

**CCOERA Retirement Plans**  
**Investment Performance as of 09/28/2018**



*Current performance may be lower or higher than performance data shown. Performance data quoted represents past performance and is not a guarantee or prediction of future results. For performance data current to the most recent month-end, please visit [www.ccoera.org](http://www.ccoera.org).*

*Please consider the investment objectives, risk, fees and expenses carefully before investing. For this and other important information you may obtain mutual fund prospectuses for registered investment options and/or disclosure documents from the web site at [www.ccoera.org](http://www.ccoera.org). For prospectuses related to investments in your Self-Directed Brokerage (SDB) account, contact your SDB provider. Read them carefully before investing.*

*An investment in a Money Market Fund 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 the fund.*

*For additional fund information, please refer to the Fund Fact Sheet or Prospectus.*

INVESTMENT OPTION	Ticker	Gross/Net Expense Ratio	Inception Date	Returns as of Month Ending 09/28/2018					Returns as of Quarter Ending 09/28/2018					Calendar Year Returns			
				1 Month YTD	1 Year	3 Year	5 Year	10 Year/ Since Inception	3 Month	1 Year	3 Year	5 Year	10 Year/ Since Inception	2017	2016	2015	
<b>Asset Allocation</b>																	
CCOERA Income Fund <sup>2</sup>	C-INC	0.36 / 0.36	06-24-2016	0.07	1.31	2.46	N/A	N/A	3.81	0.98	2.46	N/A	N/A	3.81	4.92	N/A	N/A
CCOERA 2010 Target Date Fund <sup>2</sup>	N/A	0.45 / 0.45	06-24-2016	-0.04	2.03	3.65	N/A	N/A	5.86	1.66	3.65	N/A	N/A	5.86	6.72	N/A	N/A
CCOERA 2015 Target Date Fund <sup>2</sup>	N/A	0.47 / 0.47	06-24-2016	-0.04	2.29	4.28	N/A	N/A	6.65	1.84	4.28	N/A	N/A	6.65	7.96	N/A	N/A
CCOERA 2020 Target Date Fund <sup>2</sup>	N/A	0.49 / 0.49	06-24-2016	-0.06	2.32	4.81	N/A	N/A	8.25	2.05	4.81	N/A	N/A	8.25	10.43	N/A	N/A
CCOERA 2025 Target Date Fund <sup>2</sup>	N/A	0.51 / 0.51	06-24-2016	-0.07	2.65	5.73	N/A	N/A	9.88	2.43	5.73	N/A	N/A	9.88	12.84	N/A	N/A
CCOERA 2030 Target Date Fund <sup>2</sup>	N/A	0.52 / 0.52	06-24-2016	-0.08	3.15	6.79	N/A	N/A	11.55	2.77	6.79	N/A	N/A	11.55	15.11	N/A	N/A
CCOERA 2035 Target Date Fund <sup>2</sup>	N/A	0.54 / 0.54	06-24-2016	-0.06	3.40	7.46	N/A	N/A	12.70	3.01	7.46	N/A	N/A	12.70	16.78	N/A	N/A
CCOERA 2040 Target Date Fund <sup>2</sup>	N/A	0.54 / 0.54	06-24-2016	-0.10	3.84	8.60	N/A	N/A	14.15	3.43	8.60	N/A	N/A	14.15	19.23	N/A	N/A
CCOERA 2045 Target Date Fund <sup>2</sup>	N/A	0.53 / 0.53	06-24-2016	-0.11	3.95	8.81	N/A	N/A	14.45	3.54	8.81	N/A	N/A	14.45	19.61	N/A	N/A
CCOERA 2050 Target Date Fund <sup>2</sup>	N/A	0.53 / 0.53	06-24-2016	-0.11	4.00	8.96	N/A	N/A	14.76	3.54	8.96	N/A	N/A	14.76	20.11	N/A	N/A
CCOERA 2055 Target Date Fund <sup>2</sup>	N/A	0.53 / 0.53	06-24-2016	-0.11	4.00	8.96	N/A	N/A	14.76	3.54	8.96	N/A	N/A	14.76	20.11	N/A	N/A
CCOERA 2060 Target Date Fund <sup>2</sup>	N/A	0.53 / 0.53	06-24-2016	-0.11	3.95	8.97	N/A	N/A	14.83	3.54	8.97	N/A	N/A	14.83	20.37	N/A	N/A
<b>International Stock Funds</b>																	
American Funds EuroPacific Gr R6 <sup>14</sup>	RERGX	0.49 / 0.49	05-01-2009	-0.54	-2.65	1.47	9.93	6.20	6.83	-0.84	1.47	9.93	6.20	6.83	31.17	1.01	-0.48
American Beacon Int'l Equity Fund - Inst <sup>14</sup>	AAIEX	0.73 / 0.73	08-07-1991	1.35	-2.68	1.77	7.72	3.53	5.38	0.79	1.77	7.72	3.53	5.38	24.83	0.27	-1.75
MSCI EAFE Index <sup>6,7</sup>	N/A	- / -		0.87	-1.43	2.74	9.23	4.42	5.38	1.35	2.74	9.23	4.42	5.38	25.03	1.00	-0.81
<b>Specialty Funds</b>																	
Cohen & Steers Instl Realty Shares <sup>5,12,14</sup>	CSRIX	0.77 / 0.75	02-14-2000	-2.29	2.83	5.93	8.07	9.90	8.33	1.33	5.93	8.07	9.90	8.33	7.45	5.91	5.23
<b>Small-Cap Stock Funds</b>																	

