered speculative for taxable bonds) and below.

Pacific/Asia ex-Japan Stk

Pacific/Asia ex-Japan stock portfolios cover a wide geographic range. Most of these portfolios focus on export-oriented nations such as Hong Kong, Singapore, Taiwan, and Korea. These portfolios invest at least 70% of total assets in equities and invest at least 75% of stock assets in Pacific countries, with less than 10% in Japan.

Real Estate

Real estate portfolios invest primarily in real estate investment trusts of various types. REITs are companies that develop and manage real estate properties. There are several different types of REITs, including apartment, factory-outlet, health-care, hotel, industrial, mortgage, office, and shopping center REITs. Some portfolios in this category also invest in real estate operating companies.

Short-Term Bond

Short-term bond portfolios invest primarily in corporate and other investment-grade U.S. fixed-income issues and typically have durations of one to 3.5 years. These portfolios are attractive to fairly conservative investors, because they are less sensitive to interest rates than portfolios with longer durations. Morningstar calculates monthly breakpoints using the effective duration of the Morningstar Core Bond Index (MCBI) in determining duration assignment. Short-term is defined as 25% to 75% of the 3 year average effective duration of the MCBI.

Small Blend

Small-blend portfolios favor U.S. firms at the smaller end of the market-capitalization range. Some aim to own an array of value and growth stocks while others employ a discipline that leads to holdings with valuations and growth rates close to the small-cap averages. Stocks in the bottom 10% of the capitalization of the U.S. equity market are defined as small-cap. The blend style is assigned to portfolios where neither growth nor value characteristics predominate.

Small Growth

Small-growth portfolios focus on faster-growing companies whose shares are at the lower end of the market-capitalization range. These portfolios tend to favor companies in up-and-coming industries or young firms in their early growth stages. Because these businesses are fast-growing and often richly valued, their stocks tend to be volatile. Stocks in the bottom 10% of the capitalization of the U.S. equity market are defined as small-cap. Growth is defined based on fast growth (high growth rates for earnings, sales, book value, and cash flow) and high valuations (high price ratios and low dividend yields).

Small Value

Small-value portfolios invest in small U.S. companies with valuations and growth rates below other small-cap peers. Stocks in the bottom 10% of the capitalization of the U.S. equity market are defined as small-cap. Value is defined based on low valuations (low price ratios and high dividend yields) and slow growth (low growth rates for earnings, sales, book value, and cash flow).

Peer Group Definitions / Risk Disclosures (Cont.)

Technology

Technology portfolios buy high-tech businesses in the U.S. or outside of the U.S. Most concentrate on computer, semiconductor, software, networking, and Internet stocks. A few also buy medical-device and biotechnology stocks and some concentrate on a single technology industry.

World Allocation

World-allocation portfolios seek to provide both capital appreciation and income by investing in three major areas: stocks, bonds, and cash. While these portfolios do explore the whole world, most of them focus on the U.S., Canada, Japan, and the larger markets in Europe. They should have less than 50% of their assets in emerging markets. These portfolios typically have at least 10% of assets in bonds, less than 70% of assets in stocks, and at least 40% of assets in non-U.S. stocks or bonds.

World Large Stock

World-stock portfolios have few geographical limitations. It is common for these portfolios to invest the majority of their assets in the U.S., Europe, and Japan, with the remainder divided among the globe's smaller markets. These portfolios typically have 20%-60% of assets in U.S. stocks.

World Small/Mid Stock

World small/mid stock portfolios invest in a variety of international stocks that are smaller. World-stock portfolios have few geographical limitations. It is common for these portfolios to invest the majority of their assets in developed markets, with the remainder divided among the globe's smaller markets. These portfolios typically have 20%-60% of assets in U.S. stocks.

Investment Risk

Alternative Investments

Alternative investments may not be suitable for all investors and should be considered as an investment for the risk capital portion of the investor's portfolio. The strategies employed in the management of alternative investments may accelerate the velocity of potential losses.

Bonds

Bonds are subject to market and interest rate risk if sold prior to maturity. Bond values will decline as interest rates rise and bonds are subject to availability and change in price.

