

INVESTMENT REPORT

FOR PERIOD ENDING 30 SEPTEMBER 2018



SPONSOR: FIDUCIARY WISE.
PLAN: ETF ADVISOR K MEP PLAN



PLAN CONTACT

TONY MICHAEL
TONY@FB401K.COM

TO DISCUSS ANY OF THIS REPORT
PLEASE CONTACT YOUR REPRESENTATIVE



INTRODUCTION

Your plan's Investment Policy Statement (IPS) requires monitoring of the plan's investments to ensure that the investments are appropriate for the plan and its participants. In your Investment Policy Statement, standards and criteria have been established for purposes of monitoring plan investments.

This Investment Report is intended to assist you in meeting your monitoring obligation. The report includes a Monitoring Report and a Performance Report. The Monitoring Report displays all of the plan's investments alphabetically by asset class. Each investment displays the standards and criteria specified in the IPS and how the investment has performed with respect to those criteria over the current and seven previous periods.

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HOW TO USE THIS REPORT: MONITORING REPORT SAMPLE

Investment		Monitor Score		Monitor History							
ABC Growth Fund (I) Ticker: ABCGF		Indicates the score calculated for the investment.		Q1 2008	Q4 2007	Q3 2007	Q2 2007	Q1 2007	Q4 2006	Q3 2006	Q2 2006
Fund Category: Large Growth		Standards	Criteria								
Notes: The investment committee decided (3/31/2008) that this fund required special attention since the fund's long-time manager was recently replaced. Even though manager tenure is not an IPS standard, we want to watch this fund given the comparative inexperience of the new management team.		Total Return 1 year	Top 20%	28%	26%	18%	17%	17%	13%	14%	9%
		Total Return 3 year	Top 10%	9%	9%	8%	8%	8%	6%	7%	5%
		Standard Deviation 3 year	Lowest 20%	24%	18%	26%	16%	17%	14%	13%	16%
		Sharpe Ratio	Top 20%	19%	16%	25%	19%	14%	18%	19%	19%
		Expense Ratio	Lowest 10%	9%	18%	7%	9%	10%	8%	9%	11%
		Total Assets	\$500 million plus	\$1,222KK	\$1,206KK	\$1,156KK	\$1,029KK	\$932KK	\$900KK	\$872KK	\$750KK
		Morningstar Rating	4 stars	3 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars
		Investment Note Investment committee decisions and comments concerning an investment made during the previous committee meeting.		Standards Each standard identified in the investment policy statement for purposes of monitoring an investment is listed.		Criteria The IPS expectation with respect to how an investment ranks within its asset class for each selected standard.		Period Highlight Indicates where an investment has underperformed a selected standard/criteria pair for the current period.			

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The Monitoring Report identifies investments that may merit your attention in three ways:



1. Period Highlight — Where an investment underperforms a standard/criteria in a particular time period, that period is highlighted in blue. For example, if your IPS specifies that an investment have a Morningstar rank of 4 stars and the investment has a 3 star rank for the most recent period, that period is highlighted in blue.

This approach is implemented for all time periods and standards. Investments that warrant attention are readily identifiable.

2. Monitor Score — The score is a percentage of the standards that meet the specified criteria for all reporting periods shown.

For some standards/periods, data may not be available. This report is configured to not include these items in the calculation of the score.

Based on the calculated investment score, each investment will be classified using the following table

	Score	Description
	0 to 69	 Fail
	70 or greater	 Pass

3. Investment Note — The Monitor Report includes notes from previous investment reviews you have conducted and recorded. An investment may or may not have a note attached, based on your own prior decisions. The notes enable you to call attention to considerations about an investment that may be independent of the standards and criteria specified in the IPS.

The Performance Report provides additional detail concerning your plan's investments. It includes in-depth performance information for each investment and its benchmark, as well as risk/expense and other data.

YOUR PLAN'S STANDARDS AND CRITERIA

	Standards	Criteria
	Return 1 Yr Rank	Top 75%
	Return 3 Yr Rank	Top 50%
	Return 5 Yr Rank	Top 50%
	Morningstar 3 Yr Rating	3 or more stars
	Morningstar 5 Yr Rating	3 or more stars
	Morningstar Overall Rating	3 or more stars
	Gross Expense Ratio Rank	Lowest 50%
	Net Expense Ratio Rank	Lowest 50%

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MONITORING REPORT



YOUR PLAN'S SCORECARD

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Investment	Score
iShares Morningstar Small-Cap Value ETF	85 - Pass
Vanguard Intermediate-Term Corporate Bond ETF	87 - Pass
Invesco S&P 500 Equal Weight ETF	89 - Pass
DFA Intermed. Gov. Fixed Income Portfolio (I)	90 - Pass
iShares S&P Mid-Cap 400 Growth ETF	93 - Pass
American Funds Capital Income Builder (R6)	95 - Pass
DFA Emerging Markets Portfolio (I)	95 - Pass
Vanguard Short-Term Treasury Index ETF	95 - Pass
Vanguard Real Estate Index ETF	96 - Pass
Vanguard Wellesley Income Fund (Adm)	96 - Pass
WisdomTree US MidCap Dividend ETF	96 - Pass
Invesco QQQ Trust	98 - Pass
SPDR S&P 600 Small Cap Growth ETF	98 - Pass
Vanguard Target Retirement 2015 Fund (Inv)	98 - Pass
American Funds American Balanced Fund (R6)	100 - Pass
DFA International Core Equity Portfolio (I)	100 - Pass
DFA International Small Company Portfolio (I)	100 - Pass
DFA U.S. Large Cap Value Portfolio (I)	100 - Pass
DFA U.S. Small Cap Portfolio (I)	100 - Pass
Lord Abbett Bond Debenture Fund (I)	100 - Pass
SPDR Barclays TIPS ETF	100 - Pass
Vanguard International Growth Fund (Adm)	100 - Pass
Vanguard Short-Term Corporate Bond ETF	100 - Pass
Vanguard Target Retirement 2020 Fund (Inv)	100 - Pass
Vanguard Target Retirement 2025 Fund (Inv)	100 - Pass

YOUR PLAN'S SCORECARD

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	Investment	Score
	Vanguard Target Retirement 2030 Fund (Inv)	■ 100 - Pass
	Vanguard Target Retirement 2035 Fund (Inv)	■ 100 - Pass
	Vanguard Target Retirement 2040 Fund (Inv)	■ 100 - Pass
	Vanguard Target Retirement 2045 Fund (Inv)	■ 100 - Pass
	Vanguard Target Retirement 2050 Fund (Inv)	■ 100 - Pass
	Vanguard Target Retirement 2055 Fund (Inv)	■ 100 - Pass
	WisdomTree US MidCap Earnings ETF	■ 100 - Pass

IPS STANDARDS AND CRITERIA: STATUS REPORT

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DFA U.S. Large Cap Value Portfolio (I)		Ticker: DFLVX		Monitor History						
Fund Category: Large Value	Standards	Criteria	Q3 2018	Q2 2018	Q1 2018	Q4 2017	Q3 2017	Q2 2017	Q1 2017	Q4 2016
Notes:	Category		LV	LV	LV	LV	LV	LV	LV	LV
	Return 1 Yr Rank	Top 75%	39%	28%	14%	18%	15%	16%	10%	14%
	Return 3 Yr Rank	Top 50%	13%	21%	6%	7%	21%	25%	18%	22%
	Return 5 Yr Rank	Top 50%	12%	7%	3%	2%	3%	2%	2%	2%
	Morningstar 3 Yr Rating	3 or more stars	4 stars	4 stars	4 stars	4 stars	4 stars	3 stars	4 stars	3 stars
	Morningstar 5 Yr Rating	3 or more stars	4 stars	4 stars	5 stars	5 stars	5 stars	5 stars	5 stars	5 stars
	Morningstar Overall Rating	3 or more stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars
	Gross Expense Ratio Rank	Lowest 50%	7%	7%	7%	7%	6%	6%	6%	6%
	Net Expense Ratio Rank	Lowest 50%	6%	6%	5%	5%	5%	4%	4%	4%

100

Category Codes: LV=Large Value

Invesco S&P 500 Equal Weight ETF		Ticker: RSP		Monitor History						
Fund Category: Large Blend	Standards	Criteria	Q3 2018	Q2 2018	Q1 2018	Q4 2017	Q3 2017	Q2 2017	Q1 2017	Q4 2016
Notes:	Category		LB	LB	LB	LB	LB	LB	LB	LB
	Return 1 Yr Rank	Top 75%	70%	65%	73%	77%	77%	62%	37%	10%
	Return 3 Yr Rank	Top 50%	58%	54%	63%	60%	45%	49%	37%	21%
	Return 5 Yr Rank	Top 50%	57%	46%	44%	30%	10%	11%	7%	9%
	Morningstar 3 Yr Rating	3 or more stars	3 stars	3 stars	3 stars	3 stars	3 stars	3 stars	3 stars	4 stars
	Morningstar 5 Yr Rating	3 or more stars	3 stars	3 stars	3 stars	3 stars	5 stars	5 stars	5 stars	5 stars
	Morningstar Overall Rating	3 or more stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars
	Gross Expense Ratio Rank	Lowest 50%	8%	8%	8%	8%	7%	14%	14%	14%
	Net Expense Ratio Rank	Lowest 50%	10%	10%	10%	10%	9%	8%	16%	16%

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Category Codes: LB=Large Blend

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Invesco QQQ Trust		Ticker: QQQ		Monitor History						
Fund Category: Large Growth	Standards	Criteria	Q3 2018	Q2 2018	Q1 2018	Q4 2017	Q3 2017	Q2 2017	Q1 2017	Q4 2016
Notes:	Category		LG	LG	LG	LG	LG	ST	LG	LG
	Return 1 Yr Rank	Top 75%	18%	22%	38%	21%	14%	84%	2%	21%
	Return 3 Yr Rank	Top 50%	4%	3%	3%	2%	2%	47%	1%	1%
	Return 5 Yr Rank	Top 50%	1%	2%	2%	1%	3%	42%	1%	1%
	Morningstar 3 Yr Rating	3 or more stars	5 stars	5 stars	5 stars	5 stars	5 stars	3 stars	5 stars	5 stars
	Morningstar 5 Yr Rating	3 or more stars	5 stars	5 stars	5 stars	5 stars	5 stars	3 stars	5 stars	5 stars
	Morningstar Overall Rating	3 or more stars	5 stars	5 stars	5 stars	5 stars	5 stars	4 stars	5 stars	5 stars
	Gross Expense Ratio Rank	Lowest 50%	3%	3%	3%	2%	2%	3%	2%	2%
	Net Expense Ratio Rank	Lowest 50%	3%	3%	3%	3%	2%	3%	2%	2%

