

LOCKE LORD LLP RETIREMENT SAVINGS PLAN

Simplify retirement planning.

Table Of Contents

Overview Of The Plan	2
Contributions To The Plan	3
Overview Of Investments	4
How To Get Money From The Plan	5
Qualified Default Investment Alternative Notice	6

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.

You Are In!

If you are at least age 18, you are immediately eligible to participate in the Savings Plan. If you do not actively elect to participate, you will be automatically enrolled after 45 days. Your contribution rate will be set at 3% on a before-tax basis.

You may elect to increase, decrease or stop your contributions at any time.

Simple Steps to Get Started

- **Access your account.**
 - **Website:** Visit MillimanBenefits.com (choose English or Spanish).
 - **Milliman Mobile Benefits App:** Download from iTunes or Google Play. You can even do a “quick enroll” from the app.
 - **Benefits Service Center:** Call 1.866.333.2080 or use Web Chat on MillimanBenefits.com. Representatives are available Monday through Friday from 7 a.m. to 7 p.m. Central time.
- **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.
- **Choose your investments.** Specify how to invest your contributions among the investment options. You can make these decisions on your own, or select a Target Date Fund (learn more on page 4).
- **Name your beneficiary.** Designate who you want to receive your account balance in the event of your death. Make sure to have your beneficiary's Social Security number handy.

Stay in the Know

Make sure you get the latest information about your account. From MillimanBenefits.com or the mobile app, enter your email address and cell phone number in the Personal Profile section. You can request electronic confirmations and notices, including text messages. Plus you'll need this information on file to access your account if you forget your user name or password.

Security Tips

Follow these simple tips to safeguard your account information.

- Create a custom login ID.
- Change your password on a regular basis.
- Don't use personal information or simple words for your ID or password.



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>If you are at least age 18, you are immediately eligible to participate in the Savings Plan.</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. Please see the Summary Plan Description for a complete list of employees who are ineligible.</p>
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• Ongoing monthly, quarterly, semi-annual, or annual cash installments (subject to life expectancy limits)**

* 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.
** There is a distribution fee of \$10 per installment payment.

Know Where You Stand

Use PlanAhead for Retirement® on [MillimanBenefits.com](https://www.millimanbenefits.com).

Financial advisors generally recommend saving enough to replace 80% or more of your income. With PlanAhead For Retirement, you can see if you’re heading in the right direction.

You can use this tool to model different scenarios to discover how increasing your contributions or changing your investment strategy will impact your results. Enter your information once; the tool will retain it for you to access at any time.



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 2018, you may save up to \$18,500 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 \$24,500. 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 \$63,000, or
- Head-of-household federal income tax return and have an income below \$47,250, or
- Single federal income tax return and have an income below \$31,500.

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.

- **Vanguard Target Date Funds.** Target Date funds are designed to take the confusion out of investing. They provide diversified investment mixes based on expected retirement dates and automatically shift to a more conservative blend as you near your target retirement date.

If you're automatically enrolled in the plan, your account will be invested in the Vanguard Target Retirement Fund that most closely aligns with your normal retirement date (defined in the Plan as age 65). It will stay invested in that fund until you elect an alternate investment. You can make or change your investment elections at any time on MillimanBenefits.com.

- **Custom Investment Portfolio.** You design your own 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. To view the full investment lineup, log on to MillimanBenefits.com.

- **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 Vanguard Target Date Retirement Funds offer a quick, easy and diverse way to invest for the future. All you need to know is the date you plan to retire. Then, you invest your savings in the fund that is closest to the year that you plan to retire. For example, if you plan to retire in 2042, select the 2040 fund. If you plan to retire in 2048, select the 2050 fund. From that point on, the target date fund will do the rest of the investment decision-making for you, rebalancing quarterly and changing periodically to adjust to your changing time horizon. The fund's allocation will change over time, becoming more conservative as you approach your retirement date. The investment mix of the portfolio is designed to earn a greater return when you have a longer time horizon and protect assets at or near retirement.

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 at MillimanBenefits.com.

Use the Tools

Take advantage of the tools available on MillimanBenefits.com to help you get the most from your plan:

- Investor Profile Quiz
- Financial Resource Center
- Calculators and more (look for the green Calculators and Tools sidebar)



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, 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.
- Partial distribution once each 12-month period. Under this option, you can leave part of your money invested in the plan account.
- Ongoing monthly, quarterly, semi-annual, or annual cash installment (subject to life expectancy limits). Note there is a distribution fee of \$10 per installment payment.

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.

Your Quarterly Account Statement

Milliman will provide your quarterly retirement plan statement through MillimanBenefits.com. You can expect your electronic statements to be available approximately 3 weeks following the end of each calendar quarter. If you enter your email address on MillimanBenefits.com, you will automatically receive a reminder when your statement is available for viewing.

