

LOCKE LORD LLP RETIREMENT SAVINGS PLAN

Simplify retirement planning.

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As an employee eligible to participate in the Locke Lord LLP Retirement Savings Plan, you have help in reaching your retirement saving goals. You can save on a before-tax and/or Roth after-tax basis and choose how to invest your savings from a range of investment options. Plus, through MillimanBenefits.com you can use interactive planning tools to help monitor your progress toward reaching your retirement saving goals.

This brochure gives you a quick overview of the plan and how it works. For more detail go to MillimanBenefits.com.

How To Enroll And Access Your Account

Signing up for the Plan is simple. You can enroll any time through MillimanBenefits.com. The EZ Enrollment Guide will take you through each step. Or, call the Milliman Benefits Service Center at 1.866.333.2080.

- 1. Decide how much to save.** Save from 1% to 75% of your pay on a before-tax and/or Roth after-tax basis, up to IRS limits.
- 2. Choose your investments.** Specify how to invest your contributions among the investment options. You can make these decisions on your own, or select InvestMap™ (learn more on page 4).
- 3. Name your beneficiary.** Designate the beneficiaries you want to receive your plan account balance in the event of your death.

Milliman Benefits Service Center

Contact the Milliman Benefits Service Center toll-free at 1.866.333.2080. Representatives are available Monday through Friday from 7 a.m. to 7 p.m. Central time. When you call the Benefits Service Center, your PIN will be your month and year of birth (MMYY). You must change your PIN the first time you call. You can also connect with a representative through Web Chat on MillimanBenefits.com during the same Service Center hours.

Login ID And Password

To enroll or access your account, go to MillimanBenefits.com.

- **Login ID:** Enter your Social Security number. For security reasons, it's a good idea to create a Custom Login ID that includes both letters and numbers.
- **Password:** The first time you log on to the website, your password will be you month and year of birth (MMYY). You must change your initial password to a 6- to 15-digit password made up of letters and numbers.

In a hurry? You can complete a "quick enroll" through the Milliman Mobile App. You can set your contribution rate and automatic increases, or view any current elections. Download the free Milliman app from the Apple Store or Google Play.



Overview Of The Plan

Here's a look at when you can begin participation, the types of contributions made to your account and when and how you may get money from the plan.

Features	Retirement Savings Plan
Eligibility And Participation	<p>You may enroll to save in the plan after your first mid-month paycheck if you are at least age 18.</p> <p>You become eligible for Firm profit sharing contributions on January 1 or July 1 after you reach at least age 18, have completed 12 months of service and are credited with 1,000 hours during that 12 months. This does not include Associate Attorneys or people who by plan definition are excluded from participation. The eligible group includes:</p> <ul style="list-style-type: none">• Partners• Of Counsel*• Staff employees• Senior Counsel*• Staff Counsel*
Your Contributions	Up to 75% of eligible compensation, including any discretionary bonus, subject to IRS limitations. You may make traditional before-tax or Roth after-tax contributions.
Changing Contributions	Increase, decrease, or stop at any time, effective the next available payroll.
Firm Contributions	Discretionary profit sharing contribution. (See Eligibility And Participation section above.)
Loans	<ul style="list-style-type: none">• Minimum: \$1,000• Maximum: 50% of your account balance up to \$50,000• Interest: Prime plus 1%• Term: 5 years (up to 10 years for principal residence)
In-Service Withdrawals	<ul style="list-style-type: none">• Profit sharing contributions**• Rollover contributions• Age 59 ½• Hardship withdrawals
Payment Options Upon Termination Of Employment	<ul style="list-style-type: none">• Single lump sum• Partial distribution limited to once per 12-month period

* Unless specifically excluded.

** You must meet one of the following criteria: funds must be invested for two years, you must have five years of participation or you must be age 55.

Tools And Resources Available At MillimanBenefits.com

- Access your account information.
- Increase, decrease or stop your contributions.
- View, make or change your investment choices and elections.
- Use planning and educational tools, including the PlanAhead For Retirement® tool that lets you enter multiple savings accounts, income and assets. The end result is a picture of progress toward your retirement goals.
- Add or update your beneficiary.
- Request an email reminder when your electronic statement is available (enter your email address in the Personal Profile section).
- Request a loan.