## CCOERA Retirement Plans (Continued)

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				1 Month YTD	1 Year	3 Year	5 Year	10 Year/ Since Inception	3 Month Year	1 Year	3 Year	5 Year	10 Year/ Since Inception	2017	2016	2015	
American Beacon Small Cp Val Inst <sup>3,14</sup>	AVFIX	0.83 / 0.83	12-31-1998	-2.40	6.60	9.96	14.43	9.96	11.25	2.17	9.96	14.43	9.96	11.25	8.67	26.77	-5.04
Russell 2000 Index <sup>6,7,10</sup>	N/A	- / -		-2.41	11.51	15.24	17.12	11.07	11.11	3.58	15.24	17.12	11.07	11.11	14.65	21.31	-4.41
<b>Mid-Cap Stock Funds</b>																	
Artisan Mid Cap Instl <sup>3,14</sup>	APHMX	0.95 / 0.95	07-03-2000	0.47	17.84	21.37	13.92	10.21	13.51	9.35	21.37	13.92	10.21	13.51	20.75	-0.64	2.42
S & P MidCap 400 Index <sup>6,7,9</sup>	N/A	- / -		-1.10	7.49	14.21	15.68	11.91	12.49	3.86	14.21	15.68	11.91	12.49	16.24	20.74	-2.18
<b>Mid-Cap Blend Funds</b>																	
Fidelity Low-Priced Stock <sup>14</sup>	FLPSX	0.62 / 0.62	12-27-1989	0.40	3.22	10.07	11.25	9.36	11.87	2.32	10.07	11.25	9.36	11.87	20.67	8.79	-0.56
<b>Large-Cap Stock Funds</b>																	
Fidelity Contrafund <sup>14</sup>	FCNTX	0.74 / 0.74	05-17-1967	0.14	16.85	24.68	19.29	15.53	13.31	6.68	24.68	19.29	15.53	13.31	32.21	3.36	6.46
Dodge & Cox Stock Fund <sup>14</sup>	DODGX	0.52 / 0.52	01-04-1965	0.16	7.51	13.70	17.28	12.71	11.82	6.49	13.70	17.28	12.71	11.82	18.33	21.28	-4.49
Harbor Capital Appreciation Instl <sup>13,14</sup>	HACAX	0.71 / 0.66	12-29-1987	0.71	18.39	26.94	20.03	16.92	14.65	6.71	26.94	20.03	16.92	14.65	36.59	-1.07	10.99
Neuberger Berman Sustainable Equity R6 <sup>14</sup>	NRSRX	0.59 / 0.59	03-15-2013	-0.79	9.12	15.20	14.90	11.65	10.76	4.69	15.20	14.90	11.65	10.76	18.85	10.38	-0.14
S & P 500 Index <sup>6,7,8</sup>	N/A	- / -		0.57	10.56	17.91	17.31	13.95	11.97	7.71	17.91	17.31	13.95	11.97	21.83	11.96	1.38
<b>Index Stock Funds</b>																	
Vanguard Institutional Index Instl Pl <sup>14</sup>	VIIIX	0.02 / 0.02	07-07-1997	0.57	10.54	17.89	17.30	13.94	11.98	7.71	17.89	17.30	13.94	11.98	21.82	11.95	1.39
Vanguard Mid Cap Index Ins <sup>14</sup>	VMCIX	0.04 / 0.04	05-21-1998	-0.47	7.36	13.45	13.79	11.68	12.44	4.68	13.45	13.79	11.68	12.44	19.29	11.23	-1.33
Vanguard Small Cap Index Instl <sup>14</sup>	VSCIX	0.04 / 0.04	07-07-1997	-1.53	11.05	16.72	16.35	11.49	12.39	4.78	16.72	16.35	11.49	12.39	16.25	18.32	-3.63
<b>Money Market Fund</b>																	
Vanguard Federal Money Market Inv (7-day SEC yield: 2.00%) <sup>1,14</sup>	VMFXX	0.11 / 0.11	07-13-1981	0.16	1.23	1.50	0.79	0.48	0.34	0.48	1.50	0.79	0.48	0.34	0.81	0.30	0.04
<b>Bond Funds</b>																	
Metropolitan West Total Return Bond I <sup>4,14</sup>	MWTIX	0.45 / 0.45	03-31-2000	-0.63	-1.35	-0.97	1.36	2.25	5.71	0.04	-0.97	1.36	2.25	5.71	3.43	2.46	0.29
PIMCO High Yield Instl <sup>4,14</sup>	PHIYX	0.57 / 0.57	12-15-1992	0.50	1.72	1.88	6.87	5.07	8.41	2.61	1.88	6.87	5.07	8.41	7.01	12.70	-1.85
Barclays Capital Aggregate Bond Index <sup>6,7,11</sup>	N/A	- / -		-0.64	-1.60	-1.22	1.31	2.16	3.77	0.02	-1.22	1.31	2.16	3.77	3.54	2.65	0.55
<b>Stable Value Fund</b>																	
CCOERA Book Value Fund <sup>1</sup>	N/A	0.06 / 0.06	01-01-1987	0.17	1.65	2.19	2.04	1.93	2.52	0.57	2.19	2.04	1.93	2.52	1.99	1.97	1.87

