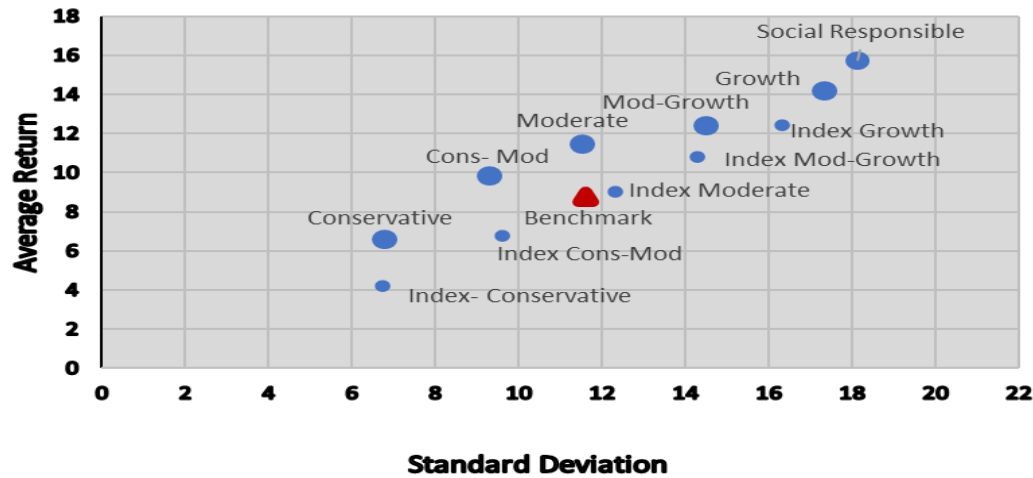


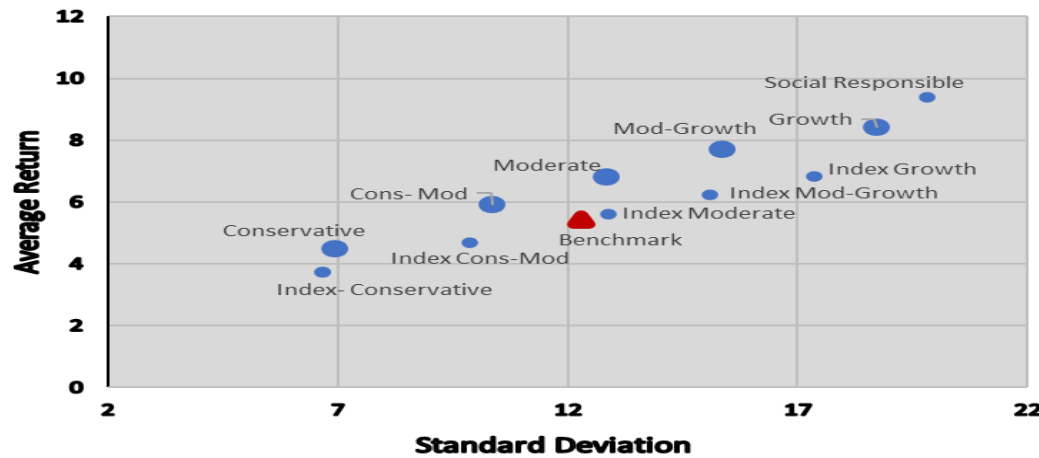
Modern Portfolio Theory

3 year Risk/Return Chart



Conservative	6.8	6.57
Cons- Mod	9.3	9.84
Moderate	11.53	11.44
Mod-Growth	14.5	12.38
Growth	17.35	14.19
Social Responsible	18.14	15.72
Index- Conservative	6.75	4.2
Index Cons-Mod	9.6	6.79
Index Moderate	12.33	9.04
Index Mod-Growth	14.29	10.82
Index Growth	16.34	12.45
Benchmark	11.62	8.74

5 year Risk/Return Chart



Conservative	6.92	4.5
Cons- Mod	10.36	5.92
Moderate	12.85	6.81
Mod-Growth	15.34	7.72
Growth	18.72	8.41
Social Responsible	19.8	9.38
Index- Conservative	6.69	3.71
Index Cons-Mod	9.87	4.69
Index Moderate	12.88	5.61
Index Mod-Growth	15.08	6.24
Index Growth	17.37	6.83
Benchmark	12.3	5.41

DFA Global Allocation 60/40 is a portfolio that seeks total return through capital appreciation and current income. It consists of 60% equity securities and 40% fixed income securities and was selected as a benchmark for its similarity in holdings to model portfolios created by EFS Advisors.

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Diversification does not assure against market loss.

**A money market fund, if included in your portfolio, is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in this fund.

Investing in derivative instruments as part of its investment strategy may involve certain costs and risks such as liquidity risk, interest rate risk, market risk, credit risk, management risk and the risk that the fund could not close out a position when it would be more advantageous to do so.