Contributions To The Plan

Your accounts grow over time by several different sources of contributions.

Your Contributions

You may contribute 1% up to 75% of eligible compensation, including any discretionary bonus. Your contributions are subject to annual Internal Revenue Service (IRS) limits.

Your contributions may be either (or a combination of):

- Traditional before-tax 401(k) contributions, which are deducted from your pay before federal income taxes are withheld. You pay taxes on these contributions and earnings when you withdraw the money from the plan.
- Roth after-tax 401(k) contributions, which are deducted from your pay after federal income taxes are withheld. Investment earnings on the Roth after-tax 401(k) contributions are never taxed, not even upon distribution, as long as these requirements are met:
 - Your first Roth after-tax 401(k) contribution must have been in the plan for five years.
 - At the time of withdrawal, you must have reached age 59½ (or upon death or disability).

For 2017, you may save up to \$18,000 in the plan if you are younger than age 50. Starting anytime during the year you reach age 50, you may begin saving an additional \$6,000 as a catch-up contribution, for a total annual contribution of \$24,000. These IRS maximums are combined limits for traditional before-tax and Roth after-tax 401(k) contributions.

These limits are not plan-specific and apply to other contributions you may have made to prior employers' plans during a calendar year. You may change your contribution as of each pay period. Certain people may be subject to additional limits on the maximum they may contribute. You will be notified if this applies to you.

Firm Profit Sharing Contribution

The Firm may make an additional profit sharing contribution starting on January 1 or July 1 once you complete one year of service. This contribution is based on your pay for the part of the plan year that you were eligible. See your *Summary Plan Description* for details.

Rollover Contributions

If you have a balance in any eligible retirement plan or individual retirement account (IRA), you can roll over that money to the Locke Lord LLP Retirement Savings Plan immediately, even if you have not started saving in the plan through payroll deductions. For more information, call the Milliman Benefits Service Center at 1.866.333.2080 or log on to MillimanBenefits.com.

Tax Credit

You are eligible for a nonrefundable tax credit of up to \$1,000 for contributions made to the plans if you file a:

- Joint federal income tax return and have an income below \$62,000, or
- Head-of-household federal income tax return and have an income below \$46,500, or
- Single federal income tax return and have an income below \$31,000.

Depending on your modified adjusted gross income, the tax credit will range from 10% to 50% of the first \$2,000 of your contributions to the plan.

Vesting

Vesting means gaining ownership. You are always fully vested in the value of your own contributions, rollover contributions and Firm profit sharing contributions.



Overview Of Investments

The plan offer these approaches to investing.

- **InvestMap™** designed by experts. You make one election to invest your entire account – future contributions and your existing balances – in this age-based, diversified asset allocation approach. Your account will automatically rebalance every quarter based on the date you elect InvestMap.
- **Custom Portfolio** designed by you. You're in charge of your portfolio. You choose your investment allocation and elect Auto Rebalance, if desired.
- **Personal Choice Retirement Account** (PCRA) designed by you and your investment manager, and/or your Attorney-in-Fact. These self-directed brokerage accounts allow you to build a personal portfolio from a wide variety of investment options.

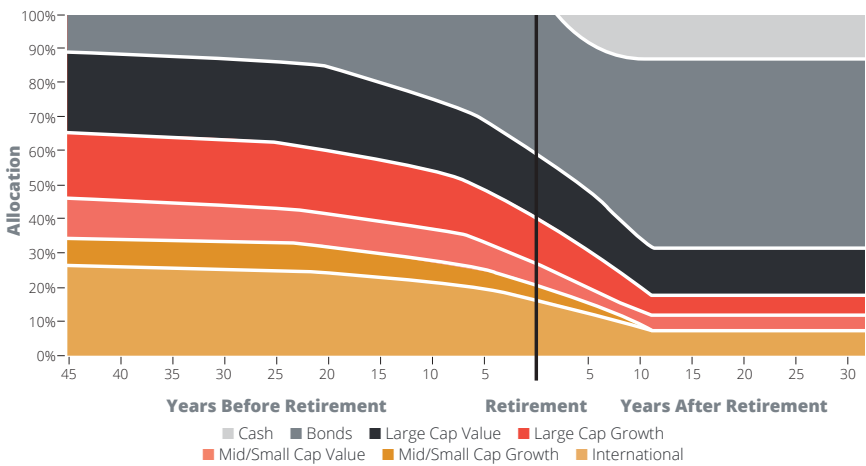
The plan offers a wide range of investment fund choices so you can choose the ones that best fit your financial goals, risk tolerance and time horizon for using the money. View a complete fund lineup, make your investment elections and/or get more information about these approaches to investing at MillimanBenefits.com.