Category Codes: LG=Large Growth, ST=Technology

WisdomTree US MidCap Dividend ETF		Ticker: DON		Monitor History						
Fund Category: Mid-Cap Value	Standards	Criteria	Q3 2018	Q2 2018	Q1 2018	Q4 2017	Q3 2017	Q2 2017	Q1 2017	Q4 2016
Notes:	Category		MV	MV	MV	MV	MV	MV	MV	MV
	Return 1 Yr Rank	Top 75%	8%	12%	38%	29%	73%	91%	78%	36%
	Return 3 Yr Rank	Top 50%	7%	3%	17%	9%	7%	12%	5%	4%
	Return 5 Yr Rank	Top 50%	3%	3%	8%	3%	9%	10%	4%	9%
	Morningstar 3 Yr Rating	3 or more stars	5 stars	5 stars	4 stars	5 stars	5 stars	5 stars	5 stars	5 stars
	Morningstar 5 Yr Rating	3 or more stars	5 stars	5 stars	5 stars	5 stars	5 stars	5 stars	5 stars	5 stars
	Morningstar Overall Rating	3 or more stars	5 stars	5 stars	5 stars	5 stars	5 stars	5 stars	5 stars	5 stars
	Gross Expense Ratio Rank	Lowest 50%	4%	4%	5%	4%	4%	4%	4%	4%
	Net Expense Ratio Rank	Lowest 50%	5%	5%	5%	5%	5%	4%	4%	4%

Category Codes: MV=Mid-Cap Value

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WisdomTree US MidCap Earnings ETF		Ticker: EZM		Monitor History						
Fund Category: Mid-Cap Blend	Standards	Criteria	Q3 2018	Q2 2018	Q1 2018	Q4 2017	Q3 2017	Q2 2017	Q1 2017	Q4 2016
Notes:	Category		MB	MB	MB	MB	MB	MB	MB	MB
	Return 1 Yr Rank	Top 75%	42%	27%	38%	36%	19%	19%	36%	16%
	Return 3 Yr Rank	Top 50%	31%	28%	38%	25%	27%	42%	42%	40%
	Return 5 Yr Rank	Top 50%	34%	21%	20%	13%	8%	6%	16%	11%
	Morningstar 3 Yr Rating	3 or more stars	3 stars	3 stars	3 stars	4 stars	4 stars	3 stars	3 stars	3 stars
	Morningstar 5 Yr Rating	3 or more stars	3 stars	4 stars	4 stars	4 stars	4 stars	5 stars	4 stars	4 stars
	Morningstar Overall Rating	3 or more stars	4 stars	4 stars	4 stars	5 stars	5 stars	5 stars	4 stars	4 stars
	Gross Expense Ratio Rank	Lowest 50%	13%	13%	14%	13%	13%	12%	12%	12%
	Net Expense Ratio Rank	Lowest 50%	15%	15%	15%	15%	15%	14%	14%	14%

Category Codes: MB=Mid-Cap Blend

iShares S&P Mid-Cap 400 Growth ETF		Ticker: IJK		Monitor History						
Fund Category: Mid-Cap Growth	Standards	Criteria	Q3 2018	Q2 2018	Q1 2018	Q4 2017	Q3 2017	Q2 2017	Q1 2017	Q4 2016
Notes:	Category		MG	MG	MG	MG	MG	MG	MG	MG
	Return 1 Yr Rank	Top 75%	80%	67%	76%	86%	62%	55%	22%	7%
	Return 3 Yr Rank	Top 50%	57%	32%	33%	15%	19%	19%	14%	10%
	Return 5 Yr Rank	Top 50%	46%	40%	41%	32%	26%	22%	18%	14%
	Morningstar 3 Yr Rating	3 or more stars	3 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars
	Morningstar 5 Yr Rating	3 or more stars	3 stars	3 stars	3 stars	4 stars	4 stars	4 stars	4 stars	4 stars
	Morningstar Overall Rating	3 or more stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	5 stars
	Gross Expense Ratio Rank	Lowest 50%	2%	2%	2%	2%	2%	2%	2%	2%
	Net Expense Ratio Rank	Lowest 50%	2%	2%	2%	2%	2%	2%	2%	2%

Category Codes: MG=Mid-Cap Growth

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iShares Morningstar Small-Cap Value ETF		Ticker: JKL		Monitor History						
Fund Category: Small Value	Standards	Criteria	Q3 2018	Q2 2018	Q1 2018	Q4 2017	Q3 2017	Q2 2017	Q1 2017	Q4 2016
Notes:	Category		SV	SV	SV	SV	SV	SV	SV	SV
	Return 1 Yr Rank	Top 75%	60%	75%	94%	59%	81%	78%	42%	35%
	Return 3 Yr Rank	Top 50%	50%	59%	80%	65%	55%	47%	28%	24%
	Return 5 Yr Rank	Top 50%	38%	50%	63%	44%	43%	45%	19%	28%
	Morningstar 3 Yr Rating	3 or more stars	3 stars	3 stars	2 stars	3 stars	3 stars	3 stars	4 stars	4 stars
	Morningstar 5 Yr Rating	3 or more stars	4 stars	3 stars	3 stars	3 stars	3 stars	3 stars	4 stars	4 stars
	Morningstar Overall Rating	3 or more stars	4 stars	4 stars	3 stars	4 stars	4 stars	4 stars	4 stars	4 stars
	Gross Expense Ratio Rank	Lowest 50%	4%	4%	4%	4%	4%	4%	4%	4%
	Net Expense Ratio Rank	Lowest 50%	4%	4%	4%	4%	4%	4%	4%	4%

Category Codes: SV=Small Value

DFA U.S. Small Cap Portfolio (I)		Ticker: DFSTX		Monitor History						
Fund Category: Small Blend	Standards	Criteria	Q3 2018	Q2 2018	Q1 2018	Q4 2017	Q3 2017	Q2 2017	Q1 2017	Q4 2016
Notes:	Category		SB	SB	SB	SB	SB	SB	SB	SB
	Return 1 Yr Rank	Top 75%	48%	45%	58%	62%	42%	45%	47%	28%
	Return 3 Yr Rank	Top 50%	43%	36%	37%	31%	31%	31%	30%	30%
	Return 5 Yr Rank	Top 50%	32%	33%	26%	20%	21%	22%	18%	13%
	Morningstar 3 Yr Rating	3 or more stars	3 stars	3 stars	3 stars	4 stars	4 stars	4 stars	4 stars	4 stars
	Morningstar 5 Yr Rating	3 or more stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars
	Morningstar Overall Rating	3 or more stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars
	Gross Expense Ratio Rank	Lowest 50%	8%	7%	7%	7%	7%	6%	6%	6%
	Net Expense Ratio Rank	Lowest 50%	9%	9%	9%	8%	8%	8%	7%	7%

Category Codes: SB=Small Blend

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SPDR S&P 600 Small Cap Growth ETF		Ticker: SLYG		Monitor History						
Fund Category: Small Growth	Standards	Criteria	Q3 2018	Q2 2018	Q1 2018	Q4 2017	Q3 2017	Q2 2017	Q1 2017	Q4 2016
Notes:	Category		SG	SG	SG	SG	SG	SG	SG	SG
	Return 1 Yr Rank	Top 75%	54%	49%	66%	88%	38%	50%	28%	8%
	Return 3 Yr Rank	Top 50%	25%	13%	15%	13%	11%	13%	6%	3%
	Return 5 Yr Rank	Top 50%	12%	12%	13%	15%	10%	10%	4%	4%
	Morningstar 3 Yr Rating	3 or more stars	4 stars	4 stars	4 stars	4 stars	5 stars	4 stars	5 stars	5 stars
	Morningstar 5 Yr Rating	3 or more stars	4 stars	4 stars	4 stars	4 stars	4 stars	5 stars	5 stars	5 stars
	Morningstar Overall Rating	3 or more stars	4 stars	4 stars	4 stars	4 stars	5 stars	5 stars	5 stars	5 stars
	Gross Expense Ratio Rank	Lowest 50%	1%	1%	1%	1%	1%	1%	1%	1%
	Net Expense Ratio Rank	Lowest 50%	1%	1%	1%	1%	1%	1%	1%	1%

Category Codes: SG=Small Growth

Vanguard Real Estate Index ETF		Ticker: VNQ		Monitor History						
Fund Category: Real Estate	Standards	Criteria	Q3 2018	Q2 2018	Q1 2018	Q4 2017	Q3 2017	Q2 2017	Q1 2017	Q4 2016
Notes:	Category		SR	SR	SR	SR	SR	SR	SR	SR
	Return 1 Yr Rank	Top 75%	83%	71%	80%	55%	38%	45%	31%	17%
	Return 3 Yr Rank	Top 50%	39%	36%	50%	38%	23%	25%	21%	21%
	Return 5 Yr Rank	Top 50%	43%	41%	42%	22%	16%	19%	16%	19%
	Morningstar 3 Yr Rating	3 or more stars	3 stars	3 stars	3 stars	3 stars	4 stars	3 stars	4 stars	3 stars
	Morningstar 5 Yr Rating	3 or more stars	3 stars	3 stars	3 stars	4 stars	4 stars	3 stars	4 stars	4 stars
	Morningstar Overall Rating	3 or more stars	3 stars	3 stars	3 stars	4 stars	4 stars	4 stars	4 stars	3 stars
	Gross Expense Ratio Rank	Lowest 50%	4%	3%	3%	3%	3%	3%	3%	3%
	Net Expense Ratio Rank	Lowest 50%	5%	4%	4%	4%	4%	3%	3%	3%

Category Codes: SR=Real Estate

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DFA International Core Equity Portfolio (I)		Ticker: DFIEX		Monitor History							
Fund Category: Foreign Large Blend The investment category for this fund may have changed since your last review. The previous category for this plan fund was Foreign Large Value. Notes:	Standards	Criteria	Q3 2018	Q2 2018	Q1 2018	Q4 2017	Q3 2017	Q2 2017	Q1 2017	Q4 2016	
	100	Category		FB	FB	FB	FB	FB	FB	FV	FV
		Return 1 Yr Rank	Top 75%	38%	9%	17%	20%	12%	12%	27%	27%
		Return 3 Yr Rank	Top 50%	7%	7%	6%	6%	14%	27%	18%	15%
		Return 5 Yr Rank	Top 50%	11%	6%	8%	10%	9%	10%	13%	9%
		Morningstar 3 Yr Rating	3 or more stars	5 stars	5 stars	5 stars	5 stars	4 stars	4 stars	4 stars	4 stars
		Morningstar 5 Yr Rating	3 or more stars	4 stars	5 stars	5 stars	5 stars	5 stars	4 stars	4 stars	5 stars
		Morningstar Overall Rating	3 or more stars	4 stars	5 stars	5 stars	5 stars	4 stars	4 stars	4 stars	4 stars
		Gross Expense Ratio Rank	Lowest 50%	8%	8%	8%	8%	8%	8%	2%	3%
		Net Expense Ratio Rank	Lowest 50%	10%	10%	10%	10%	10%	9%	3%	4%