Commodities

The investor should note that commodities investing is generally considered speculative because of the significant potential for investment loss. Their markets are likely to be volatile and there may be sharp price fluctuations even during periods when prices overall are rising.

Foreign Securities Funds/Emerging Market Funds

The investor should note that funds that invest in foreign securities involve special additional risks. These risks include, but are not limited to, currency risk, political risk, and risk associated with varying accounting standards. Investing in emerging markets may accentuate these risks.

High-Yield Bond Funds

The investor should note that funds that invest in lower-rated debt securities (commonly referred to as junk bonds) involve additional risks because of the lower credit quality of the securities in the portfolio. The investor should be aware of the possible higher level of volatility, and increased risk of default.

Mid Cap Funds

The investor should note that funds that invest in companies with market capitalizations below \$10 billion involve additional risks. The securities of these companies may be more volatile and less liquid than the securities of larger companies.

Non-Diversified Funds

The investor should note that funds that invest more of their assets in a single issuer involve additional risks, including share price fluctuations, because of the increased concentration of investments.

Real Estate Investment Trusts

Investing in Real Estate Investment Trusts (REITs) involves special risks such as potential illiquidity and may not be suitable for all investors. There is no assurance that the investment objectives of any program will be attained.

Sector Funds

The investor should note that funds that invest exclusively in one sector or industry involve additional risks. The lack of industry diversification subjects the investor to increased industry-specific risks.

Small Cap Funds

The investor should note that funds that invest in stocks of small companies involve additional risks. Smaller companies typically have a higher risk of failure, and are not as well established as larger blue-chip companies. Historically, smaller-company stocks have experienced a greater degree of market volatility than the overall market average.

Tax-Free Municipal Bond Funds

The investor should note that the income from tax-free municipal bond funds may be subject to state and local taxation and the Alternative Minimum Tax.

Value Investments

Value investments can perform differently from the market as a whole. They can remain undervalued by the market for long periods of time.

Index Definitions

BBgBarc US Agg Bond TR USD

The index measures the performance of investment grade, U.S. dollar-denominated, fixed-rate taxable bond market, including Treasuries, government-related and corporate securities, MBS (agency fixed-rate and hybrid ARM passthroughs), ABS, and CMBS. It rolls up into other Barclays flagship indices, such as the multi-currency Global Aggregate Index and the U.S. Universal Index, which includes high yield and emerging markets debt.

BBgBarc US Govt/Credit 1-5 Yr TR USD

The index measures the performance of the non-securitized component of the U.S. Aggregate Index including treasuries, government-related issues and corporates with maturities of one to five years. It is a subset of the U.S. Aggregate Index.

BBgBarc US Universal TR USD

The index measures the performance of USD-denominated, taxable bonds that are rated either investment grade or high-yield. It represents the union of the U.S. Aggregate Index, U.S. Corporate High Yield Index, Investment Grade 144A Index, Eurodollar Index, U.S. Emerging Markets Index, and the non-ERISA eligible portion of the CMBS Index.

Credit Suisse Equity Market Neutral USD

No definition is currently available

Credit Suisse Hedge Fund USD

The index measures the performance of approximately 9,000 funds. It is an asset-weighted hedge fund index and includes only funds with a minimum of US\$50 million under management, a 12-month track record, and audited financial statements.

Credit Suisse Long/Short Equity TR USD

No definition is currently available

Morningstar Con Tgt Risk TR USD

The Morningstar Target Risk Index family is designed to meet the needs of investors who would like to maintain a target level of equity exposure through a portfolio diversified across equities, bonds and inflation-hedged instruments. The Morningstar Conservative Target Risk Index seeks approximately 20% exposure to global equity markets.

Morningstar Gbl Allocation TR USD

The index measures the performance of a multi-asset class portfolio of global equities, global bonds and cash. This portfolio is held in a static allocation that is appropriate for investors who seek average exposure to global equity market risk and returns.

Morningstar Mod Agg Tgt Risk TR USD

The Morningstar Target Risk Index family is designed to meet the needs of investors who would like to maintain a target level of equity exposure through a portfolio diversified across equities, bonds and inflation-hedged instruments. The Morningstar Moderately Aggressive Target Risk Index seeks approximately 80% exposure to global equity markets.