What Is InvestMap?

Developed by independent investment professionals, InvestMap creates a portfolio for you – made up of the investment options within your plan. InvestMap uses your current age along with your complete life span to chart a long-term investment strategy called a glide path. With annual reallocations according to the glide path, your portfolio gradually becomes more conservative so you take on less and less investment risk. At younger ages, the reallocation adjustments will be slight (and may not occur every year); they will become greater as your age increases. Your account will automatically rebalance every 3 months based on the date you elect InvestMap.

The glide path below shows how your asset allocation will change over time. The allocations may also change to reflect long-term stock market trends and updates to the plan's investment lineup. To help reduce the risk of outliving your savings, InvestMap allocations continue to change until you reach age 75. InvestMap assumes that withdrawals will begin at a retirement age of 65, which may differ from the plan's stated retirement date.

InvestMap Glide Path



InvestMap Allocation At Age											
20	25	30	35	40	45	50	55	60	65	70	75
0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	11%	13%
10%	11%	12%	13%	14%	17%	20%	25%	32%	43%	45%	56%
90%	89%	88%	87%	86%	83%	80%	75%	68%	57%	44%	31%

The chart above shows the core InvestMap asset allocations at various ages. As you can see, the investments become more conservative as you get closer to your retirement date. Once you attain age 75, the allocations do not change.

InvestMap is not a single investment; it is a lifetime investment strategy using the Plan's underlying investment options. InvestMap's allocation becomes more conservative over time and stops changing at age 75. InvestMap's age-based glide path is developed using industry-standard asset allocation strategies and may change from time to time to reflect long-term market trends or changes to the plan's underlying investment lineup. InvestMap is not investment advice and should not be relied upon as advice. Like any investment, InvestMap can lose money over time. There is no guarantee of the value of your account upon withdrawal or that InvestMap will succeed in its objectives or provide adequate retirement income. For your long-term retirement security, give careful consideration to the importance of a well balanced and diversified investment portfolio, taking into account all your assets, income and investments. (GPA) These charts are for illustrative purposes only and are not intended for individual use. The funds used in InvestMap are unique to each plan and selected by the plan sponsor.

How To Get Money From The Plan

You can have access to your plan accounts through:

- Loans and in-service withdrawals while you are an employee and
- A plan distribution after you stop working at the Firm.

In-Service Withdrawals

While you are employed at the Firm, you can take money from the plan for several different reasons.

- Rollover account. You may withdraw money you rolled into this plan at any time.
- Profit sharing contribution account. You may withdraw all or any part of your profit sharing contributions if:
 - The money has been in your account for at least two years,
 - You have at least five years of plan participation or
 - You have attained age 55.
- Age 59½. Once you reach age 59½ and you have withdrawn all your rollover contributions, you may request a withdrawal of your remaining account balance for any reason.
- Financial hardship. You may apply for a financial hardship withdrawal from your own before-tax and Roth after-tax contributions if you meet strict IRS requirements.

Payment When You Leave The Firm

You may elect to receive your account balances as a:

- Single, lump-sum payment, or
- Partial distribution once each 12-month period. Under this option, you can leave part of your money invested in the plan account.

You have the option of transferring your account in cash to an IRA or another eligible retirement plan to continue deferring taxes. In addition, if your balance is \$5,000 or more (excluding rollover contribution amounts), you may leave the money in the plan until a later date.

Quarterly Statements Are Online

Your Retirement Savings Plan statements will be available on MillimanBenefits.com about 3 weeks after the end of each quarter. To receive an email or text message reminder when your electronic statement is available, enter your email address or mobile number in the Personal Profile section of MillimanBenefits.com. You may request a paper version of your statement at any time. To do so, go to eCommunications in the bottom right of the website's At-A-Glance page. You can make this change in the Personal Profile section, too.