Category Codes: FB=Foreign Large Blend, FV=Foreign Large Value

Vanguard International Growth Fund (Adm)		Ticker: VWILX		Monitor History							
Fund Category: Foreign Large Growth Notes:	Standards	Criteria	Q3 2018	Q2 2018	Q1 2018	Q4 2017	Q3 2017	Q2 2017	Q1 2017	Q4 2016	
	100	Category		FG	FG	FG	FG	FG	FG	FG	FG
		Return 1 Yr Rank	Top 75%	26%	7%	5%	6%	4%	4%	4%	12%
		Return 3 Yr Rank	Top 50%	5%	4%	5%	3%	6%	11%	17%	42%
		Return 5 Yr Rank	Top 50%	8%	6%	6%	12%	9%	11%	17%	27%
		Morningstar 3 Yr Rating	3 or more stars	5 stars	5 stars	5 stars	5 stars	5 stars	4 stars	4 stars	3 stars
		Morningstar 5 Yr Rating	3 or more stars	4 stars	5 stars	5 stars	4 stars	4 stars	4 stars	4 stars	3 stars
		Morningstar Overall Rating	3 or more stars	4 stars	5 stars	5 stars	4 stars	4 stars	4 stars	4 stars	3 stars
		Gross Expense Ratio Rank	Lowest 50%	2%	2%	2%	2%	2%	2%	2%	1%
		Net Expense Ratio Rank	Lowest 50%	2%	2%	2%	2%	2%	2%	2%	1%

Category Codes: FG=Foreign Large Growth

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DFA International Small Company Portfolio (I)		Ticker: DFISX	Monitor History							
Fund Category: Foreign Small/Mid Blend	Standards	Criteria	Q3 2018	Q2 2018	Q1 2018	Q4 2017	Q3 2017	Q2 2017	Q1 2017	Q4 2016
Notes:	Category		FQ	FQ	FQ	FQ	FQ	FQ	FQ	FQ
100	Return 1 Yr Rank	Top 75%	39%	47%	73%	73%	62%	36%	26%	25%
	Return 3 Yr Rank	Top 50%	28%	21%	18%	35%	38%	42%	27%	23%
	Return 5 Yr Rank	Top 50%	27%	23%	36%	44%	41%	42%	32%	26%
	Morningstar 3 Yr Rating	3 or more stars	3 stars	4 stars	4 stars	4 stars	3 stars	3 stars	3 stars	4 stars
	Morningstar 5 Yr Rating	3 or more stars	4 stars	4 stars	3 stars	3 stars	3 stars	3 stars	4 stars	4 stars
	Morningstar Overall Rating	3 or more stars	3 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars
	Gross Expense Ratio Rank	Lowest 50%	10%	10%	10%	10%	10%	10%	9%	9%
	Net Expense Ratio Rank	Lowest 50%	11%	11%	11%	11%	11%	10%	10%	11%

Category Codes: FQ=Foreign Small/Mid Blend

DFA Emerging Markets Portfolio (I)		Ticker: DFEMX	Monitor History							
Fund Category: Diversified Emerging Mkts	Standards	Criteria	Q3 2018	Q2 2018	Q1 2018	Q4 2017	Q3 2017	Q2 2017	Q1 2017	Q4 2016
Notes:	Category		EM	EM	EM	EM	EM	EM	EM	EM
95	Return 1 Yr Rank	Top 75%	23%	61%	56%	47%	52%	45%	45%	24%
	Return 3 Yr Rank	Top 50%	25%	45%	46%	46%	50%	36%	38%	41%
	Return 5 Yr Rank	Top 50%	33%	43%	46%	53%	55%	48%	49%	58%
	Morningstar 3 Yr Rating	3 or more stars	4 stars	3 stars	3 stars	3 stars	3 stars	3 stars	3 stars	3 stars
	Morningstar 5 Yr Rating	3 or more stars	4 stars	3 stars	3 stars	3 stars	3 stars	3 stars	3 stars	3 stars
	Morningstar Overall Rating	3 or more stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars
	Gross Expense Ratio Rank	Lowest 50%	7%	6%	7%	7%	6%	5%	5%	7%
	Net Expense Ratio Rank	Lowest 50%	6%	6%	6%	6%	5%	5%	4%	6%

Category Codes: EM=Diversified Emerging Mkts

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DFA Intermed. Gov. Fixed Income Portfolio (I)		Ticker: DFIGX		Monitor History							
Fund Category: Intermediate Government		Standards	Criteria	Q3 2018	Q2 2018	Q1 2018	Q4 2017	Q3 2017	Q2 2017	Q1 2017	Q4 2016
Notes:	Category			GI	GI	GI	GI	GI	GI	GI	GI
	Return 1 Yr Rank	Top 75%		80%	83%	54%	11%	87%	90%	84%	42%
	Return 3 Yr Rank	Top 50%		57%	29%	28%	9%	4%	3%	14%	18%
	Return 5 Yr Rank	Top 50%		27%	25%	30%	25%	20%	17%	14%	25%
	Morningstar 3 Yr Rating	3 or more stars		3 stars	3 stars	3 stars	4 stars	5 stars	5 stars	4 stars	4 stars
	Morningstar 5 Yr Rating	3 or more stars		3 stars	3 stars	3 stars	3 stars	4 stars	4 stars	4 stars	4 stars
	Morningstar Overall Rating	3 or more stars		4 stars	4 stars	4 stars	4 stars	4 stars	5 stars	5 stars	4 stars
	Gross Expense Ratio Rank	Lowest 50%		8%	7%	6%	6%	5%	5%	3%	3%
	Net Expense Ratio Rank	Lowest 50%		8%	7%	7%	7%	5%	5%	4%	4%

Category Codes: GI=Intermediate Government

Vanguard Short-Term Corporate Bond ETF		Ticker: VCSH		Monitor History							
Fund Category: Short-Term Bond		Standards	Criteria	Q3 2018	Q2 2018	Q1 2018	Q4 2017	Q3 2017	Q2 2017	Q1 2017	Q4 2016
Notes:	Category			CS	CS	CS	CS	CS	CS	CS	CS
	Return 1 Yr Rank	Top 75%		61%	64%	46%	15%	31%	37%	37%	27%
	Return 3 Yr Rank	Top 50%		29%	21%	24%	16%	11%	10%	9%	11%
	Return 5 Yr Rank	Top 50%		16%	14%	13%	10%	10%	11%	11%	13%
	Morningstar 3 Yr Rating	3 or more stars		4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	5 stars	4 stars
	Morningstar 5 Yr Rating	3 or more stars		4 stars	4 stars	4 stars	4 stars	5 stars	5 stars	5 stars	5 stars
	Morningstar Overall Rating	3 or more stars		4 stars	4 stars	4 stars	4 stars	5 stars	5 stars	5 stars	5 stars
	Gross Expense Ratio Rank	Lowest 50%		3%	3%	3%	3%	2%	2%	2%	1%
	Net Expense Ratio Rank	Lowest 50%		3%	3%	3%	3%	2%	2%	2%	1%

Category Codes: CS=Short-Term Bond

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Vanguard Short-Term Treasury Index ETF		Ticker: VGSH	Monitor History							
Fund Category: Short Government	Standards	Criteria	Q3 2018	Q2 2018	Q1 2018	Q4 2017	Q3 2017	Q2 2017	Q1 2017	Q4 2016
Notes:	Category		GS	GS	GS	GS	GS	GS	GS	GS
	Return 1 Yr Rank	Top 75%	38%	38%	40%	65%	36%	37%	34%	38%
	Return 3 Yr Rank	Top 50%	38%	43%	36%	46%	45%	44%	51%	53%
	Return 5 Yr Rank	Top 50%	52%	50%	35%	38%	34%	40%	43%	47%
	Morningstar 3 Yr Rating	3 or more stars	3 stars	3 stars	3 stars	3 stars	3 stars	3 stars	3 stars	3 stars
	Morningstar 5 Yr Rating	3 or more stars	3 stars	3 stars	4 stars	3 stars	3 stars	3 stars	3 stars	3 stars
	Morningstar Overall Rating	3 or more stars	3 stars	3 stars	4 stars	3 stars	3 stars	3 stars	3 stars	3 stars
	Gross Expense Ratio Rank	Lowest 50%	8%	7%	7%	7%	4%	3%	3%	3%
	Net Expense Ratio Rank	Lowest 50%	8%	7%	7%	7%	4%	3%	3%	3%

Category Codes: GS=Short Government

Vanguard Intermediate-Term Corporate Bond ETF		Ticker: VCIT	Monitor History							
Fund Category: Corporate Bond	Standards	Criteria	Q3 2018	Q2 2018	Q1 2018	Q4 2017	Q3 2017	Q2 2017	Q1 2017	Q4 2016
Notes:	Category		TW	TW	TW	TW	TW	TW	TW	TW
	Return 1 Yr Rank	Top 75%	61%	65%	79%	68%	82%	82%	77%	71%
	Return 3 Yr Rank	Top 50%	74%	61%	58%	44%	37%	31%	30%	33%
	Return 5 Yr Rank	Top 50%	48%	48%	57%	50%	45%	41%	39%	38%
	Morningstar 3 Yr Rating	3 or more stars	3 stars	3 stars	3 stars	3 stars	4 stars	4 stars	4 stars	4 stars
	Morningstar 5 Yr Rating	3 or more stars	3 stars	3 stars	3 stars	3 stars	3 stars	3 stars	3 stars	3 stars
	Morningstar Overall Rating	3 or more stars	3 stars	3 stars	3 stars	3 stars	3 stars	3 stars	3 stars	3 stars
	Gross Expense Ratio Rank	Lowest 50%	5%	6%	3%	4%	2%	2%	2%	2%
	Net Expense Ratio Rank	Lowest 50%	6%	6%	4%	4%	3%	3%	3%	3%