Morningstar Mod Con Tgt Risk TR USD

The Morningstar Target Risk Index family is designed to meet the needs of investors who would like to maintain a target level of equity exposure through a portfolio diversified across equities, bonds and inflation-hedged instruments. The Morningstar Moderately Conservative Target Risk Index seeks approximately 40% exposure to global equity markets.

Morningstar Mod Tgt Risk TR USD

The Morningstar Target Risk Index family is designed to meet the needs of investors who would like to maintain a target level of equity exposure through a portfolio diversified across equities, bonds and inflation-hedged instruments. The Morningstar Moderate Target Risk Index seeks approximately 60% exposure to global equity markets.

Morningstar US Market TR USD

The index measures the performance of US securities and targets 97% market capitalization coverage of the investable universe. It is a diversified broad market index.

Morningstar US Technology TR USD

The index measures the performance of companies engaged in the design, development, and support of computer operating systems and applications. This sector also includes companies that provide computer technology consulting services. Also includes companies engaged in the manufacturing of computer equipment, data storage products, networking products, semiconductors, and components.

MSCI AC Far East Ex Japan NR USD

The index measures the performance of the large and mid cap segments of the Far East region, excluding Japan equity securities, including developed and emerging market. It is free float-adjusted market-capitalization weighted.

MSCI ACWI Ex USA Growth NR USD

The index measures the performance of the growth large and mid cap segments of the particular regions, excluding USA equity securities, including developed and emerging market. It is free float-adjusted market-capitalization weighted.

MSCI ACWI Ex USA NR USD

The index measures the performance of the large and mid cap segments of the particular regions, excluding USA equity securities, including developed and emerging market. It is free float-adjusted market-capitalization weighted.

MSCI ACWI Ex USA SMID NR USD

The index measures the performance of the small and mid cap segments of the particular regions, excluding USA equity securities, including developed and emerging market. It is free float-adjusted market-capitalization weighted.

MSCI ACWI Large Cap NR USD

The index measures the performance of large cap representation across Developed Markets (DM) and Emerging Markets (EM) countries equity securities. The index is free float-adjusted market capitalization weighted, and covers about 70% of the free float-adjusted market capitalization in each country.

Index Definitions (Cont.)

MSCI ACWI SMID NR USD

No definition is currently available

MSCI EM NR USD

The index measures the performance of the large and mid cap segments of emerging market equity securities. It is free float-adjusted market-capitalization weighted.

Russell 1000 Growth TR USD

The index measures the performance of the large-cap growth segment of the US equity securities. It includes the Russell 1000 index companies with higher price-to-book ratios and higher forecasted growth values. It is market-capitalization weighted. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.

Russell 1000 TR USD

The index measures the performance of the large-cap segment of the US equity securities. It is a subset of the Russell 3000 index and includes approximately 1000 of the largest securities based on a combination of their market cap and current index membership.

Russell 1000 Value TR USD

The index measures the performance of the large-cap value segment of the US equity securities. It includes the Russell 1000 index companies with lower price-to-book ratios and lower expected growth values. It is market-capitalization weighted. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.

Russell 2000 Growth TR USD

The index measures the performance of small-cap growth segment of the US equity universe. It includes those Russell 2000 companies with higher price-to-value ratios and higher forecasted growth values. It is market-capitalization weighted. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.

Russell 2000 TR USD

The index measures the performance of the small-cap segment of the US equity universe. It is a subset of the Russell 3000 and includes approximately 2000 of the smallest securities based on a combination of their market cap and current index membership. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.

Russell 2000 Value TR USD

The index measures the performance of small-cap value segment of the US equity universe. It includes those Russell 2000 companies with lower price-to-book ratios and lower forecasted growth values. It is market-capitalization weighted. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.

Russell Mid Cap Growth TR USD

The index measures the performance of the mid-cap growth segment of the US equity universe. It includes Russell midcap index companies with higher price-to-book ratios and higher forecasted growth values. It is market-capitalization weighted. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.