Tax Treatment On Plan Distributions

By law, the plan trustee generally must withhold 20% of the taxable portion of any plan distribution if not directly rolled over to another eligible retirement plan or IRA. If you take your benefit payment as ordinary income, the payment may also be subject to a 10% penalty tax.

Loans

To request a loan, log on to MillimanBenefits.com or call the Milliman Benefits Service Center at 1.866.333.2080.

Use the loan modeling tool on MillimanBenefits.com, to see what the loan payment would be if you borrow different amounts of money for different periods of time. Based on that information, you can set the loan amount and repayment schedule that fit your needs.

Be Sure To Name Your Beneficiary

Your beneficiary is the person(s) whom you want to receive your plan accounts in the event of your death. Name your beneficiary on MillimanBenefits.com or through the Benefits Service Center at 1.866.333.2080.

Be prepared for the unexpected.



2017 Qualified Default Investment Alternative Notice To Participants In The Locke Lord LLP Retirement Savings Plan

The Locke Lord LLP Retirement Savings Plan (referred to herein as the “Plan”) includes features that allow both plan participants and Locke Lord LLP (the “Firm”) to make contributions to the Plan. This notice explains your rights to direct the investment of your Plan contribution accounts.

Right to direct investment/default investment.

You have the right to direct the investment of all of your Plan contribution accounts in any of the Plan’s investment choices. This includes your own contributions, as well as the Firm’s contributions, if any. If you do not make an election as to how the Plan should invest your contributions, they will be invested in the “default” investment option. In accordance with Department of Labor Regulations, the Plan’s default investment option is intended to qualify as an ERISA 404(c) “qualified default investment alternative,” which relieves plan fiduciaries of liability for any investment losses incurred by participants who fail to make investment elections.

The default investment is InvestMap. InvestMap is not a single investment; it is a lifetime age-based diversified asset allocation investment strategy. Developed by investment professionals, InvestMap creates a portfolio for you using the Plan’s investment options.

Investment objectives. Each individual’s age-based InvestMap portfolio is comprised of the Plan’s underlying mutual funds (diversified stock funds and bond funds) designed to manage risk and maximize performance.

InvestMap uses your current age along with your complete life span to chart a long-term investment strategy called a glide path. With annual reallocations according to the glide path, your portfolio gradually becomes more conservative so you take on less and less investment risk. At younger ages, the reallocation adjustments will be slight (and may not occur every year); they will become greater as your age increases. Your account will automatically rebalance every 3 months based on the date of your default investment to InvestMap.

The allocations may also change to reflect long-term stock market trends and updates to the plan’s investment lineup. To help reduce the risk of outliving your savings, InvestMap allocations continue to change until you reach age 75. InvestMap assumes that withdrawals will begin at a normal retirement age of 65, which may differ from the plan’s stated retirement date.

Risk and return characteristics. The risk associated with each individual’s age-based InvestMap portfolio will be commensurate with the higher risk associated with stock investing. While moderate risk is expected, each portfolio can experience periods of extreme return volatility during stock market downturns. Over the long term, portfolios with more stock investments carry relatively more risk but offer higher potential returns. There is no assurance or guarantee the default funds will achieve their stated objective.

Fees and expenses. The operating expenses of portfolios within the InvestMap offering vary depending on the individual’s age-based InvestMap portfolio. The chart below shows the estimated expense ratios at representative ages:

Age	Estimated Expense Ratio
25	0.09%
35	0.09%
45	0.08%
55	0.08%
65	0.08%
75	0.08%

For more information about the default investment, call the telephone hotline at 1.866.333.2080 or log on through the Internet at MillimanBenefits.com.

Right to alternative investment. Even if the Plan trustee invests some or all of your contributions in the default investment, you have the continuing right to direct your investments in one or more of the other investment choices available to you. You may change your investments at any time. To change your investments, call the telephone hotline at 1.866.333.2080 or log on through the Internet at MillimanBenefits.com. You are entitled to invest in any of the alternative investment choices without incurring a financial penalty.