Category Codes: TW=Corporate Bond

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SPDR Barclays TIPS ETF		Ticker: IPE		Monitor History						
Fund Category: Inflation-Protected Bond	Standards	Criteria	Q3 2018	Q2 2018	Q1 2018	Q4 2017	Q3 2017	Q2 2017	Q1 2017	Q4 2016
Notes:	Category		IP	IP	IP	IP	IP	IP	IP	IP
	Return 1 Yr Rank	Top 75%	52%	26%	32%	25%	70%	70%	64%	38%
	Return 3 Yr Rank	Top 50%	37%	23%	39%	24%	19%	22%	14%	12%
	Return 5 Yr Rank	Top 50%	16%	17%	34%	34%	32%	33%	19%	24%
	Morningstar 3 Yr Rating	3 or more stars	3 stars	4 stars	3 stars	3 stars	4 stars	4 stars	4 stars	4 stars
	Morningstar 5 Yr Rating	3 or more stars	4 stars	4 stars	3 stars	3 stars	3 stars	3 stars	4 stars	4 stars
	Morningstar Overall Rating	3 or more stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars
	Gross Expense Ratio Rank	Lowest 50%	8%	7%	7%	7%	7%	7%	7%	7%
	Net Expense Ratio Rank	Lowest 50%	9%	9%	9%	9%	9%	8%	8%	8%

Category Codes: IP=Inflation-Protected Bond

Lord Abbett Bond Debenture Fund (I)		Ticker: LBNYX		Monitor History						
Fund Category: Multisector Bond	Standards	Criteria	Q3 2018	Q2 2018	Q1 2018	Q4 2017	Q3 2017	Q2 2017	Q1 2017	Q4 2016
Notes:	Category		MU	MU	MU	MU	MU	MU	MU	MU
	Return 1 Yr Rank	Top 75%	8%	10%	11%	7%	5%	5%	4%	2%
	Return 3 Yr Rank	Top 50%	4%	5%	7%	1%	4%	7%	8%	8%
	Return 5 Yr Rank	Top 50%	1%	1%	1%	1%	1%	4%	7%	6%
	Morningstar 3 Yr Rating	3 or more stars	5 stars	5 stars	5 stars	5 stars	5 stars	5 stars	5 stars	5 stars
	Morningstar 5 Yr Rating	3 or more stars	5 stars	5 stars	5 stars	5 stars	5 stars	5 stars	5 stars	5 stars
	Morningstar Overall Rating	3 or more stars	5 stars	5 stars	5 stars	5 stars	5 stars	5 stars	5 stars	5 stars
	Gross Expense Ratio Rank	Lowest 50%	9%	7%	7%	7%	7%	7%	8%	8%
	Net Expense Ratio Rank	Lowest 50%	14%	13%	13%	12%	13%	12%	13%	13%

Category Codes: MU=Multisector Bond

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Vanguard Wellesley Income Fund (Adm)		Ticker: VWIAX	Monitor History							
Fund Category: Allocation--30% to 50% Equity	Standards	Criteria	Q3 2018	Q2 2018	Q1 2018	Q4 2017	Q3 2017	Q2 2017	Q1 2017	Q4 2016
Notes:	Category		CA	CA	CA	CA	CA	CA	CA	CA
96	Return 1 Yr Rank	Top 75%	50%	67%	62%	45%	73%	86%	77%	24%
	Return 3 Yr Rank	Top 50%	24%	11%	12%	10%	7%	3%	4%	3%
	Return 5 Yr Rank	Top 50%	11%	14%	14%	12%	12%	13%	7%	10%
	Morningstar 3 Yr Rating	3 or more stars	4 stars	5 stars	5 stars	5 stars	5 stars	5 stars	5 stars	5 stars
	Morningstar 5 Yr Rating	3 or more stars	5 stars	4 stars	4 stars	5 stars	5 stars	5 stars	5 stars	5 stars
	Morningstar Overall Rating	3 or more stars	5 stars	5 stars	5 stars	5 stars	5 stars	5 stars	5 stars	5 stars
	Gross Expense Ratio Rank	Lowest 50%	1%	1%	1%	1%	1%	1%	1%	1%
	Net Expense Ratio Rank	Lowest 50%	1%	1%	1%	1%	1%	1%	1%	1%

Category Codes: CA=Allocation--30% to 50% Equity

American Funds American Balanced Fund (R6)		Ticker: RLBGX	Monitor History							
Fund Category: Allocation--50% to 70% Equity	Standards	Criteria	Q3 2018	Q2 2018	Q1 2018	Q4 2017	Q3 2017	Q2 2017	Q1 2017	Q4 2016
Notes:	Category		MA	MA	MA	MA	MA	MA	MA	MA
100	Return 1 Yr Rank	Top 75%	19%	8%	23%	14%	16%	50%	22%	21%
	Return 3 Yr Rank	Top 50%	6%	2%	2%	2%	2%	2%	3%	5%
	Return 5 Yr Rank	Top 50%	4%	3%	2%	2%	2%	3%	3%	4%
	Morningstar 3 Yr Rating	3 or more stars	5 stars	5 stars	5 stars	5 stars	5 stars	5 stars	5 stars	5 stars
	Morningstar 5 Yr Rating	3 or more stars	5 stars	5 stars	5 stars	5 stars	5 stars	5 stars	5 stars	5 stars
	Morningstar Overall Rating	3 or more stars	5 stars	5 stars	5 stars	5 stars	5 stars	5 stars	5 stars	5 stars
	Gross Expense Ratio Rank	Lowest 50%	2%	2%	1%	1%	2%	2%	2%	1%
	Net Expense Ratio Rank	Lowest 50%	2%	2%	2%	2%	2%	2%	2%	2%

Category Codes: MA=Allocation--50% to 70% Equity

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American Funds Capital Income Builder (R6)		Ticker: RIRGX		Monitor History						
Fund Category: World Allocation	Standards	Criteria	Q3 2018	Q2 2018	Q1 2018	Q4 2017	Q3 2017	Q2 2017	Q1 2017	Q4 2016
Notes:	Category		IH	IH	IH	IH	IH	IH	IH	IH
	Return 1 Yr Rank	Top 75%	82%	85%	79%	50%	50%	71%	58%	27%
	Return 3 Yr Rank	Top 50%	41%	31%	34%	28%	15%	10%	5%	6%
	Return 5 Yr Rank	Top 50%	21%	23%	22%	14%	14%	15%	6%	13%
	Morningstar 3 Yr Rating	3 or more stars	3 stars	4 stars	3 stars	4 stars	4 stars	4 stars	5 stars	5 stars
	Morningstar 5 Yr Rating	3 or more stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	5 stars	4 stars
	Morningstar Overall Rating	3 or more stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	5 stars	4 stars
	Gross Expense Ratio Rank	Lowest 50%	1%	1%	1%	1%	1%	1%	1%	1%
	Net Expense Ratio Rank	Lowest 50%	1%	1%	1%	1%	1%	1%	1%	1%

Category Codes: IH=World Allocation

Vanguard Target Retirement 2015 Fund (Inv)		Ticker: VTXXV		Monitor History						
Fund Category: Target-Date 2015	Standards	Criteria	Q3 2018	Q2 2018	Q1 2018	Q4 2017	Q3 2017	Q2 2017	Q1 2017	Q4 2016
Notes:	Category		TD	TD	TD	TD	TD	TD	TD	TD
	Return 1 Yr Rank	Top 75%	28%	31%	39%	44%	70%	62%	63%	57%
	Return 3 Yr Rank	Top 50%	52%	39%	43%	42%	40%	24%	21%	15%
	Return 5 Yr Rank	Top 50%	33%	31%	33%	29%	33%	31%	29%	31%
	Morningstar 3 Yr Rating	3 or more stars	3 stars	3 stars	3 stars	3 stars	3 stars	4 stars	4 stars	5 stars
	Morningstar 5 Yr Rating	3 or more stars	4 stars	4 stars	3 stars	4 stars	4 stars	4 stars	4 stars	4 stars
	Morningstar Overall Rating	3 or more stars	4 stars	4 stars	4 stars	4 stars	4 stars	5 stars	5 stars	5 stars
	Gross Expense Ratio Rank	Lowest 50%	2%	4%	2%	2%	2%	2%	2%	2%
	Net Expense Ratio Rank	Lowest 50%	5%	5%	4%	5%	5%	5%	5%	5%

Category Codes: TD=Target-Date 2015

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Vanguard Target Retirement 2020 Fund (Inv)		Ticker: VTWNX	Monitor History							
Fund Category: Target-Date 2020	Standards	Criteria	Q3 2018	Q2 2018	Q1 2018	Q4 2017	Q3 2017	Q2 2017	Q1 2017	Q4 2016
Notes:	Category		TE	TE	TE	TE	TE	TE	TE	TE
	Return 1 Yr Rank	Top 75%	9%	12%	11%	15%	30%	26%	26%	29%
	Return 3 Yr Rank	Top 50%	11%	9%	12%	10%	8%	5%	5%	5%
	Return 5 Yr Rank	Top 50%	4%	8%	9%	7%	9%	10%	8%	12%
	Morningstar 3 Yr Rating	3 or more stars	4 stars	5 stars	4 stars	4 stars	4 stars	5 stars	5 stars	5 stars
	Morningstar 5 Yr Rating	3 or more stars	5 stars	5 stars	5 stars	5 stars	5 stars	5 stars	5 stars	4 stars
	Morningstar Overall Rating	3 or more stars	5 stars	5 stars	5 stars	5 stars	5 stars	5 stars	5 stars	5 stars
	Gross Expense Ratio Rank	Lowest 50%	2%	1%	2%	1%	2%	2%	2%	1%
	Net Expense Ratio Rank	Lowest 50%	3%	3%	3%	3%	3%	4%	4%	4%

Category Codes: TE=Target-Date 2020

Vanguard Target Retirement 2025 Fund (Inv)		Ticker: VTTVX	Monitor History							
Fund Category: Target-Date 2025	Standards	Criteria	Q3 2018	Q2 2018	Q1 2018	Q4 2017	Q3 2017	Q2 2017	Q1 2017	Q4 2016
Notes:	Category		TG	TG	TG	TG	TG	TG	TG	TG
	Return 1 Yr Rank	Top 75%	15%	20%	17%	22%	34%	28%	32%	26%
	Return 3 Yr Rank	Top 50%	16%	14%	15%	16%	13%	6%	6%	4%
	Return 5 Yr Rank	Top 50%	6%	12%	13%	12%	17%	18%	17%	21%
	Morningstar 3 Yr Rating	3 or more stars	4 stars	4 stars	4 stars	4 stars	4 stars	5 stars	5 stars	5 stars
	Morningstar 5 Yr Rating	3 or more stars	5 stars	5 stars	5 stars	5 stars	4 stars	4 stars	5 stars	4 stars
	Morningstar Overall Rating	3 or more stars	4 stars	4 stars	4 stars	5 stars	4 stars	4 stars	5 stars	4 stars
	Gross Expense Ratio Rank	Lowest 50%	3%	3%	2%	2%	2%	2%	2%	2%
	Net Expense Ratio Rank	Lowest 50%	4%	4%	3%	4%	4%	4%	4%	5%