The information contained herein is not intended to be personalized investment advice. The information contained herein is based upon a hypothetical investor's time horizon for reaching a retirement goal and risk tolerance and assumes retirement at age 65. It does not take into account your income level, account balance, or other financial resources. You should consider your other assets, income and investments in addition to your plan account. Please contact a professional financial advisor prior to adopting any investment alternative for your plan account.

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Navigating Your Financial Future

EFS ADVISORS CHOICE PROGRAM

ACTIVE MANAGEMENT PROCESS

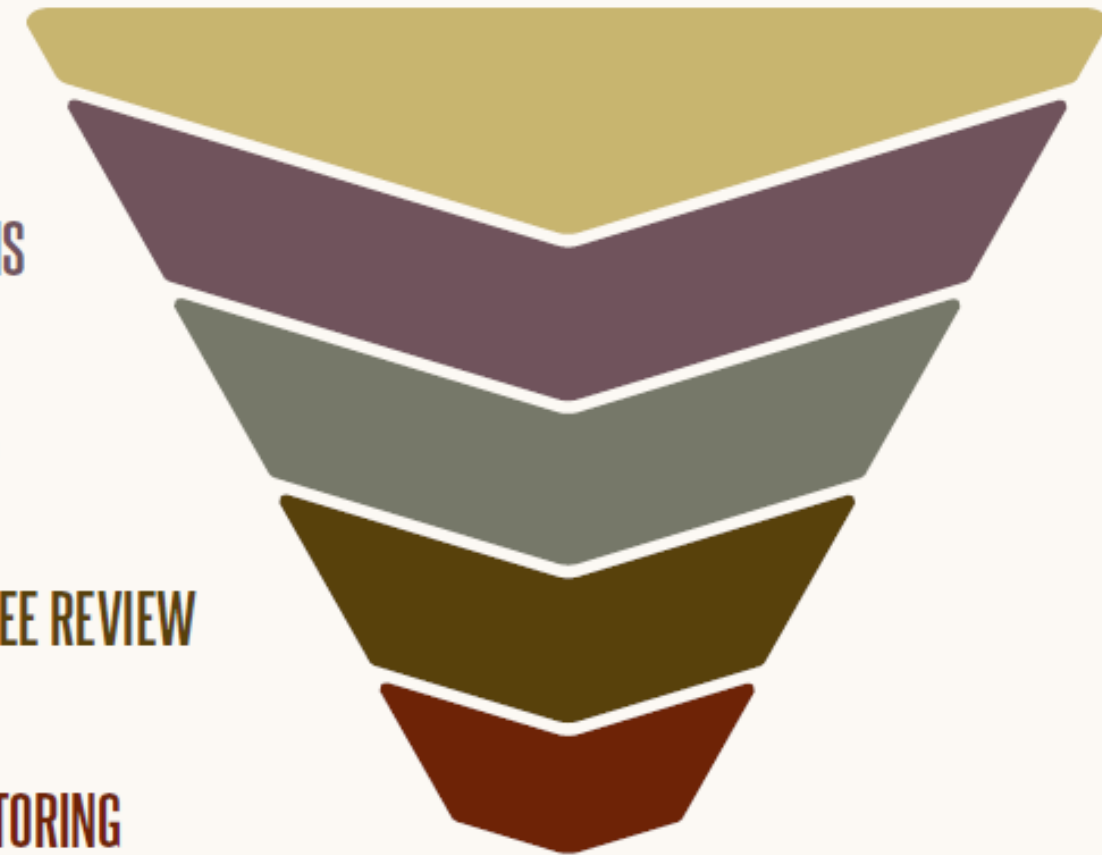
SCREENING OF FUND UNIVERSE

QUANTITATIVE ANALYSIS

QUALITATIVE ANALYSIS

INVESTMENT COMMITTEE REVIEW

ACTIVE PORTFOLIO MANAGEMENT & MONITORING



RECOMMENDED FUNDS BY STYLE BOX

	VALUE	BLEND	GROWTH
LARGE	PFPWX- Parnassus Endeavor SFLNX- Schwab Fundamental US Lrg	FXAIX- Fidelity 500 Index XLSR- SPDR SSgA US Sector Rotation	NASDX- Shelton Nasdaq 100 Index TBCIX- T Rowe Price Blue Chip Growth
MEDIUM	FIDFX- Fidelity Adv Mid Cap Value VMVAX- Vanguard Mid Cap Value Index	CSMUX- Carillon Scout Mid Cap FSMDX- Fidelity Mid Cap Index	HRAUX- Carillon Eagle Mid Cap Gr VXF- Vanguard Ext Market ETF
SMALL	VSIAX- Vanguard Small Cap Value Index	CSPYX- Columbia Small Cap Index	CCALX- Conestoga Small Cap Inv