Russell Mid Cap TR USD

The index measures the performance of the mid-cap segment of the US equity universe. It is a subset of Russell 1000 index and includes approximately 800 of the smallest securities based on a combination of their market cap and current index membership. The index represents approximately 31% of the total market capitalization of the Russell 1000 companies.

Russell Mid Cap Value TR USD

The index measures the performance of the mid-cap value segment of the US equity universe. It includes Russell midcap index companies with lower price-to-book ratios and lower forecasted growth values. It is market-capitalization weighted.

S&P 1500 Health Care TR

The index measures the performance of health care(sector) segment of US equity securities. It comprises those companies included in the S&P Composite 1500 that are classified as members of the Global Industry Classification Standard(GICS) Health Care (sector).

S&P United States REIT TR USD

The index measures the performance of investable universe of publicly traded real estate investment trusts domiciled in the United States.

Glossary

12b-1 Fee

Maximum annual charge deducted from fund assets to pay for distribution and marketing costs. Although usually set on a percentage basis, this amount will occasionally be a flat figure. This information is taken directly from the fund's prospectus, and includes distribution, service and other expenses incurred by the fund. Morningstar lists the maximum amount. Some 12b-1 fees are something of a hidden charge, because they are taken out of the NAV. Morningstar breaks the 12b-1 amount out of the expense ratio so investors know how much they're paying. (Description provided by Morningstar)

Alpha

A measure of the difference between a fund's actual returns and its expected performance, given its level of risk as measured by beta. A positive alpha figure indicates the fund has performed better than its beta would predict. In contrast, a negative alpha indicates the fund underperformed, given the expectations established by the fund's beta. All MPT statistics (alpha, beta, and R-squared) are based on a least-squared regression of the fund's return over Treasury bills (called excess return) and the excess returns of the fund's benchmark index. (Description provided by Morningstar)

Composition Criterion

This screen is one of the fi360 Fiduciary Score[®] criterion. The screened product can have no more than 20% of the portfolio invested in 'unrelated asset class securities. For example, a Large-Cap Growth product should not hold more than 20% in cash, fixed income and/or international securities. This screen is not applied to all asset classes. (Description provided by fi360)

Deferred Load

This is also known as a back-end sales charge, and it is imposed when investors redeem shares. The percentage charged generally declines the longer shares are held, and it is usually applied to the lower of the beginning price or ending price. This charge is often coupled with higher 12b-1 fees in B or C share classes as an alternative to a traditional front-end load fund. (Description provided by Morningstar)

Expense Ratio - Audited Net

The percentage of fund assets paid for operating expenses and management fees, including 12b-1 fees, administrative fees, and all other asset-based costs incurred by the fund, except brokerage costs. Fund expenses are reflected in the fund's NAV. This expense ratio is pulled directly from the fund's annual report. Sales charges are not included in the expense ratio. For fund of funds, the underlying fund expense ratios are not included in the expense ratio. (Description provided by Morningstar)

Expense Ratio - Prospectus Gross

Gross Expense Ratio represents the total gross expenses (net expenses with waivers added back in) divided by the fund's average net assets. If it is not equal to the net expense ratio, the gross expense ratio portrays the fund's expenses had the fund not waived a portion, or all, of its fees. Thus, to some degree, it is an indication of fee contracts. Some fee waivers have an expiration date; other waivers are in place indefinitely. (Description provided by Morningstar)

Expense Ratio - Prospectus Net

The percentage of fund assets used to pay for operating expenses and management fees, including 12b-1 fees, administrative fees, and all other asset-based costs incurred by the fund, except brokerage costs. Fund expenses are reflected in the fund's NAV. Sales charges are not included in the expense ratio. The expense ratio for fund of funds is the aggregate expense ratio as defined as the sum of the wrap or sponsor fees plus the estimated weighted average of the underlying fund fees. (Description provided by Morningstar)

fi360 Fiduciary Score

The fi360 Fiduciary Score[®] is a peer percent ranking of an investment against a set of quantitative due diligence criteria selected to reflect prudent fiduciary management. The fi360 Fiduciary Score[®] is calculated on a monthly basis for investments with at least a three year history. Note: Group Retirement Plan Annuities (GRPAs) are ranked in a peer group that includes GRPAs, Mutual Funds and ETFs. Prior to 9/30/2013 only Mutual Funds and ETFs were used to construct the peer group. (Description provided by fi360)