Category Codes: TG=Target-Date 2025

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Vanguard Target Retirement 2030 Fund (Inv)		Ticker: VTHRX	Monitor History							
Fund Category: Target-Date 2030	Standards	Criteria	Q3 2018	Q2 2018	Q1 2018	Q4 2017	Q3 2017	Q2 2017	Q1 2017	Q4 2016
Notes:	Category		TH	TH	TH	TH	TH	TH	TH	TH
	Return 1 Yr Rank	Top 75%	26%	29%	32%	34%	41%	34%	38%	33%
	Return 3 Yr Rank	Top 50%	24%	23%	22%	27%	24%	15%	11%	10%
	Return 5 Yr Rank	Top 50%	14%	15%	16%	15%	17%	17%	16%	20%
	Morningstar 3 Yr Rating	3 or more stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	5 stars
	Morningstar 5 Yr Rating	3 or more stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	5 stars	4 stars
	Morningstar Overall Rating	3 or more stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	5 stars
	Gross Expense Ratio Rank	Lowest 50%	2%	2%	2%	2%	2%	2%	2%	2%
	Net Expense Ratio Rank	Lowest 50%	3%	3%	3%	3%	3%	4%	4%	4%

Category Codes: TH=Target-Date 2030

Vanguard Target Retirement 2035 Fund (Inv)		Ticker: VTTHX	Monitor History							
Fund Category: Target-Date 2035	Standards	Criteria	Q3 2018	Q2 2018	Q1 2018	Q4 2017	Q3 2017	Q2 2017	Q1 2017	Q4 2016
Notes:	Category		TI	TI	TI	TI	TI	TI	TI	TI
	Return 1 Yr Rank	Top 75%	34%	42%	42%	39%	42%	38%	40%	34%
	Return 3 Yr Rank	Top 50%	31%	30%	28%	30%	30%	20%	14%	12%
	Return 5 Yr Rank	Top 50%	15%	22%	19%	17%	20%	19%	16%	19%
	Morningstar 3 Yr Rating	3 or more stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars
	Morningstar 5 Yr Rating	3 or more stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars
	Morningstar Overall Rating	3 or more stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars
	Gross Expense Ratio Rank	Lowest 50%	3%	2%	2%	2%	2%	2%	2%	2%
	Net Expense Ratio Rank	Lowest 50%	4%	4%	4%	4%	4%	4%	4%	4%

Category Codes: TI=Target-Date 2035

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Vanguard Target Retirement 2040 Fund (Inv)		Ticker: VFORX	Monitor History							
Fund Category: Target-Date 2040	Standards	Criteria	Q3 2018	Q2 2018	Q1 2018	Q4 2017	Q3 2017	Q2 2017	Q1 2017	Q4 2016
Notes:	Category		TJ	TJ	TJ	TJ	TJ	TJ	TJ	TJ
	Return 1 Yr Rank	Top 75%	27%	32%	29%	28%	30%	26%	23%	28%
	Return 3 Yr Rank	Top 50%	20%	26%	24%	26%	27%	21%	15%	20%
	Return 5 Yr Rank	Top 50%	12%	14%	13%	11%	12%	13%	11%	16%
	Morningstar 3 Yr Rating	3 or more stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars
	Morningstar 5 Yr Rating	3 or more stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars
	Morningstar Overall Rating	3 or more stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	5 stars
	Gross Expense Ratio Rank	Lowest 50%	2%	2%	2%	2%	2%	2%	2%	2%
	Net Expense Ratio Rank	Lowest 50%	3%	4%	3%	3%	4%	4%	4%	4%

Category Codes: TJ=Target-Date 2040

Vanguard Target Retirement 2045 Fund (Inv)		Ticker: VTIVX	Monitor History							
Fund Category: Target-Date 2045	Standards	Criteria	Q3 2018	Q2 2018	Q1 2018	Q4 2017	Q3 2017	Q2 2017	Q1 2017	Q4 2016
Notes:	Category		TK	TK	TK	TK	TK	TK	TK	TK
	Return 1 Yr Rank	Top 75%	26%	35%	36%	26%	31%	31%	28%	28%
	Return 3 Yr Rank	Top 50%	20%	28%	23%	25%	26%	21%	14%	14%
	Return 5 Yr Rank	Top 50%	13%	15%	14%	13%	15%	15%	17%	19%
	Morningstar 3 Yr Rating	3 or more stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars
	Morningstar 5 Yr Rating	3 or more stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars
	Morningstar Overall Rating	3 or more stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars
	Gross Expense Ratio Rank	Lowest 50%	3%	3%	2%	2%	2%	2%	2%	2%
	Net Expense Ratio Rank	Lowest 50%	4%	4%	4%	4%	4%	4%	5%	5%

Category Codes: TK=Target-Date 2045

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Vanguard Target Retirement 2050 Fund (Inv)		Ticker: VFIFX	Monitor History							
Fund Category: Target-Date 2050	Standards	Criteria	Q3 2018	Q2 2018	Q1 2018	Q4 2017	Q3 2017	Q2 2017	Q1 2017	Q4 2016
Notes:	Category		TN	TN	TN	TN	TN	TN	TN	TN
100	Return 1 Yr Rank	Top 75%	30%	40%	37%	34%	36%	35%	33%	31%
	Return 3 Yr Rank	Top 50%	21%	29%	22%	27%	26%	23%	18%	22%
	Return 5 Yr Rank	Top 50%	12%	16%	15%	13%	14%	16%	15%	17%
	Morningstar 3 Yr Rating	3 or more stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars
	Morningstar 5 Yr Rating	3 or more stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars
	Morningstar Overall Rating	3 or more stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	5 stars
	Gross Expense Ratio Rank	Lowest 50%	2%	2%	2%	2%	2%	2%	2%	2%
	Net Expense Ratio Rank	Lowest 50%	4%	4%	3%	3%	4%	4%	4%	4%

Category Codes: TN=Target-Date 2050

Vanguard Target Retirement 2055 Fund (Inv)		Ticker: VFFVX	Monitor History							
Fund Category: Target-Date 2055	Standards	Criteria	Q3 2018	Q2 2018	Q1 2018	Q4 2017	Q3 2017	Q2 2017	Q1 2017	Q4 2016
Notes:	Category		TL	TL	TL	TL	TL	TL	TL	TL
100	Return 1 Yr Rank	Top 75%	38%	46%	45%	43%	44%	39%	35%	28%
	Return 3 Yr Rank	Top 50%	29%	33%	31%	33%	33%	26%	20%	18%
	Return 5 Yr Rank	Top 50%	21%	23%	23%	19%	23%	25%	26%	29%
	Morningstar 3 Yr Rating	3 or more stars	4 stars	3 stars	4 stars	3 stars	3 stars	4 stars	4 stars	4 stars
	Morningstar 5 Yr Rating	3 or more stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars
	Morningstar Overall Rating	3 or more stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars
	Gross Expense Ratio Rank	Lowest 50%	2%	2%	2%	2%	2%	2%	2%	2%
	Net Expense Ratio Rank	Lowest 50%	4%	4%	4%	4%	4%	5%	5%	5%

Category Codes: TL=Target-Date 2055



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Fund Performance and Benchmarks

Fund Name	Ticker	3 Month Total	% Rank	YTD	% Rank	1 Year Total	% Rank	3 Year Annual	% Rank	5 Year Annual	% Rank	10 Year Annual	% Rank		
													1,306 funds in category		
LARGE VALUE														1,483 funds in category	
DFA U.S. Large Cap Value Portfolio (I)	100	DFLVX	5.71%	46%	3.60%	62%	11.34%	39%	15.50%	13%	11.82%	12%	11.29%	9%	
Category Average			5.54%	--	4.34%	--	10.49%	--	13.34%	--	10.13%	--	9.68%	--	
S&P 500 Value Index			5.86%	--	3.51%	--	10.06%	--	14.12%	--	10.88%	--	9.62%	--	
													1,472 funds in category		
LARGE BLEND														441 funds in category	
Invesco S&P 500 Equal Weight ETF	89	RSP	5.37%	81%	7.12%	68%	13.72%	70%	15.06%	58%	12.09%	57%	12.61%	7%	
Category Average			6.64%	--	8.31%	--	15.16%	--	15.17%	--	11.97%	--	10.88%	--	
S&P 500 Index			7.71%	--	10.56%	--	17.91%	--	17.29%	--	13.95%	--	11.97%	--	
													618 funds in category		
LARGE GROWTH														429 funds in category	
Invesco QQQ Trust	98	QQQ	8.55%	27%	19.97%	20%	28.61%	18%	23.34%	4%	20.00%	1%	17.98%	1%	
Category Average			7.49%	--	16.02%	--	23.55%	--	17.87%	--	14.14%	--	12.69%	--	
S&P 500 Growth Index			9.28%	--	17.24%	--	25.21%	--	19.85%	--	16.57%	--	14.05%	--	
													807 funds in category		
MID-CAP VALUE														735 funds in category	
WisdomTree US MidCap Dividend ETF	96	DON	3.87%	28%	6.30%	14%	13.27%	8%	15.52%	7%	12.63%	3%	12.54%	5%	
Category Average			3.15%	--	3.09%	--	8.45%	--	12.27%	--	9.24%	--	10.41%	--	
S&P MidCap 400 Value Index			3.77%	--	6.04%	--	11.72%	--	15.47%	--	11.28%	--	11.65%	--	
													807 funds in category		
MID-CAP BLEND														618 funds in category	
WisdomTree US MidCap Earnings ETF	100	EZM	3.31%	72%	5.18%	57%	12.49%	42%	14.55%	31%	10.93%	34%	13.73%	3%	
Category Average			4.01%	--	5.81%	--	11.27%	--	12.59%	--	9.61%	--	10.76%	--	
S&P MidCap 400 Index			3.86%	--	7.49%	--	14.21%	--	15.66%	--	11.91%	--	12.49%	--	
													618 funds in category		
MID-CAP GROWTH														429 funds in category	
iShares S&P Mid-Cap 400 Growth ETF	93	IJK	3.90%	90%	8.70%	83%	16.33%	80%	15.28%	57%	12.04%	46%	12.99%	28%	
Category Average			6.62%	--	13.98%	--	20.97%	--	16.12%	--	11.93%	--	12.19%	--	
S&P MidCap 400 Growth Index			3.95%	--	8.84%	--	16.55%	--	15.51%	--	12.26%	--	13.20%	--	
													807 funds in category		
SMALL VALUE														807 funds in category	
iShares Morningstar Small-Cap Value ETF	85	JKL	1.79%	31%	3.00%	67%	7.01%	60%	13.49%	50%	9.52%	38%	11.28%	21%	
Category Average			1.11%	--	4.47%	--	8.24%	--	13.62%	--	8.71%	--	10.12%	--	
S&P SmallCap 600 Value Index			2.61%	--	9.94%	--	14.37%	--	18.61%	--	12.11%	--	11.79%	--	
													735 funds in category		
SMALL BLEND														735 funds in category	
DFA U.S. Small Cap Portfolio (I)	100	DFSTX	3.25%	49%	8.80%	50%	12.93%	48%	15.47%	43%	10.80%	32%	12.40%	12%	
Category Average			2.88%	--	8.29%	--	12.22%	--	14.76%	--	9.79%	--	10.69%	--	
S&P SmallCap 600 Index			4.71%	--	14.54%	--	19.08%	--	19.39%	--	13.32%	--	12.86%	--	
													735 funds in category		
SMALL GROWTH														735 funds in category	
SPDR S&P 600 Small Cap Growth ETF	98	SLYG	6.95%	51%	19.31%	50%	23.85%	54%	20.11%	25%	14.38%	12%	15.18%	9%	
Category Average			6.99%	--	18.96%	--	24.84%	--	18.42%	--	11.88%	--	12.73%	--	
S&P SmallCap 600 Growth Index			6.98%	--	19.40%	--	24.05%	--	20.20%	--	14.49%	--	13.93%	--	