SPECIALTY FUNDS

DDLS- WisdomTree Dyn Ccy Hedged Intl SmCap Eq
VWILX- Vanguard Intl Growth
VRISX- Virtus KAR Intl Small Cap

EXCHANGE TRADED FUNDS

VTI- Vanguard Total Stock Mkt Index
SCHA- Schwab US Small Cap
VEU- Vanguard All World Index
VO- Vanguard Mid Cap

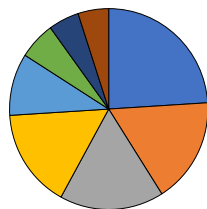
BOND FUNDS

GIBRX- Guggenheim Total Return Bond
DDTRX- Doubleline Total Return
FBNRX- Templeton Global Bond
BND- Vanguard Total Bond Market

Recommended Portfolios

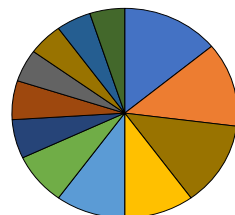
Conservative

- Guggenheim Total Return Bond R6 - 24%
- SPDR Blackstone Senior Loan - 17%
- SPDR Blmbg 1-10 Year TIPS - 17%
- Fixed Account - 16%
- Schwab Fund US Lrg Co Index - 10%
- Invesco Opt Yield Divers Comm Strategy - 6%
- Fidelity 500 Index Fund - 5%
- Vanguard Mid-Cap Value Index - 5%



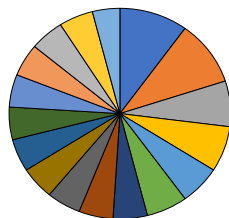
Conservative-Moderate

- Guggenheim Total Return Bond R6 - 14%
- SPDR Blackstone Senior Loan - 13%
- SPDR Blmbg 1-10 Year TIPS - 13%
- Fidelity 500 Index Fund - 10%
- Schwab Fund US Lrg Co Index - 10%
- SPDR Blmbg 3-12 Month Tbill - 8%
- Fixed Account - 6%
- Invesco Opt Yield Divers Comm Strategy - 6%
- Invesco Russell 1000 Dynamic Mlfact - 5%
- WisdomTree Dynamic Currency Hedged Intl Small Cap Equity - 5%
- Vanguard Mid-Cap Value Index - 5%
- Vanguard Small Cap Value Index Fund Admiral Shares - 5%



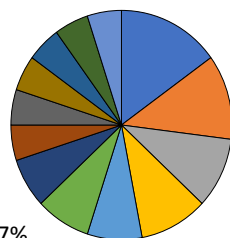
Moderate

- SPDR Blackstone Senior Loan - 10%
- SPDR Blmbg 1-10 Year TIPS - 10%
- Guggenheim Total Return Bond R6 - 7%
- WisdomTree Dynamic Currency Hedged Intl Small Cap Equity - 7%
- Fixed Account - 6%
- Invesco Opt Yield Divers Comm Strategy - 6%
- SPDR Emerging Markets - 5%
- Carillon Eagle Mid Cap Growth I - 5%
- Fuller & Thaler Behavioral Sm Cap Eq - 5%
- Conestoga Small Cap - 5%
- Fidelity 500 Index Fund - 5%
- Invesco Russell 1000 Dynamic Mlfact - 5%
- Schwab Fund US Lrg Co Index - 5%
- Shelton NASDAQ Index Fund - 5%
- Vanguard Mid-Cap Value Index - 5%
- Vanguard Small Cap Value Index Fund Admiral Shares - 5%
- SPDR Blmbg 3-12 MonthTbill - 4%



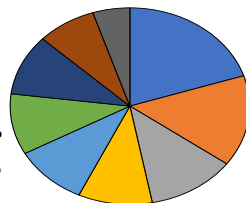
Moderate-Growth

- Invesco Russell 1000 Dynamic Mlfact - 15%
- Conestoga Small Cap - 12%
- Vanguard International Growth - 10%
- SPDR Emerging Markets - 10%
- Carillon Eagle Mid Cap Growth I - 8%
- Carillon Scout Mid Cap - 8%
- Invesco Opt Yield Divers Comm Strat ETF - 7%
- Fuller & Thaler Behavioral Sm Cap Eq - 5%
- Guggenheim Total Return Bond R6 - 5%
- Parnassus Endeavor - 5%
- SPDR Blackstone Senior Loan - 5%
- SPDR Blmbg 1-10 Year TIPS - 5%
- Fixed Account - 5%