fi360 Fiduciary Score[®] Average

The fi360 Fiduciary Score Average is a one-, three-, five- or ten-year rolling average of an investment's fi360 Fiduciary Score. The Average Score is calculated on a monthly basis. Since the Average Score is a rolling average of the historical fi360 Fiduciary Score, an investment needs to have the requisite amount of Fiduciary Score calculations for each Average Score. (Description provided by fi360)

fi360 Fiduciary Score[®] Methodology

The fi360 Fiduciary Score[®] is a peer percent ranking of an investment against a set of quantitative due diligence criteria selected to reflect prudent fiduciary management. For each investment with at least a three-year history, fi360 calculates the fi360 Fiduciary Score based on the following due diligence criteria: regulatory oversight, minimum track record, stability of the organization, assets in the investment, composition consistency with asset class, style consistency, expense ratio/fees relative to peers, risk-adjusted performance relative to peers, and performance relative to peers. Investments are evaluated at the conclusion of each month. If an investment does not meet an individual due diligence criterion, points are awarded. Investments that satisfy all of the due diligence criteria receive a fi360 Fiduciary Score of 0. Every other investment is given a Score of 1-100 based on their point total, and representing their percentile ranking within their peer group. The fi360 Fiduciary Score Average is a one-, three-, five- or ten-year rolling average of an investment's fi360 Fiduciary Score. The Average Score is also calculated on a monthly basis. The fi360 Fiduciary Score represents a suggested course of action and is not intended, nor should it be used, as the sole source of information for reaching an investment decision. Visit fi360.com/fi360-Fiduciary-Score for the complete methodology document. (Description provided by fi360)

Front-End Load

The initial, or front-end, sales charge is a one-time deduction from an investment made into the fund. The amount is generally relative to the amount of the investment, so that larger investments incur smaller rates of charge. The sales charge serves as a commission for the broker who sold the fund. A fund's potential fees and sales charges are an important factor to consider before making an investment. The load fee compensates the broker or financial planner for the service of providing professional investment advice. (Description provided by Morningstar)

Fund Family

A company which offers mutual funds. Generally speaking, the company name is included in the official fund name. (Description provided by Morningstar)

Glossary (Cont.)

Fund Name

The fund's official name, or an abbreviation thereof, as stated in the fund's prospectus. Morningstar attempts to limit the extent to which fund name abbreviation is made by keeping the family name or first word intact whenever possible. As a general rule, the words Fund, Shares, Class, Series, Trust (not including class designation), and articles at the beginning of a fund's name are omitted. They appear, however, in cases where their omission could confuse two funds or groups. The fund name is taken directly from the prospectus. The names normally do not change, unless the fund itself changes its name. (Description provided by Morningstar)

Inception Date

The date on which the fund began its operations. Funds with long track records offer more history by which investors can assess overall fund performance. However, another important factor to consider is the fund manager and his or her tenure with the fund. Often times a change in fund performance can indicate a change in management. (Description provided by Morningstar)

Index

A collection of securities chosen to represent a specific investment area. Common indexes include the Dow Jones Industrial Average, the S&P 500, and the NASDAQ Composite. (Description provided by Morningstar)

Investment Policy Statement (IPS)

The Investment Policy Statement can be considered the business plan for the portfolio. It outlines the general rules that the investment advisor will follow to achieve the client's desired outcome for the portfolio. Minimum components of an IPS should include: The duties and responsibilities of all parties, Diversification and rebalancing guidelines, Due diligence criteria to be used in selecting investments, Monitoring criteria for investment options and service vendors, and procedures for controlling and accounting for investment expenses. (Description provided by fi360)

Investment Type

The following abbreviations are used to identify an investment type. MF - Mutual Fund, ETF - Exchange Traded Fund, VA - Variable Annuity, SMA - Separately Managed Account, GRPA - Group Retirement Plan Annuity (Description provided by fi360)