This notice is intended to provide a brief review of the default investment aspects of the Plan. If there are discrepancies between the contents of this notice and the Plan, the terms of the Plan shall govern. Please refer to your Summary Plan Description (Plan Summary) for more information on this subject. If you have any questions or if you would like an additional copy of the Plan Summary, call the telephone hotline 1.866.333.2080 or log on through the Internet at MillimanBenefits.com.

Locke Lord LLP Retirement Savings Plan

August 31, 2016

Important Information Regarding Your Plan Investments

This document includes important information to help you compare the investment options under your retirement plan. If you want additional information about your investment options, you can go to www.millimanbenefits.com or you can contact the Milliman Benefits Service Center at 866-333-2080. A free paper copy of the information available on the Website can be obtained by contacting the Milliman Benefits Service Center at 866-333-2080.

How To Give Investment Instructions

You have the right to direct the investment of all of your Locke Lord LLP Retirement Savings Plan contribution accounts in any of the plan's investment choices. This includes your own contributions, such as elective salary deferrals and rollovers, as well as Company contributions, such as matching and discretionary amounts (if any). If you do not make an election as to how the plan should invest your contributions, then the plan trustee will invest them in the "default" investment option.

You may direct the investment of your account balance in the plan at any time. Transactions submitted by the closure of the New York Stock Exchange will be submitted for trades the same day. Some funds require one or more business days to obtain settlement. Allow extra time for transfer of cash to or from a self-directed brokerage account. To make a change to your core account, go to the Investments tab of www.millimanbenefits.com. Call Center representatives are also available to assist you at 866-333-2080 Monday through Friday between 7 a.m. and 7 p.m. Central Time.

When you log on to www.millimanbenefits.com, enter your Social Security number (or custom login ID) and password. The first time you log on to the website, your password will be your month and year of birth (MMYY). If you forgot your password or login ID, help is available on the site from the login screen. When you call the telephone hotline, your initial PIN will be your month and year of birth (MMYY).

The plan offers InvestMap portfolios, developed by independent investment professionals, as age-based, diversified asset allocation strategies. If you elect InvestMap, all future contributions and your entire account balance will be invested in the InvestMap strategy. With InvestMap, you will make one election that can be modified to be more conservative or more aggressive. Then, your portfolio updates automatically through quarterly rebalancing based on your election date and annual reallocations according to the glidepath.

InvestMap uses your current age along with your complete life span to chart a long-term investment strategy called a glidepath. With annual reallocations according to the glidepath, your portfolio gradually becomes more conservative so you take on less and less investment risk. At younger ages, the reallocation adjustments will be slight (and may not occur every year) and will become greater as your age increases. The allocations may also change to reflect long-term stock market trends and updates to the plan's investment lineup. To help reduce the risk of outliving your savings InvestMap allocations continue to change until you reach age 75. InvestMap assumes that withdrawals will begin at a retirement age of 65, which may differ from the plan's stated retirement age.

InvestMap is not a single investment; it is a lifetime investment strategy using the plan's investment options. The age-based asset allocations are based on industry standards and may change from time to time to reflect long-term stock market trends or changes to the plan's investment lineup. InvestMap is not investment advice and should not be relied upon as advice. Like any investment, there is no guarantee of the value of your account upon withdrawal or that InvestMap will succeed in its objectives. For your long-term retirement security, you should give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income and investments.

If you do not choose to use InvestMap, you may also design your own custom asset allocation. You may choose to invest in any combination of the plan's investment options which represent a broad range of risk and return characteristics within various asset classes.

Voting Rights

The Plan Sponsor or other designated plan fiduciary will exercise any voting or other rights associated with ownership of your investments held in your plan account.

Designated Investment Alternatives

The plan provides designated investment alternatives into which you can direct the investment of your plan funds. The Comparative Chart lists these designated investment alternatives and provides information regarding the alternatives.

Designated Investment Managers

The plan does not offer the services of a designated investment manager.

Self-Directed Brokerage Accounts

The plan offers a self-directed brokerage (SDA) account which allows more choice and flexibility with thousands of mutual funds, stocks and bonds in which to invest. Generally the SDA is considered a good solution for the more experienced investor who takes an active role in managing their retirement portfolio and can tolerate fluctuations in the market.