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PERFORMANCE REPORT

FIDUCIARY WISE.
ETF ADVISOR KMEP PLAN
FOR PERIOD ENDING 30 SEPTEMBER 2018

Fund Performance and Benchmarks

Fund Name	Ticker	3 Month Total	% Rank	YTD	% Rank	1 Year Total	% Rank	3 Year Annual	% Rank	5 Year Annual	% Rank	10 Year Annual	% Rank
													271 funds in category
REAL ESTATE													
Vanguard Real Estate Index ETF	96 ■ VNQ	0.55%	53%	0.55%	65%	1.94%	83%	7.02%	39%	8.68%	43%	7.50%	32%
Category Average		0.56%	--	0.99%	--	3.36%	--	6.81%	--	8.49%	--	7.12%	--
S&P 1500 REIT Industry Index		0.81%	--	2.32%	--	4.97%	--	8.91%	--	9.82%	--	7.87%	--
													841 funds in category
FOREIGN LARGE BLEND													
DFA International Core Equity Portfolio (I)	100 ■ DFIEX	0.25%	65%	-2.70%	50%	1.87%	38%	10.92%	7%	5.50%	11%	6.57%	13%
Category Average		0.63%	--	-2.75%	--	1.03%	--	8.47%	--	4.03%	--	5.07%	--
MSCI All Country World ex-US NR Index		0.71%	--	-3.09%	--	1.76%	--	9.96%	--	4.12%	--	5.18%	--
													443 funds in category
FOREIGN LARGE GROWTH													
Vanguard International Growth Fund (Adm)	100 ■ VWILX	-1.52%	80%	2.54%	20%	6.77%	26%	16.99%	5%	8.56%	8%	8.53%	8%
Category Average		-0.07%	--	-0.39%	--	4.01%	--	10.33%	--	5.78%	--	6.42%	--
MSCI All Country World ex-US NR Index		0.71%	--	-3.09%	--	1.76%	--	9.96%	--	4.12%	--	5.18%	--
													112 funds in category
FOREIGN SMALL/MID BLEND													
DFA International Small Company Portfolio (I)	100 ■ DFISX	-1.15%	32%	-3.45%	37%	1.00%	39%	11.89%	28%	7.10%	27%	8.87%	41%
Category Average		-1.75%	--	-4.42%	--	0.28%	--	10.67%	--	6.12%	--	8.62%	--
MSCI World ex-US SMID NR Index		-0.10%	--	-1.91%	--	3.47%	--	11.43%	--	6.49%	--	7.88%	--
													893 funds in category
DIVERSIFIED EMERGING MKTS													
DFA Emerging Markets Portfolio (I)	95 ■ DFEMX	0.00%	16%	-7.55%	26%	-0.88%	23%	12.10%	25%	3.59%	33%	5.36%	42%
Category Average		-2.69%	--	-9.66%	--	-4.00%	--	10.08%	--	2.72%	--	4.98%	--
MSCI Emerging Markets NR Index		-1.09%	--	-7.68%	--	-0.81%	--	12.35%	--	3.61%	--	5.40%	--
													239 funds in category
INTERMEDIATE GOVERNMENT													
DFA Intermed. Gov. Fixed Income Portfolio (I)	90 ■ DFIGX	-0.44%	59%	-1.97%	84%	-2.28%	80%	0.11%	57%	1.50%	27%	3.26%	17%
Category Average		-0.36%	--	-1.54%	--	-1.76%	--	0.13%	--	1.15%	--	2.65%	--
Bloomberg Barclays U.S. Government Intermediate Index		-0.11%	--	-0.78%	--	-1.18%	--	0.19%	--	0.93%	--	2.22%	--
													545 funds in category
SHORT-TERM BOND													
Vanguard Short-Term Corporate Bond ETF	100 ■ VCSH	0.68%	21%	0.15%	65%	0.09%	61%	1.62%	29%	1.80%	16%	--	--
Category Average		0.47%	--	0.39%	--	0.35%	--	1.32%	--	1.19%	--	2.50%	--
Bloomberg Barclays U.S. Government/Credit 1-3 Year Index		0.33%	--	0.41%	--	0.20%	--	0.72%	--	0.83%	--	1.67%	--
													108 funds in category
SHORT GOVERNMENT													
Vanguard Short-Term Treasury Index ETF	95 ■ VGSH	0.15%	34%	0.16%	36%	-0.10%	38%	0.29%	38%	0.47%	52%	--	--
Category Average		0.07%	--	-0.07%	--	-0.29%	--	0.15%	--	0.45%	--	1.36%	--
Bloomberg Barclays U.S. Government 1-3 Year Index		0.20%	--	0.26%	--	-0.01%	--	0.38%	--	0.57%	--	1.20%	--

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PERFORMANCE
REPORT

FIDUCIARY WISE.
ETF ADVISOR KME PLAN
FOR PERIOD ENDING 30 SEPTEMBER 2018

Fund Performance and Benchmarks

Fund Name	Ticker	3 Month Total	% Rank	YTD	% Rank	1 Year Total	% Rank	3 Year Annual	% Rank	5 Year Annual	% Rank	10 Year Annual	% Rank	
													263 funds in category	
CORPORATE BOND														
Vanguard Intermediate-Term Corporate Bond ETF	87 ■ VCIT	0.94%	47%	-2.08%	48%	-1.56%	61%	2.69%	74%	3.50%	48%	--	--	
Category Average		0.96%	--	-2.11%	--	-1.19%	--	3.32%	--	3.51%	--	5.90%	--	
Bloomberg Barclays U.S. Credit Index		0.89%	--	-2.12%	--	-1.10%	--	2.98%	--	3.40%	--	5.94%	--	
													244 funds in category	
INFLATION-PROTECTED BOND														
SPDR Barclays TIPS ETF	100 ■ IPE	-0.93%	79%	-1.09%	67%	0.28%	52%	1.99%	37%	1.33%	16%	3.24%	21%	
Category Average		-0.57%	--	-0.63%	--	0.41%	--	1.93%	--	0.85%	--	2.69%	--	
Bloomberg Barclays U.S. Treasury TIPS Index		-0.82%	--	-0.84%	--	0.41%	--	2.04%	--	1.37%	--	3.32%	--	
													336 funds in category	
MULTISECTOR BOND														
Lord Abbett Bond Debenture Fund (I)	100 ■ LBNYX	2.30%	2%	1.19%	21%	3.01%	8%	7.30%	4%	5.86%	1%	8.33%	5%	
Category Average		1.02%	--	-0.12%	--	0.56%	--	4.18%	--	3.18%	--	5.89%	--	
Bloomberg Barclays U.S. Aggregate Bond Index		0.02%	--	-1.60%	--	-1.22%	--	1.31%	--	2.16%	--	3.77%	--	
													536 funds in category	
ALLOCATION--30% TO 50% EQUITY														
Vanguard Wellesley Income Fund (Adm)	96 ■ VWIAX	2.40%	19%	0.24%	72%	3.36%	50%	7.03%	24%	6.33%	11%	7.98%	7%	
Category Average		1.76%	--	1.05%	--	3.33%	--	6.40%	--	4.79%	--	6.14%	--	
S&P Target Risk Moderate Index		1.83%	--	0.95%	--	3.45%	--	6.63%	--	5.10%	--	5.39%	--	
													789 funds in category	
ALLOCATION--50% TO 70% EQUITY														
American Funds American Balanced Fund (R6)	100 ■ RLBGX	3.36%	39%	4.40%	23%	9.20%	19%	11.45%	6%	9.54%	4%	9.67%	5%	
Category Average		3.10%	--	3.06%	--	6.64%	--	8.88%	--	6.84%	--	7.66%	--	
S&P Target Risk Growth Index		2.61%	--	1.92%	--	5.52%	--	9.02%	--	6.98%	--	7.02%	--	
													505 funds in category	
WORLD ALLOCATION														
American Funds Capital Income Builder (R6)	95 ■ RIRGX	1.65%	46%	-1.26%	82%	1.20%	82%	7.57%	41%	5.84%	21%	6.65%	30%	
Category Average		1.38%	--	0.13%	--	3.42%	--	7.28%	--	4.40%	--	6.12%	--	
MSCI All Country World NR Index		4.28%	--	3.83%	--	9.77%	--	13.38%	--	8.67%	--	8.19%	--	
													163 funds in category	
TARGET-DATE 2015														
Vanguard Target Retirement 2015 Fund (Inv)	98 ■ VTXVX	1.76%	50%	1.76%	34%	4.54%	28%	7.15%	52%	5.92%	33%	6.91%	32%	
Category Average		1.76%	--	1.44%	--	4.10%	--	7.03%	--	5.35%	--	6.43%	--	
S&P Target Date 2015 Index		2.11%	--	2.18%	--	5.09%	--	7.41%	--	5.85%	--	6.53%	--	
													283 funds in category	
TARGET-DATE 2020														
Vanguard Target Retirement 2020 Fund (Inv)	100 ■ VTWNX	2.36%	17%	2.42%	15%	5.87%	9%	8.68%	11%	6.92%	4%	7.56%	13%	
Category Average		1.86%	--	1.50%	--	4.43%	--	7.25%	--	5.48%	--	6.48%	--	
S&P Target Date 2020 Index		2.33%	--	2.49%	--	5.78%	--	8.35%	--	6.49%	--	7.09%	--	
													251 funds in category	
TARGET-DATE 2025														
Vanguard Target Retirement 2025 Fund (Inv)	100 ■ VTTVX	2.76%	23%	2.81%	25%	6.79%	15%	9.71%	16%	7.56%	6%	7.98%	24%	
Category Average		2.35%	--	2.20%	--	5.67%	--	8.67%	--	6.40%	--	7.34%	--	
S&P Target Date 2025 Index		2.72%	--	3.02%	--	6.86%	--	9.44%	--	7.13%	--	7.59%	--	