Management Fee

Fee charged for the management of pooled investments such as collective investment funds, insurance/annuity products, mutual funds and individually managed accounts. (Description provided by fi360)

Manager Tenure

The number of years that the current manager has been managing the investment. In the case of a team, the longest manager tenure is used. (Description provided by Morningstar)

Median Mutual Fund/ETF Manager

The median manager for a given data point is calculated by ranking the managers (investments) within a given peer group on a particular data point from best to worst. The manager that represents the 50th percentile of the ranking becomes the median manager for the group. (Description provided by fi360)

Net Assets - Funds/ETFs

The month-end net assets of the mutual fund, recorded in millions of dollars. Net-asset figures are useful in gauging a fund's size, agility, and popularity. They help determine whether a small company fund, for example, can remain in its investment-objective category if its asset base reaches an ungainly size. The assets are totaled across all share classes of the fund. (Description provided by Morningstar)

Number of investments in Peer Group

A count of the number of investments within a specific peer group for a particular data point such as 1yr return or Alpha. This number represents the total number of investments used to calculate the bar charts and rankings for each data point. (Note: Group Retirement Plan Annuities (GRPAs) are ranked in a peer group that includes GRPAs, Mutual Funds and ETFs. Prior to 9/30/2013 only Mutual Funds and ETFs were used to construct the peer group. (Description provided by fi360)

Peer Group (Morningstar Category)

In an effort to distinguish funds by what they own, as well as by their prospectus objectives and styles, Morningstar developed the Morningstar Categories. While the prospectus objective identifies a fund's investment goals based on the wording in the fund prospectus, the Morningstar Category identifies funds based on their actual investment styles as measured by their underlying portfolio holdings (portfolio and other statistics over the past three years). See specific category name for further details (i.e. "Peer Group - Large Value"). (Description provided by Morningstar)

Rebalancing Limit(Upper/Lower)

The rebalancing limit represents the upper and lower thresholds of deviation, which if crossed, signal that investments in the portfolio need to be bought or sold to bring the portfolio back into alignment with the strategic allocation. (Description provided by fi360)

Sharpe Ratio

A risk-adjusted measure developed by Nobel Laureate William Sharpe. It is calculated by using standard deviation and excess return to determine reward per unit of risk. The higher the Sharpe Ratio, the better the fund's historical risk-adjusted performance. The Sharpe ratio is calculated for the past 36-month period by dividing a fund's annualized excess returns by the standard deviation of a fund's annualized excess returns. Since this ratio uses standard deviation as its risk measure, it is most appropriately applied when analyzing a fund that is an investor's sole holding. The Sharpe Ratio can be used to compare two funds directly on how much risk a fund had to bear to earn excess return over the risk-free rate. (Description provided by Morningstar)

Glossary (Cont.)

Standard Deviation

A statistical measurement of dispersion about an average, which, for a mutual fund, depicts how widely the returns varied over a certain period of time. Investors use the standard deviation of historical performance to try to predict the range of returns that are most likely for a given fund. When a fund has a high standard deviation, the predicted range of performance is wide, implying greater volatility. Standard deviation is most appropriate for measuring risk if it is for a fund that is an investor's only holding. The figure can not be combined for more than one fund because the standard deviation for a portfolio of multiple funds is a function of not only the individual standard deviations, but also of the degree of correlation among the funds' returns. If a fund's returns follow a normal distribution, then approximately 68 percent of the time they will fall within one standard deviation of the mean return for the fund, and 95 percent of the time within two standard deviations. Morningstar computes standard deviation using the trailing monthly total returns for the appropriate time period. All of the monthly standard deviations are then annualized. (Description provided by Morningstar)

Strategic Allocation

The strategic allocation is the selected asset classes and weights that will produce an appropriate portfolio return for a client within the client's risk level. (Description provided by fi360)

Style Box - Equity

The Morningstar Style Box™ reveals a fund's investment strategy. Morningstar classifies funds as being large-cap, mid-cap, or small-cap based on the market capitalization of long stocks owned; and as value, blend, or growth based on the value-growth orientation of the stock holdings. The nine possible combinations of these characteristics correspond to the nine squares of the Morningstar Style Box-size is displayed along the vertical axis and style is displayed along the horizontal axis. (Description provided by Morningstar)