You may elect to establish a self-directed brokerage account through www.millimanbenefits.com by selecting Investments - Self Directed - Brokerage Account - Enroll in SDA and following the instructions provided. Brokerage trading fees will apply and are disclosed in the Welcome Kit or within your SDA profile. Cash transferred to your brokerage account is not automatically invested. It is your responsibility to place trades in your SDA account, follow the instructions supplied in the Welcome Kit or the process listed on the Self Direct Brokerage Account screen. SDA account balances are not readily available for plan loans or in-service withdrawals. It is your responsibility to liquidate your desired SDA investments and request the transfer back to the plan's core funds by selecting Investments - Change Investments - Direct Fund Transfer, to make them available for loans and/or withdrawals processing.

For specific information about Schwab's PCRA program and how to contact Schwab please visit www.millimanbenefits.com.

Allocation of Administrative Expenses

Certain plan administrative fees are paid from Plan accounts. The recordkeeping fee which amounts to \$4.16 per month is paid from Plan accounts. These fees are not reflected in the annual operating expenses of the investments.

Certain plan administrative fees are paid from a portion of the operating expenses of one or more of the investment alternatives in which you may be invested. Any expense allocated to your account will appear on your quarterly statement.

Schedule of Individual Expenses

Description	Amount or Rate
Florida residents: Documentary Stamp Tax (per \$100 borrowed)	\$0.35
Stale Dated Check Processing	\$75.00
Roth Conversion (if applicable)	\$125.00
Lost Beneficiary Search	\$125.00

This represents a schedule of individual expenses that could be incurred for certain transactions and optional services.

Post-transaction fees may also be assessed to be paid outside of the plan, including: check reissuance, additional copies of IRS Form 1099-R, and express payment methods like wire transfer or overnight mail delivery.

Additional fees for self-directed brokerage account maintenance and transactions may be assessed by the SDA provider. See your SDA account profile for details or contact your broker.

Glossary

For your reference, a glossary of retirement plan terms is available at <https://www.investmentterms.com/milliman/>.

Designated Investment Alternatives - Performance and Benchmarks

This table focuses on the performance of investment options that do not have a fixed or stated rate of return. It shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods.

For additional fund information, please visit the "Investments" page of your account at www.millimanbenefits.com. Current performance information is available on the "View Fund Information" link. Links to the investment option summaries are available. Each summary includes the issuing company, the objectives and goals of the fund, the principal strategies and risks of the fund, and the fund's turnover rate and operating expenses.

Performance shown is net of mutual fund expenses, but before any applicable plan charges. Returns assume the reinvestment of dividends and capital gains distributions. Past performance does not guarantee how the investment option will perform in the future. Your investment in these investment options could lose money.

Fund performance is gathered from sources that are believed to be reliable, such as investment companies and Morningstar, Inc. However, Milliman Inc. cannot guarantee the complete accuracy of all performance information.