At any time, you have the right to request and obtain a free paper version of your statement. To do this, log in to your account and go to Personal Profile. From there, go to Contact Details and click "Change." You may also request a paper statement and/or opt out of electronic delivery by contacting the Milliman Benefits Service Center.

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.



**2018
AUTOMATIC CONTRIBUTION ARRANGEMENT AND
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.

The Plan includes an Automatic Contribution Arrangement ("ACA"), also known as an automatic enrollment feature. **The ACA provisions apply to you if you are hired or rehired on or after July 1, 2017 and you do not make an affirmative election to choose your level of contribution or to elect not to contribute.**

This notice explains your rights under the Plan's ACA features and your rights to direct the investment of your Plan contribution accounts.

Automatic 401(k) Pre-tax Contributions

Under the ACA provisions of the Plan, beginning approximately 45 days after the date you are hired or rehired, unless you have made an affirmative salary deferral election, the Firm will automatically withhold from your compensation 3% on a pre-tax basis (the "automatic deferral percentage") each pay period, and will contribute this amount to the Plan on your behalf.

If you wish to defer the automatic deferral percentage, you do not need to make an affirmative salary deferral election. If you wish to make an affirmative election to contribute an amount other than the automatic percentage, or to elect not to defer any of your compensation, you may do so within a reasonable time of receipt of this notice and before the date your first automatic deferral will occur. To make an affirmative election, call the telephone hotline at 1.866.333.2080 or log on through the Internet at MillimanBenefits.com. You may change your salary deferral percentage at any time. After the Firm Payroll Department processes your election, it is effective on the next available payroll.

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 the Vanguard Target Retirement Trust II Fund that most closely aligns with your normal retirement date (defined in the Plan as age 65).

Year of Normal Retirement Date	Corresponding Target Retirement Fund	Estimated Annual Operating Expense
2012 or earlier	Vanguard Target Retirement Income Trust II	0.08%
2013-2017	Vanguard Target Retirement 2015 Trust II	0.08%
2018-2022	Vanguard Target Retirement 2020 Trust II	0.08%
2023-2027	Vanguard Target Retirement 2025 Trust II	0.08%
2028-2032	Vanguard Target Retirement 2030 Trust II	0.08%
2033-2037	Vanguard Target Retirement 2035 Trust II	0.08%
2038-2042	Vanguard Target Retirement 2040 Trust II	0.08%
2043-2047	Vanguard Target Retirement 2045 Trust II	0.08%
2048-2052	Vanguard Target Retirement 2050 Trust II	0.08%
2053-2057	Vanguard Target Retirement 2055 Trust II	0.08%
2058 or later	Vanguard Target Retirement 2060 Trust II	0.08%

Investment objectives: The investments seek to provide growth of capital and current income. Each target retirement fund has an asset allocation mix among stocks, bonds, and short-term instruments that is more aggressive when you're younger and becomes more conservative as you near retirement.

Risk and return characteristics: The risk associated with each target date fund 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: Estimated annual operating expenses are outlined in the chart above.

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 automatic enrollment and qualified 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, 2017

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.

To access your account visit www.millimanbenefits.com or call 866-333-2080.

The plan offers Target Date Retirement funds to provide diversified investment mixes that are appropriate for different target retirement dates. These funds change investments over time, becoming more conservative as you near your retirement date.

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 fee liquidations, 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 monthly fee payments, 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. A recordkeeping fee of \$4.00 per month is paid from your Plan accounts. Additionally .0042% per month (.05% annually) is deducted from your account to cover other administrative costs to include recordkeeping, trust and custody. Any shareholder services fees received will reduce this fee. The net amount charged to your account will be reflected in your quarterly account statement. These fees are not reflected in the annual operating expenses of the investments.

Schedule of Individual Expenses

Description	Amount or Rate
Florida residents: Documentary Stamp Tax (per \$100 borrowed)	\$0.35
State 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.

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Investment Name/Type of Option/Ticker	Average Annual Total Return as of 08/31/2017				Benchmark as of 08/31/2017			
	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 Federal Money Market/Taxable MMarket/VMFXX</p> <p>Click on the fund's prospectus icon to view the summary prospectus.</p>	0.57%	0.17%	0.54%	4.29%	0.58%	0.18%	0.44%	N/A
	Fund Inception Date: 07/13/1981				Citi Treasury Bill 3 Mon USD			
<p>Blackrock Total Return K /Intrmdt-termBnd/MPHQX</p> <p>Click on the fund's prospectus icon to view the summary prospectus.</p>	1.95%	3.76%	4.75%	4.80%	0.49%	2.19%	4.40%	4.66%
	Fund Inception Date: 12/07/2001				BarCap US Agg Bond TR USD			