Style Box - Fixed Income

The Morningstar Style Box™ reveals a fund's investment strategy. Morningstar classifies bond funds in its style box based on their interest rate sensitivity as limited, moderate and extensive measured by the average effective duration of the fund's holdings; and their credit quality as high, medium, or low based on letter (or alphanumeric) credit ratings of the long bonds owned by third party credit rating agencies. The nine possible combinations of these characteristics correspond to the nine squares of the Morningstar Style Box -- quality is displayed along the vertical axis and sensitivity to interest rate along the horizontal axis. Morningstar seeks credit rating information from fund companies on a periodic basis (e.g., quarterly). In compiling credit rating information Morningstar accepts credit ratings reported by fund companies that have been issued by all Nationally Recognized Statistical Rating Organizations (NRSROs). For a list of all NRSROs, please visit <http://www.sec.gov/divisions/marketreg/ratingagency.htm>. Additionally, Morningstar accepts foreign credit ratings from widely recognized or registered rating agencies. If two rating organizations/agencies have rated a security, fund companies are to report the lower rating; if three or more organizations/agencies have rated a security, fund companies are to report the median rating, and in cases where there are more than two organization/agency ratings and a median rating does not exist, fund companies are to use the lower of the two middle ratings. PLEASE NOTE: Morningstar, Inc. is not itself an NRSRO nor does it issue a credit rating on the fund. An NRSRO or rating agency ratings can change from time-to-time. For credit quality, Morningstar combines the credit rating information provided by the fund companies with an average default rate calculation to come up with a weighted-average credit quality. The weighted-average credit quality is currently a letter that roughly corresponds to the scale used by a leading NRSRO. Bond funds are assigned a style box placement of "low", "medium", or "high" based on their average credit quality. Funds with a low credit quality are those whose weighted-average credit quality is determined to be less than "BBB-"; medium are those less than "AA-", but greater or equal to "BBB-"; and high are those with a weighted-average credit quality of "AA-" or higher. When classifying a bond portfolio, Morningstar first maps the NRSRO credit ratings of the underlying holdings to their respective default rates (as determined by Morningstar's analysis of actual historical default rates). Morningstar then averages these default rates to determine the average default rate for the entire bond fund. Finally, Morningstar maps this average default rate to its corresponding credit rating along a convex curve. For interest-rate sensitivity, Morningstar obtains from fund companies the average effective duration. Generally, Morningstar classifies a fixed-income fund's interest-rate sensitivity based on the effective duration of the Morningstar Core Bond Index (MCBI), which is currently three years. The classification of Limited will be assigned to those funds whose average effective duration is between 25% to 75% of MCBI's average effective duration; funds whose average effective duration is between 75% to 125% of the MCBI will be classified as Moderate; and those that are at 125% or greater of the average effective duration of the MCBI will be classified as Extensive. For municipal bond funds, Morningstar also obtains from fund companies the average effective duration. In these cases static breakpoints are utilized. These breakpoints are as follows: (i) Limited: 4.5 years or less; (ii) Moderate: more than 4.5 years but less than 7 years; and (iii) Extensive: more than 7 years. In addition, for non-US taxable and non-US domiciled fixed income funds static duration breakpoints are used: (i) Limited: less than or equal to 3.5 years; (ii) Moderate: greater than 3.5 and less than equal to 6 years; (iii) Extensive: greater than 6 years. (Description provided by Morningstar)

Style Drift Criterion

This screen is one of the fi360 Fiduciary Score« criterion. A comparison is made of the fund's category (3-year style average) and the current style (for the quarter). The fiduciary due diligence screen is a match between the category and style. (Description provided by fi360)

Ticker

The NASDAQ assigned symbol commonly used to locate the fund on electronic price-quoting systems. Ticker information is provided by NASDAQ. Morningstar receives daily internet transmissions detailing ticker as well as fund-name changes, plus a listing of any funds that have been recently added or deleted from NASDAQ listings. The ticker symbol itself is designated by the fund company. Thus, tickers do not always follow a uniform pattern. (Description provided by Morningstar)