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PERFORMANCE
REPORT

FIDUCIARY WISE.
ETF ADVISOR KMEP PLAN
FOR PERIOD ENDING 30 SEPTEMBER 2018

Fund Performance and Benchmarks

Fund Name	Ticker	3 Month Total	% Rank	YTD	% Rank	1 Year Total	% Rank	3 Year Annual	% Rank	5 Year Annual	% Rank	10 Year Annual	% Rank
												272 funds in category	
TARGET-DATE 2030							✓		✓		✓		
Vanguard Target Retirement 2030 Fund (Inv)	100 ■ VTHRX	3.09%	21%	3.30%	30%	7.65%	26%	10.66%	24%	8.13%	14%	8.36%	21%
Category Average		2.66%	--	2.64%	--	6.75%	--	9.74%	--	7.04%	--	7.54%	--
S&P Target Date 2030 Index		3.15%	--	3.60%	--	7.99%	--	10.46%	--	7.78%	--	8.02%	--
												246 funds in category	
TARGET-DATE 2035													
Vanguard Target Retirement 2035 Fund (Inv)	100 ■ VTTHX	3.47%	21%	3.72%	41%	8.51%	34%	11.61%	31%	8.69%	15%	8.78%	28%
Category Average		3.16%	--	3.43%	--	7.99%	--	10.99%	--	7.81%	--	8.28%	--
S&P Target Date 2035 Index		3.52%	--	4.10%	--	8.99%	--	11.43%	--	8.39%	--	8.39%	--
												272 funds in category	
TARGET-DATE 2040													
Vanguard Target Retirement 2040 Fund (Inv)	100 ■ VFORX	3.79%	16%	4.17%	31%	9.37%	27%	12.54%	20%	9.17%	12%	9.14%	18%
Category Average		3.24%	--	3.53%	--	8.47%	--	11.41%	--	8.05%	--	8.17%	--
S&P Target Date 2040 Index		3.72%	--	4.42%	--	9.68%	--	12.09%	--	8.79%	--	8.67%	--
												246 funds in category	
TARGET-DATE 2045													
Vanguard Target Retirement 2045 Fund (Inv)	100 ■ VTIVX	4.03%	15%	4.40%	33%	9.85%	26%	12.91%	20%	9.39%	13%	9.24%	22%
Category Average		3.56%	--	4.04%	--	9.14%	--	12.09%	--	8.48%	--	8.67%	--
S&P Target Date 2045 Index		3.81%	--	4.54%	--	9.98%	--	12.53%	--	9.05%	--	8.79%	--
												265 funds in category	
TARGET-DATE 2050													
Vanguard Target Retirement 2050 Fund (Inv)	100 ■ VFIFX	4.02%	20%	4.42%	32%	9.84%	30%	12.90%	21%	9.38%	12%	9.24%	20%
Category Average		3.45%	--	3.84%	--	9.09%	--	12.03%	--	8.43%	--	8.43%	--
S&P Target Date 2050 Index		3.87%	--	4.67%	--	10.26%	--	12.91%	--	9.29%	--	8.96%	--
												245 funds in category	
TARGET-DATE 2055													
Vanguard Target Retirement 2055 Fund (Inv)	100 ■ VFFVX	3.99%	23%	4.38%	37%	9.79%	38%	12.89%	29%	9.34%	21%	--	--
Category Average		3.65%	--	4.18%	--	9.42%	--	12.32%	--	8.73%	--	8.86%	--
S&P Target Date 2055 Index		3.88%	--	4.69%	--	10.32%	--	13.11%	--	9.42%	--	9.10%	--

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**PERFORMANCE
REPORT**

FIDUCIARY WISE.
ETF ADVISOR KMEP PLAN
FOR PERIOD ENDING 30 SEPTEMBER 2018

Historical Performance (Previous 8 Years)

Fund Name	Ticker	2017	% Rank	2016	% Rank	2015	% Rank	2014	% Rank	2013	% Rank	2012	% Rank	2011	% Rank	2010	% Rank
LARGE VALUE																	
																1,306 funds in category	
DFA U.S. Large Cap Value Portfolio (I)	100 ■ DFLVX	18.97%	19%	18.89%	14%	-3.49%	50%	10.07%	68%	40.32%	3%	22.05%	3%	-3.14%	77%	20.17%	5%
Category Average		15.95%	--	14.90%	--	-3.58%	--	10.92%	--	31.75%	--	14.96%	--	0.46%	--	14.27%	--
S&P 500 Value Index		15.36%	--	17.40%	--	-3.13%	--	12.36%	--	31.99%	--	17.68%	--	-0.48%	--	15.10%	--
LARGE BLEND																	
																1,483 funds in category	
Invesco S&P 500 Equal Weight ETF	89 ■ RSP	18.52%	79%	14.34%	11%	-2.57%	78%	14.02%	15%	35.60%	20%	17.05%	25%	-0.50%	62%	21.31%	5%
Category Average		20.49%	--	10.68%	--	-0.53%	--	11.59%	--	32.50%	--	15.52%	--	0.03%	--	14.50%	--
S&P 500 Index		21.83%	--	11.96%	--	1.38%	--	13.69%	--	32.39%	--	16.00%	--	2.11%	--	15.06%	--
LARGE GROWTH																	
																1,472 funds in category	
Invesco QQQ Trust	98 ■ QQQ	32.70%	21%	7.01%	22%	9.54%	11%	19.12%	1%	36.60%	30%	18.09%	24%	3.44%	11%	19.89%	21%
Category Average		28.20%	--	3.19%	--	4.06%	--	10.47%	--	34.65%	--	15.72%	--	-1.29%	--	16.13%	--
S&P 500 Growth Index		27.44%	--	6.89%	--	5.52%	--	14.89%	--	32.75%	--	14.61%	--	4.65%	--	15.05%	--
MID-CAP VALUE																	
																441 funds in category	
WisdomTree US MidCap Dividend ETF	96 ■ DON	14.87%	32%	20.29%	35%	-0.97%	11%	15.27%	9%	32.99%	68%	14.84%	75%	5.11%	2%	21.69%	52%
Category Average		13.25%	--	18.11%	--	-5.25%	--	10.03%	--	35.09%	--	16.05%	--	-3.68%	--	21.74%	--
S&P MidCap 400 Value Index		12.32%	--	26.53%	--	-6.65%	--	12.10%	--	34.25%	--	18.53%	--	-2.43%	--	22.78%	--
MID-CAP BLEND																	
																474 funds in category	
WisdomTree US MidCap Earnings ETF	100 ■ EZM	17.20%	37%	19.71%	15%	-4.63%	69%	8.44%	57%	40.19%	13%	17.84%	36%	1.39%	15%	25.46%	30%
Category Average		15.73%	--	13.97%	--	-4.01%	--	8.57%	--	35.27%	--	16.98%	--	-3.49%	--	22.73%	--
S&P MidCap 400 Index		16.24%	--	20.74%	--	-2.18%	--	9.77%	--	33.50%	--	17.88%	--	-1.73%	--	26.64%	--
MID-CAP GROWTH																	
																618 funds in category	
iShares S&P Mid-Cap 400 Growth ETF	93 ■ IJK	19.66%	89%	14.52%	8%	1.81%	29%	7.40%	55%	32.52%	70%	17.08%	27%	-1.16%	34%	30.25%	13%
Category Average		25.12%	--	6.17%	--	-0.36%	--	7.60%	--	35.60%	--	15.08%	--	-3.20%	--	25.30%	--
S&P MidCap 400 Growth Index		19.92%	--	14.77%	--	2.02%	--	7.57%	--	32.77%	--	17.27%	--	-0.94%	--	30.57%	--
SMALL VALUE																	
																429 funds in category	
iShares Morningstar Small-Cap Value ETF	85 ■ JKL	8.08%	62%	27.83%	35%	-8.77%	80%	9.81%	4%	35.36%	60%	18.07%	36%	-2.08%	27%	25.56%	48%
Category Average		9.31%	--	26.10%	--	-6.60%	--	3.75%	--	36.34%	--	16.44%	--	-4.46%	--	25.54%	--
S&P SmallCap 600 Value Index		11.51%	--	31.32%	--	-6.67%	--	7.54%	--	39.98%	--	18.21%	--	-1.38%	--	24.72%	--
SMALL BLEND																	
																807 funds in category	
DFA U.S. Small Cap Portfolio (I)	100 ■ DFSTX	11.52%	63%	23.53%	30%	-3.29%	34%	4.44%	57%	42.21%	19%	18.39%	20%	-3.15%	56%	30.70%	10%
Category Average		12.53%	--	21.04%	--	-4.85%	--	4.34%	--	38.23%	--	15.96%	--	-3.03%	--	25.75%	--
S&P SmallCap 600 Index		13.23%	--	26.56%	--	-1.97%	--	5.76%	--	41.31%	--	16.33%	--	1.02%	--	26.31%	--
SMALL GROWTH																	
																735 funds in category	
SPDR S&P 600 Small Cap Growth ETF	98 ■ SLYG	14.58%	87%	22.09%	9%	2.78%	12%	3.74%	47%	42.45%	44%	14.42%	48%	3.50%	10%	30.23%	38%
Category Average		22.16%	--	11.57%	--	-2.22%	--	3.08%	--	41.81%	--	14.18%	--	-2.37%	--	28.37%	--
S&P SmallCap 600 Growth Index		14.79%	--	22.16%	--	2.78%	--	3.87%	--	42.69%	--	14.56%	--	3.62%	--	27.99%	--
REAL ESTATE																	
																271 funds in category	
Vanguard Real Estate Index ETF	96 ■ VNQ	4.95%	58%	8.53%	15%	2.37%	69%	30.29%	39%	2.42%	28%	17.67%	27%	8.62%	43%	28.44%	34%
Category Average		6.28%	--	6.66%	--	2.62%	--	28.85%	--	1.85%	--	17.78%	--	7.73%	--	27.26%	--
S&P 1500 REIT Industry Index		8.55%	--	7.67%	--	3.86%	--	29.59%	--	1.92%	--	19.12%	--	9.86%	--	28.23%	--

**PERFORMANCE
REPORT**

FIDUCIARY WISE.
ETF ADVISOR KMEP PLAN
FOR PERIOD ENDING 30 SEPTEMBER 2018

Historical Performance (Previous 8 Years)