Designated Investment Alternatives - Performance and Benchmarks

Investment Name/Type of Option/Ticker	Average Annual Total Return as of 08/31/2017				Benchmark as of 08/31/2017			
	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 Total Bond Market Index I /Intrmdt-termBnd/VBTIX</p> <p>Click on the fund's prospectus icon to view the summary prospectus.</p>	0.34%	2.11%	4.38%	5.29%	0.49%	2.19%	4.40%	5.36%
	Fund Inception Date: 09/18/1995				BarCap US Agg Bond TR USD			
<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>	0.55%	0.23%	4.00%	4.10%	0.46%	0.25%	4.11%	4.18%
	Fund Inception Date: 12/12/2003				BarCap Gbl Infl Linked US TIPS TR USD			
<p>Vanguard Target Retire Inc Tr II/Retirement Inc</p> <p>Click on the name of the fund to view the fund fact sheet.</p>	5.24%	4.87%	N/A	5.03%	4.93%	4.67%	4.05%	4.28%
	Fund Inception Date: 02/29/2008				S&P Target Date Retirement Income TR USD			
<p>Vanguard Target Retire 2015 Tr II/Target Fund</p> <p>Click on the name of the fund to view the fund fact sheet.</p>	7.62%	7.19%	N/A	5.77%	7.65%	6.82%	4.75%	5.31%
	Fund Inception Date: 02/29/2008				S&P Target Date 2015 TR USD			
<p>Vanguard Target Retire 2020 Tr II/Target Fund</p> <p>Click on the name of the fund to view the fund fact sheet.</p>	9.49%	8.34%	N/A	6.14%	8.89%	7.72%	4.99%	5.69%
	Fund Inception Date: 02/29/2008				S&P Target Date 2020 TR USD			
<p>Vanguard Target Retire 2025 Tr II/Target Fund</p> <p>Click on the name of the fund to view the fund fact sheet.</p>	10.95%	9.13%	N/A	6.36%	10.14%	8.48%	5.15%	5.96%
	Fund Inception Date: 02/29/2008				S&P Target Date 2025 TR USD			
<p>Vanguard Target Retire 2030 Tr II/Target Fund</p> <p>Click on the name of the fund to view the fund fact sheet.</p>	12.25%	9.84%	N/A	6.51%	11.26%	9.21%	5.24%	6.16%
	Fund Inception Date: 02/29/2008				S&P Target Date 2030 TR USD			
<p>Vanguard Target Retire 2035 Tr II/Target Fund</p> <p>Click on the name of the fund to view the fund fact sheet.</p>	13.58%	10.57%	N/A	6.79%	12.39%	9.83%	5.34%	6.34%
	Fund Inception Date: 02/29/2008				S&P Target Date 2035 TR USD			
<p>Vanguard Target Retire 2040 Tr II/Target Fund</p> <p>Click on the name of the fund to view the fund fact sheet.</p>	14.89%	11.05%	N/A	7.06%	13.16%	10.27%	5.43%	6.47%
	Fund Inception Date: 02/29/2008				S&P Target Date 2040 TR USD			
<p>Vanguard Target Retire 2045 Tr II/Target Fund</p> <p>Click on the name of the fund to view the fund fact sheet.</p>	15.37%	11.14%	N/A	7.08%	13.80%	10.63%	5.43%	6.50%
	Fund Inception Date: 02/29/2008				S&P Target Date 2045 TR USD			
<p>Vanguard Target Retire 2050 Tr II/Target Fund</p> <p>Click on the name of the fund to view the fund fact sheet.</p>	15.37%	11.12%	N/A	7.09%	14.38%	10.96%	5.56%	6.65%
	Fund Inception Date: 02/29/2008				S&P Target Date 2050+ TR USD			