Total Return - Funds

Expressed in percentage terms, Morningstar's calculation of total return is determined each month by taking the change in monthly net asset value, reinvesting all income and capital-gains distributions during that month, and dividing by the starting NAV. Reinvestments are made using the actual reinvestment NAV, and daily payoffs are reinvested monthly. Unless otherwise noted, Morningstar does not adjust total returns for sales charges (such as front-end loads, deferred loads and redemption fees), preferring to give a clearer picture of a fund's performance. The total returns do account for management, administrative, 12b-1 fees and other costs taken out of fund assets. Total returns for periods longer than one year are expressed in terms of compounded average annual returns (also known as geometric total returns), affording a more meaningful picture of fund performance than non-annualized figures. (Description provided by Morningstar)

Glossary (Cont.)

Total Return - Load-Adjusted

Expressed as a percentage, this return is adjusted for front-end loads, deferred loads and redemption fees, but not taxes. For investments with front-end loads, the full amount of the load is deducted. For deferred loads and redemption fees, the percentage charged often declines the longer the shares are held. Morningstar adjusts the deferred load for each time period accordingly when making this calculation. (Description provided by Morningstar)

Total Return - Percentile Rank

This is the investment's total-return percentile rank relative to all funds that have the same Morningstar Category. The highest (or most favorable) percentile rank is 1 and the lowest (or least favorable) percentile rank is 100. The top-performing investment in a category will always receive a rank of 1. Rankings may vary among share classes and are based on historical total returns, which are not indicative of future results. (Description provided by Morningstar)

Watch List

The watch list is a list of investments that fail to meet the stated due diligence requirements used to periodically monitor the investment. The due diligence requirements are typically outlined in an Investment Policy Statement. (Description provided by fi360)

Investment Company Contact Information

For performance data current to the most recent month-end, please contact the investment company using the number(s) provided below.

Company Name	Phone Number(s)
American Funds	800-421-4225
AQR Funds	866-290-2688
Baird	866-442-2473
Diamond Hill Funds	888-226-5595
Dimensional Fund Advisors	888-576-1167
Dodge & Cox	800-621-3979
Fidelity Investments	800-544-8544
Guggenheim Investments	800-820-0888
Harbor	800-422-1050
iShares	800-474-2737
LKCM	800-688-5526
Matthews Asia Funds	800-789-2742
Pimco	888-877-4626
PRIMECAP Odyssey Funds	800-729-2307
Schwab ETFs	877-824-5615
T. Rowe Price	800-638-5660
Vanguard	800-662-7447 866-499-8473

Index Family Disclosure

MSCI

Copyright (c) 2017 MSCI. All Rights Reserved. Without prior written permission of MSCI, this information and any other MSCI intellectual property may only be used for your internal use, may not be reproduced or disseminated in any form and may not be used to create any financial instruments or products or any indices. This information is provided on an as is basis, and the user of this information assumes the entire risk of any use made of this information. Neither MSCI nor any third party involved in or related to the computing or compiling of the data makes any express or implied warranties, representations or guarantees concerning the MSCI index-related data, and in no event will MSCI or any third party have any liability for any direct, indirect, special, punitive, consequential or any other damages (including lost profits) relating to any use of this information.

Russell

Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell is a trademark of Russell Investment Group.

S&P

Copyright (c) 2017 Standard & Poor's Financial Services LLC. Reproduction of the S&P Dow Jones Indices in any form is prohibited except with the prior written permission of S&P. S&P does not guarantee the accuracy, adequacy, completeness or availability of any information and is not responsible for any errors or omissions, regardless of the cause or for the results obtained from the use of such information. S&P DISCLAIMS ANY AND ALL EXPRESS OR IMPLIED WARRANTIES, INCLUDING, BUT NOT LIMITED TO, ANY WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE. In no event shall S&P be liable for any direct, indirect, special or consequential damages, costs, expenses, legal fees, or losses (including lost income or lost profit and opportunity costs) in connection with subscriber's or others' use of S&P Dow Jones Indices.