Designated Investment Alternatives - Performance and Benchmarks

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Investment Name/Type of Option/Ticker	Average Annual Total Return as of 08/31/2016				Benchmark as of 08/31/2016			
	1 Yr	5 Yr	10 Yr	Since Inception	1 Yr	5 Yr	10 Yr	Since Inception
<p>More information online at www.MillimanBenefits.com Go to Investments > > View Fund Information</p> <p>Vanguard Inflation-Protected Secs I/Infl-Prot Bond/VIPIX</p> <p>Click on the fund's prospectus icon to view the summary prospectus.</p>	5.33%	1.77%	4.34%	4.38%	5.37%	1.77%	4.44%	4.48%
	Fund Inception Date: 12/12/2003				BarCap Gbl Infl Linked US TIPS TR USD			
<p>Vanguard Total Bond Market Index I /Intrmdt-termBnd/VBTIX</p> <p>Click on the fund's prospectus icon to view the summary prospectus.</p>	6.21%	3.21%	4.89%	5.53%	5.97%	3.24%	4.89%	5.60%
	Fund Inception Date: 09/18/1995				BarCap US Agg Bond TR USD			
<p>PIMCO Total Return D /Intrmdt-termBnd/PTTDX</p> <p>Click on the fund's prospectus icon to view the summary prospectus.</p>	4.50%	3.44%	5.71%	5.90%	5.97%	3.24%	4.89%	5.29%
	Fund Inception Date: 04/08/1998				BarCap US Agg Bond TR USD			
<p>Vanguard Small Cap Index I/Small Blend/VSCIX</p> <p>Click on the fund's prospectus icon to view the summary prospectus.</p>	9.36%	13.94%	8.51%	8.62%	8.59%	12.85%	7.04%	7.54%
	Fund Inception Date: 07/07/1997				Russell 2000 TR USD			
<p>Vanguard Mid Cap Index I/Mid-Cap Blend/VMCIX</p> <p>Click on the fund's prospectus icon to view the summary prospectus.</p>	8.12%	14.06%	8.36%	9.71%	8.79%	13.56%	8.02%	8.26%
	Fund Inception Date: 05/21/1998				Russell 2500 TR USD			
<p>Schwab S&P 500 Index/Large Blend/SWPPX</p> <p>Click on the fund's prospectus icon to view the summary prospectus.</p>	12.44%	14.58%	7.46%	6.97%	12.55%	14.69%	7.51%	7.01%
	Fund Inception Date: 05/20/1997				S&P 500 TR			
<p>Artisan Value Fund Investor Shares/Large Value/ARTLX</p> <p>Click on the fund's prospectus icon to view the summary prospectus.</p>	14.88%	10.87%	6.38%	6.19%	12.92%	14.39%	6.08%	6.24%
	Fund Inception Date: 03/27/2006				Russell 1000 Value TR USD			
<p>Vanguard PRIMECAP Core Inv/Large Growth/VPCCX</p> <p>Click on the fund's prospectus icon to view the summary prospectus.</p>	12.34%	15.34%	9.38%	9.73%	10.54%	14.74%	9.11%	8.36%
	Fund Inception Date: 12/09/2004				Russell 1000 Growth TR USD			
<p>Vanguard Total Intl Stock Index Instl/Foreign LgBlend/VTSNX</p> <p>Click on the fund's prospectus icon to view the summary prospectus.</p>	3.93%	3.76%	2.09%	3.30%	-2.95%	2.04%	-1.11%	1.52%
	Fund Inception Date: 11/29/2010				MSCI EAFE USD			
<p>American Funds Europacific Growth R5 /Foreign LgGwth/RERFX</p> <p>Click on the fund's prospectus icon to view the summary prospectus.</p>	3.44%	6.26%	4.15%	7.34%	-2.95%	2.04%	-1.11%	2.54%
	Fund Inception Date: 05/15/2002				MSCI EAFE USD			

Designated Investment Alternatives - Performance and Benchmarks

Investment Name/Type of Option/Ticker	Average Annual Total Return as of 08/31/2016				Benchmark as of 08/31/2016			
	1 Yr	5 Yr	10 Yr	Since Inception	1 Yr	5 Yr	10 Yr	Since Inception
Dodge & Cox International Stock/Foreign LgBlend/DODFX Click on the fund's prospectus icon to view the summary prospectus.	-0.99%	5.61%	2.85%	7.06%	-2.95%	2.04%	-1.11%	1.28%
	Fund Inception Date: 05/01/2001				MSCI EAFE USD			
Dreyfus Global Stock I/World Stock/DGLRX Click on the fund's prospectus icon to view the summary prospectus.	10.19%	9.28%	N/A	5.91%	4.50%	7.26%	2.38%	1.54%
	Fund Inception Date: 12/29/2006				MSCI World Free USD			
Templeton World A/World Stock/TEMWX Click on the fund's prospectus icon to view the summary prospectus.	0.84%	7.49%	3.59%	11.16%	4.50%	7.26%	2.38%	N/A
	Fund Inception Date: 01/17/1978				MSCI World Free USD			
Vanguard Federal Money Market/Market Taxable/VMFXX Click on the fund's prospectus icon to view the summary prospectus.	0.22%	0.05%	0.99%	4.39%	0.18%	0.07%	0.88%	4.30%
	Fund Inception Date: 07/13/1981				Citi Treasury Bill 3 Mon USD			

Investment Fee and Expense Information

This table shows fee and expense information for the investment options listed above, including the Total Annual Operating Expenses. These are expenses that reduce the rate of return of the investment options. For applicable investments, this table also shows Shareholder-type fees. These fees are in addition to Total Annual Operating Expenses.