These returns and fund operating expenses are expressed as percentages. 3, 5 and 10 Year/Since Inception returns shown are annualized. For 10 Year/Since Inception, if the fund was not in existence for 10 years, returns shown are since inception. If the fund is less than one year old, returns are not annualized.

Returns reflect deduction of fund expenses. Your Plan may have higher or lower fund expenses and may assess a plan administrative fee that was not deducted in the returns shown.

For information related to investments in your Self-Directed Brokerage (SDB) account, contact Charles Schwab at [www.schwab.com](http://www.schwab.com) or 1-888-393-7272.

Funds may impose redemption fees and/or transfer restrictions if assets are held for less than the published holding period. For more information, see the fund's prospectus and/or disclosure documents.

## CCOERA Retirement Plans (Continued)

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You will receive a separate statement from your Self-Directed Brokerage Account (SDBA) provider (depending on the provider and/or the activity within your SDBA) that will detail the investment holdings and activity within your SDBA, including any fees and charges imposed in connection with the SDBA.

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<sup>1</sup> You could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at \$1 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.

<sup>2</sup> Asset allocation and balanced investment options and models are subject to risks of the underlying investments, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, see the prospectus and/or disclosure documents.

<sup>3</sup> Equity securities of small and mid-size companies may be more volatile than securities of larger, more established companies.

<sup>4</sup> Compared to more highly rated securities, high-yield bond investment options are subject to a greater risk, including the risk of default. A bond fund's yield, share price and total return change daily and are based on changes in interest rates, market conditions, economic and political news and quality and maturity of its investments. In general, bond prices fall when interest rates rise and vice versa.

<sup>5</sup> Specialty funds invest in a limited number of companies and are generally non-diversified. As a result, changes in market value of a singular issuer could cause greater volatility than with a more diversified fund.

<sup>6</sup> A benchmark index is not actively managed, does not have a defined investment objective, and does not incur fees or expenses. Therefore, performance of a fund will generally be less than its benchmark index. You cannot invest directly in a benchmark index.

<sup>7</sup> Benchmark index returns are supplied by Morningstar, Inc. There may be another benchmark that is more specific to each of the funds listed under the broad asset class. Please refer to the fund's prospectus for more specific information as to the fund's actual benchmark index.

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<sup>10</sup> Russell 2000® Index is a trademark of Russell Investments and is an unmanaged index considered indicative of the domestic Small-Cap equity market.

<sup>11</sup> Barclays Capital U.S. Aggregate Bond Index is an unmanaged index representative of the broad bond market and is composed of government and corporate bonds, mortgage-backed bonds and asset-backed bonds.

<sup>12</sup> The Fund has a Contractual Expense Ratio Waiver in the amount of .02% .

<sup>13</sup> The Fund has a Contractual Management Fee Waiver in the amount of .05% which expires on 28-FEB-2019.

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