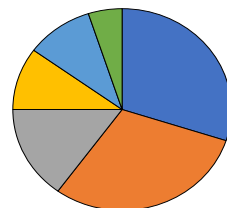
Growth

- Conestoga Small Cap - 20%
- Carillon Eagle Mid Cap Growth I - 15%
- SPDR Emerging Markets - 12%
- Carillon Scout Mid Cap - 10%
- Fuller & Thaler Behavioral Sm Cap Eq - 10%
- Invesco Russell 1000 Dynamic Mlfact - 10%
- Vanguard International Growth - 10%
- Invesco Opt Yield Divers Comm Strat ETF - 8%
- Parnassus Endeavor - 5%



Socially Responsible

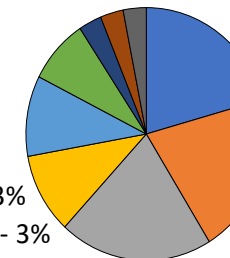
- Fuller & Thaler Behavioral Sm Cap Equity R6 - 30%
- Calvert US Mid Cap Core Respons Index - 30%
- Parnassus Endeavor Instl - 15%
- Amana Growth Instl - 10%
- Green Century MSCI Intl Indx Instl - 10%
- Calvert Emerging Markets Equity R6 - 5%



Recommended Portfolios

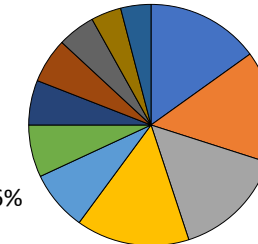
Index ETF- Conservative

- SPDR Blmbg 1-10 Year TIPS ETF - 20%
- Fixed Account - 20%
- Vanguard Total Bond Market ETF - 20%
- SPDR Blackstone Senior Loan - 10%
- SPDR High Yield Bond ETF - 10%
- Vanguard Total Stock Market ETF - 8%
- Invesco Russell 2000 Dynamic Mlfact - 3%
- Vanguard FTSE Developed Markets ETF - 3%
- Vanguard Mid Cap ETF - 3%
- Vanguard FTSE All World ex-US Sm Cap ETF - 3%



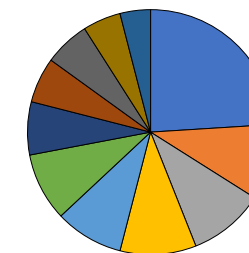
Index ETF- Conservative Moderate

- Fixed Account - 15%
- Vanguard Total Bond Market ETF - 15%
- Vanguard Total Stock Market ETF - 15%
- SPDR Blmbg 1-10 Year TIPS ETF - 15%
- SPDR High Yield Bond ETF - 8%
- SPDR Blackstone Senior Loan - 7%
- Invesco Russell 2000 Dynamic Mlfact - 6%
- Vanguard FTSE Developed Markets ETF - 6%
- Vanguard Mid Cap ETF - 5%
- SPDR Emerging Markets - 4%
- Vanguard FTSE All World ex-US Sm Cap ETF - 4%



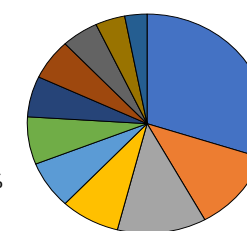
Index ETF-Moderate

- Vanguard Total Stock Market ETF - 24%
- Invesco Russell 2000 Dynamic Mlfact - 10%
- Vanguard FTSE Developed Markets ETF - 10%
- SPDR Blmbg 1-10 Year TIPS ETF - 10%
- Fixed Account - 9%
- Vanguard Total Bond Market ETF - 9%
- Vanguard Mid Cap ETF - 7%
- SPDR Emerging Markets - 6%
- SPDR High Yield Bond ETF - 6%
- Vanguard FTSE All World ex-US Sm Cap ETF - 5%
- SPDR Blackstone Senior Loan - 4%



Index ETF- Moderate- Growth

- Vanguard Total Stock Market ETF - 30%
- Invesco Russell 2000 Dynamic Mlfact - 12%
- Vanguard FTSE Developed Markets ETF - 12%
- Vanguard Mid Cap ETF - 8%
- SPDR Blmbg 1-10 Year TIPS ETF - 7%
- SPDR Emerging Markets - 7%
- Fixed Account - 6%
- Vanguard FTSE All World ex-US Sm Cap ETF - 6%
- Vanguard Total Bond Market ETF - 5%
- SPDR High Yield Bond ETF - 4%
- SPDR Blackstone Senior Loan - 3%



Index ETF-Growth

- Vanguard Total Stock Market ETF - 36%
- Invesco Russell 2000 Dynamic Mlfact - 14%
- Vanguard FTSE Developed Markets ETF - 14%
- Vanguard Mid Cap ETF - 11%
- SPDR Emerging Markets - 8%
- Vanguard FTSE All World ex-US Sm Cap ETF - 7%
- Fixed Account - 3%
- Vanguard Total Bond Market ETF - 3%
- SPDR Blackstone Senior Loan - 2%
- SPDR Blmbg 1-10 Year TIPS - 2%