Designated Investment Alternatives - Performance and Benchmarks

Investment Name/Type of Option/Ticker	Average Annual Total Return as of 08/31/2017				Benchmark as of 08/31/2017			
	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>								
Vanguard Target Retire 2055 Tr II/Target Fund Click on the name of the fund to view the fund fact sheet.	15.37%	11.10%	N/A	11.76%	14.38%	10.96%	5.56%	11.42%
	Fund Inception Date: 08/31/2010				S&P Target Date 2050+ TR USD			
Vanguard Target Retire 2060 Tr II/Target Fund Click on the name of the fund to view the fund fact sheet.	15.37%	11.08%	N/A	10.18%	14.38%	10.96%	5.56%	9.87%
	Fund Inception Date: 03/01/2012				S&P Target Date 2050+ TR USD			
MFS Value R6/Large Value/MEIKX Click on the fund's prospectus icon to view the summary prospectus.	12.66%	14.13%	7.24%	7.95%	11.58%	13.25%	5.96%	6.62%
	Fund Inception Date: 05/01/2006				Russell 1000 Value TR USD			
Vanguard Institutional Index I/Large Blend/VINIX Click on the fund's prospectus icon to view the summary prospectus.	16.19%	14.31%	7.61%	9.72%	16.23%	14.34%	7.61%	9.70%
	Fund Inception Date: 07/31/1990				S&P 500 TR			
T. Rowe Price Blue Chip Growth I/Large Growth/TBCIX Click on the fund's prospectus icon to view the summary prospectus.	27.95%	17.47%	10.09%	15.50%	20.82%	15.41%	9.39%	15.37%
	Fund Inception Date: 12/17/2015				Russell 1000 Growth TR USD			
Vanguard Mid Cap Index Institutional /Mid-Cap Blend/VMCIX Click on the fund's prospectus icon to view the summary prospectus.	13.18%	14.36%	8.04%	9.89%	13.22%	13.44%	7.96%	8.51%
	Fund Inception Date: 05/21/1998				Russell 2500 TR USD			
Vanguard Small Cap Index I/Small Blend/VSCIX Click on the fund's prospectus icon to view the summary prospectus.	12.86%	13.58%	8.37%	8.83%	14.91%	13.15%	7.38%	7.90%
	Fund Inception Date: 07/07/1997				Russell 2000 TR USD			
American Funds Europacific Growth/Foreign LgGwth/RERGX Click on the fund's prospectus icon to view the summary prospectus.	20.26%	9.97%	4.09%	10.39%	14.55%	5.57%	-1.24%	6.02%
	Fund Inception Date: 05/01/2009				MSCI EAFE USD			
Dodge & Cox International Stock/Foreign LgBlend/DODFX Click on the fund's prospectus icon to view the summary prospectus.	22.44%	10.14%	3.02%	7.95%	14.55%	5.57%	-1.24%	2.05%
	Fund Inception Date: 05/01/2001				MSCI EAFE USD			
Vanguard Total Intl Stock Index Instl/Foreign LgBlend/VTSNX Click on the fund's prospectus icon to view the summary prospectus.	18.87%	7.89%	1.78%	5.47%	14.55%	5.57%	-1.24%	3.35%
	Fund Inception Date: 11/29/2010				MSCI EAFE 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 Fee and Expense Information

Investment Name/Type of Option /Ticker	Expense Ratio as a %	Operating Expenses per \$1,000	Shareholder-Type Fees
Vanguard Federal Money Market /Taxable MMarket/VMFXX	0.11%	\$1.10	
Blackrock Total Return K /Intrmdt-termBnd/MPHQX	0.40%	\$4.00	
Vanguard Total Bond Market Index I /Intrmdt-termBnd/VBTIX	0.04%	\$0.40	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.
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 Target Retire Inc Tr II /Retirement Inc	0.08%	\$0.80	
Vanguard Target Retire 2015 Tr II /Target Fund	0.08%	\$0.80	
Vanguard Target Retire 2020 Tr II /Target Fund	0.08%	\$0.80	
Vanguard Target Retire 2025 Tr II /Target Fund	0.08%	\$0.80	
Vanguard Target Retire 2030 Tr II /Target Fund	0.08%	\$0.80	
Vanguard Target Retire 2035 Tr II /Target Fund	0.08%	\$0.80	
Vanguard Target Retire 2040 Tr II /Target Fund	0.08%	\$0.80	
Vanguard Target Retire 2045 Tr II /Target Fund	0.08%	\$0.80	
Vanguard Target Retire 2050 Tr II /Target Fund	0.08%	\$0.80	
Vanguard Target Retire 2055 Tr II /Target Fund	0.08%	\$0.80	
Vanguard Target Retire 2060 Tr II /Target Fund	0.08%	\$0.80	
MFS Value R6/Large Value/MEIKX	0.51%	\$5.10	
Vanguard Institutional Index I/Large Blend/VINIX	0.04%	\$0.40	The Vanguard Institutional 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.
T. Rowe Price Blue Chip Growth I /Large Growth/TBCIX	0.58%	\$5.80	The T. Rowe Price Blue Chip Growth I adopted a "30-Day Purchase Block" policy to prohibit transfers in to that fund within 30 days of any transfer out of the fund.

Investment Fee and Expense Information

Investment Name/Type of Option /Ticker	Expense Ratio as a %	Operating Expenses per \$1,000	Shareholder-Type Fees
Vanguard Mid Cap Index Institutional /Mid-Cap Blend/VMCIX	0.05%	\$0.50	The Vanguard Mid Cap Index Institutional 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 Small Cap Index I /Small Blend/VSCIX	0.05%	\$0.50	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.
American Funds Europacific Growth /Foreign LgGwth/RERGX	0.50%	\$5.00	The American Funds Europacific Growth 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	
Vanguard Total Intl Stock Index Instl /Foreign LgBlend/VTSNX	0.09%	\$0.90	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.

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 8/31/2017. 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.