Investment Name/Type of Option /Ticker	Expense Ratio as a %	Operating Expenses per \$1,000	Shareholder-Type Fees
Vanguard Inflation-Protected Secs I /Infl-Prot Bond/VIPIX	0.07%	\$0.70	The Vanguard Inflation-Protected Secs I adopted a "roundtrip" policy to prohibit transfers in to that fund within 30 days following any transfer out from that fund. Exempt transactions: automatic rebalance transfers. Exempt funds: money market and short-term bond funds.
Vanguard Total Bond Market Index I /Intrmdt-termBnd/VBTIX	0.05%	\$0.50	The Vanguard Total Bond Market Index I adopted a "roundtrip" policy to prohibit transfers in to that fund within 30 days following any transfer out from that fund. Exempt transactions: automatic rebalance transfers. Exempt funds: money market and short-term bond funds.
PIMCO Total Return D /Intrmdt-termBnd/PTTDX	0.75%	\$7.50	
Vanguard Small Cap Index I/Small Blend/VSCIX	0.07%	\$0.70	The Vanguard Small Cap Index I adopted a "roundtrip" policy to prohibit transfers in to that fund within 30 days following any transfer out from that fund. Exempt transactions: automatic rebalance transfers. Exempt funds: money market and short-term bond funds.
Vanguard Mid Cap Index I/Mid-Cap Blend/VMCIX	0.07%	\$0.70	The Vanguard Mid Cap Index I adopted a "roundtrip" policy to prohibit transfers in to that fund within 30 days following any transfer out from that fund. Exempt transactions: automatic rebalance transfers. Exempt funds: money market and short-term bond funds.
Schwab S&P 500 Index/Large Blend/SWPPX	0.09%	\$0.90	
Artisan Value Fund Investor Shares /Large Value/ARTLX	1.00%	\$10.00	
Vanguard PRIMECAP Core Inv/Large Growth/VPCCX	0.47%	\$4.70	The Vanguard PRIMECAP Core Inv adopted a "roundtrip" policy to prohibit transfers in to that fund within 30 days following any transfer out from that fund. Exempt transactions: automatic rebalance transfers. Exempt funds: money market and short-term bond funds.

Investment Fee and Expense Information

Investment Name/Type of Option /Ticker	Expense Ratio as a %	Operating Expenses per \$1,000	Shareholder-Type Fees
Vanguard Total Intl Stock Index Instl/Foreign LgBlend/VTSNX	0.10%	\$1.00	The Vanguard Total Intl Stock Index Instl adopted a "roundtrip" policy to prohibit transfers in to that fund within 30 days following any transfer out from that fund. Exempt transactions: automatic rebalance transfers. Exempt funds: money market and short-term bond funds.
American Funds Europacific Growth R5/Foreign LgGwth/RERFX	0.54%	\$5.40	The American Funds Europacific Growth R5 adopted a "purchase blocking policy" to prohibit transfers in to that fund within 30 days following a transfer out of \$5,000 or more from that fund. Exempt transactions: automatic rebalance transfers.
Dodge & Cox International Stock /Foreign LgBlend/DODFX	0.64%	\$6.40	
Dreyfus Global Stock I/World Stock/DGLRX	0.91%	\$9.10	
Templeton World A/World Stock/TEMWX	1.06%	\$10.60	
Vanguard Federal Money Market /MMarket Taxable/VMFXX	0.11%	\$1.10	

Fees and expenses are only one of several factors that participants and beneficiaries should consider when making investment decisions. The cumulative effect of fees and expenses can substantially reduce the growth of a participant's or beneficiary's retirement account. Participants and beneficiaries can visit the Employee Benefit Security Administration's website http://www.dol.gov/ebsa/publications/401k_employee.html for an example of the long-term effect of fees and expenses.

Fund information is displayed as of 8/31/2016. If your plan had a fund change after this date, please refer to your Fund Change Notice for the most updated investment information.

Additional investment-related information, including current performance information, is available on the "Investments" section of www.millimanbenefits.com. To request a paper copy of the information (free of charge) on the website or additional investment information, you may contact the Milliman Benefits Service Center at 866-333-2080 or Milliman, Inc., 10000 North Central Expressway, Suite 1500, Dallas, TX 75231.