Fund Name	Ticker	2017	% Rank	2016	% Rank	2015	% Rank	2014	% Rank	2013	% Rank	2012	% Rank	2011	% Rank	2010	% Rank	
FOREIGN LARGE BLEND																	<i>841 funds in category</i>	
DFA International Core Equity Portfolio (I)	100 ■ DFIEX	28.05%	20%	5.34%	11%	-0.21%	36%	-5.98%	63%	23.43%	20%	18.74%	36%	-15.11%	74%	13.91%	19%	
Category Average		25.37%	--	1.13%	--	-1.42%	--	-4.97%	--	20.09%	--	18.16%	--	-13.39%	--	10.37%	--	
MSCI All Country World ex-US NR Index		27.19%	--	4.50%	--	-5.66%	--	-3.87%	--	15.29%	--	16.83%	--	-13.71%	--	11.15%	--	
FOREIGN LARGE GROWTH																	<i>443 funds in category</i>	
Vanguard International Growth Fund (Adm)	100 ■ VWILX	43.16%	6%	1.84%	13%	-0.54%	69%	-5.51%	68%	23.12%	28%	20.18%	35%	-13.58%	61%	15.81%	22%	
Category Average		31.77%	--	-2.06%	--	1.24%	--	-3.55%	--	20.04%	--	19.08%	--	-11.96%	--	13.57%	--	
MSCI All Country World ex-US NR Index		27.19%	--	4.50%	--	-5.66%	--	-3.87%	--	15.29%	--	16.83%	--	-13.71%	--	11.15%	--	
FOREIGN SMALL/MID BLEND																	<i>112 funds in category</i>	
DFA International Small Company Portfolio (I)	100 ■ DFISX	30.24%	69%	5.80%	28%	5.91%	41%	-6.30%	68%	27.44%	60%	18.86%	60%	-15.35%	51%	23.91%	35%	
Category Average		32.32%	--	2.79%	--	3.86%	--	-5.38%	--	26.68%	--	19.86%	--	-13.92%	--	21.81%	--	
MSCI World ex-US SMID NR Index		29.30%	--	3.57%	--	3.15%	--	-3.57%	--	23.16%	--	17.04%	--	-14.63%	--	19.67%	--	
DIVERSIFIED EMERGING MKTS																	<i>893 funds in category</i>	
DFA Emerging Markets Portfolio (I)	95 ■ DFEMX	36.57%	48%	12.09%	24%	-15.81%	71%	-1.71%	40%	-3.12%	66%	19.16%	50%	-17.41%	27%	21.82%	30%	
Category Average		35.20%	--	8.46%	--	-13.28%	--	-2.58%	--	0.40%	--	19.43%	--	-19.18%	--	19.88%	--	
MSCI Emerging Markets NR Index		37.28%	--	11.19%	--	-14.92%	--	-2.19%	--	-2.60%	--	18.22%	--	-18.42%	--	18.88%	--	
INTERMEDIATE GOVERNMENT																	<i>239 funds in category</i>	
DFA Intermed. Gov. Fixed Income Portfolio (I)	90 ■ DFIGX	2.22%	13%	1.15%	45%	1.77%	8%	5.18%	37%	-3.52%	79%	3.71%	12%	9.43%	14%	6.92%	16%	
Category Average		1.56%	--	1.01%	--	0.71%	--	4.85%	--	-2.82%	--	2.66%	--	7.16%	--	5.70%	--	
Bloomberg Barclays U.S. Government Intermediate Index		1.14%	--	1.05%	--	1.18%	--	2.52%	--	-1.25%	--	1.73%	--	6.08%	--	4.98%	--	
SHORT-TERM BOND																	<i>545 funds in category</i>	
Vanguard Short-Term Corporate Bond ETF	100 ■ VCSH	2.45%	17%	2.63%	29%	1.25%	5%	1.96%	11%	1.37%	21%	5.74%	21%	2.94%	20%	5.51%	26%	
Category Average		1.71%	--	2.34%	--	0.25%	--	1.04%	--	0.53%	--	4.16%	--	1.76%	--	4.57%	--	
Bloomberg Barclays U.S. Government/Credit 1-3 Year Index		0.84%	--	1.28%	--	0.65%	--	0.77%	--	0.64%	--	1.26%	--	1.59%	--	2.80%	--	
SHORT GOVERNMENT																	<i>108 funds in category</i>	
Vanguard Short-Term Treasury Index ETF	95 ■ VGSH	0.38%	66%	0.77%	42%	0.51%	30%	0.53%	67%	0.26%	6%	0.43%	77%	1.45%	68%	2.24%	69%	
Category Average		0.49%	--	0.60%	--	0.27%	--	1.07%	--	-0.85%	--	1.24%	--	2.38%	--	3.17%	--	
Bloomberg Barclays U.S. Government 1-3 Year Index		0.45%	--	0.87%	--	0.57%	--	0.64%	--	0.37%	--	0.51%	--	1.56%	--	2.40%	--	
CORPORATE BOND																	<i>263 funds in category</i>	
Vanguard Intermediate-Term Corporate Bond ETF	87 ■ VCIT	5.50%	72%	5.30%	73%	0.88%	14%	7.47%	38%	-1.80%	74%	11.36%	40%	7.94%	25%	10.65%	37%	
Category Average		6.13%	--	6.66%	--	-1.15%	--	7.23%	--	-1.03%	--	10.38%	--	7.20%	--	9.35%	--	
Bloomberg Barclays U.S. Credit Index		6.18%	--	5.63%	--	-0.77%	--	7.53%	--	-2.01%	--	9.37%	--	8.35%	--	8.47%	--	
INFLATION-PROTECTED BOND																	<i>244 funds in category</i>	
SPDR Barclays TIPS ETF	100 ■ IPE	3.15%	26%	4.67%	41%	-1.87%	45%	4.25%	10%	-9.43%	90%	7.08%	22%	13.80%	5%	6.13%	41%	
Category Average		2.57%	--	4.56%	--	-2.17%	--	1.91%	--	-7.20%	--	6.32%	--	10.83%	--	5.78%	--	
Bloomberg Barclays U.S. Treasury TIPS Index		3.01%	--	4.68%	--	-1.44%	--	3.64%	--	-8.61%	--	6.98%	--	13.56%	--	6.31%	--	

**PERFORMANCE
REPORT**

FIDUCIARY WISE.
ETF ADVISOR KMEP PLAN
FOR PERIOD ENDING 30 SEPTEMBER 2018

Historical Performance (Previous 8 Years)

Fund Name	Ticker	2017	% Rank	2016	% Rank	2015	% Rank	2014	% Rank	2013	% Rank	2012	% Rank	2011	% Rank	2010	% Rank
MULTISECTOR BOND 336 funds in category																	
Lord Abnett Bond Debenture Fund (I)	100 ■ LBNYX	9.44%	7%	12.62%	2%	-1.59%	44%	4.75%	24%	8.16%	3%	13.49%	27%	4.35%	41%	13.40%	22%
Category Average		6.28%	--	7.28%	--	-1.75%	--	3.47%	--	1.92%	--	11.43%	--	3.85%	--	10.91%	--
Bloomberg Barclays U.S. Aggregate Bond Index		3.54%	--	2.65%	--	0.55%	--	5.97%	--	-2.02%	--	4.21%	--	7.84%	--	6.54%	--
ALLOCATION--30% TO 50% EQUITY 536 funds in category																	
Vanguard Wellesley Income Fund (Adm)	96 ■ VWIAX	10.26%	48%	8.16%	28%	1.35%	3%	8.15%	7%	9.27%	55%	10.10%	64%	9.74%	2%	10.71%	57%
Category Average		10.09%	--	6.86%	--	-2.11%	--	4.57%	--	9.72%	--	10.69%	--	1.74%	--	11.16%	--
S&P Target Risk Moderate Index		11.93%	--	5.63%	--	-1.06%	--	4.49%	--	10.47%	--	8.59%	--	2.26%	--	8.22%	--
ALLOCATION--50% TO 70% EQUITY 789 funds in category																	
American Funds American Balanced Fund (R6)	100 ■ RLBGX	15.84%	15%	8.90%	21%	2.03%	6%	9.22%	22%	22.12%	9%	14.57%	8%	4.16%	8%	13.39%	27%
Category Average		13.52%	--	7.33%	--	-1.62%	--	6.71%	--	16.84%	--	11.84%	--	0.36%	--	12.55%	--
S&P Target Risk Growth Index		16.04%	--	6.67%	--	-0.94%	--	6.30%	--	16.03%	--	11.44%	--	1.30%	--	11.18%	--
WORLD ALLOCATION 505 funds in category																	
American Funds Capital Income Builder (R6)	95 ■ RIRGX	14.56%	47%	7.23%	29%	-2.64%	44%	6.93%	4%	15.24%	42%	12.18%	48%	3.15%	9%	8.99%	79%
Category Average		14.29%	--	6.36%	--	-4.40%	--	1.98%	--	12.77%	--	12.04%	--	-2.52%	--	11.37%	--
MSCI All Country World NR Index		23.97%	--	7.86%	--	-2.36%	--	4.16%	--	22.80%	--	16.13%	--	-7.35%	--	12.67%	--
TARGET-DATE 2015 163 funds in category																	
Vanguard Target Retirement 2015 Fund (Inv)	98 ■ VTXVX	11.50%	47%	6.16%	66%	-0.46%	17%	6.56%	6%	13.00%	50%	11.37%	54%	1.71%	26%	12.47%	36%
Category Average		11.37%	--	6.22%	--	-1.22%	--	4.97%	--	12.68%	--	11.43%	--	0.34%	--	11.87%	--
S&P Target Date 2015 Index		11.39%	--	6.56%	--	-0.16%	--	5.49%	--	12.16%	--	10.32%	--	1.53%	--	11.85%	--
TARGET-DATE 2020 283 funds in category																	
Vanguard Target Retirement 2020 Fund (Inv)	100 ■ VTWNX	14.08%	14%	6.95%	30%	-0.68%	35%	7.11%	2%	15.85%	27%	12.35%	41%	0.60%	41%	13.12%	38%
Category Average		12.14%	--	6.22%	--	-1.32%	--	5.16%	--	12.54%	--	11.76%	--	0.41%	--	12.30%	--
S&P Target Date 2020 Index		12.80%	--	7.22%	--	-0.19%	--	5.67%	--	14.76%	--	11.48%	--	0.58%	--	12.93%	--
TARGET-DATE 2025 251 funds in category																	
Vanguard Target Retirement 2025 Fund (Inv)	100 ■ VTTVX	15.94%	22%	7.48%	26%	-0.85%	32%	7.17%	6%	18.14%	31%	13.29%	47%	-0.37%	23%	13.84%	39%
Category Average		14.47%	--	6.67%	--	-1.36%	--	5.36%	--	16.33%	--	13.15%	--	-1.50%	--	13.46%	--
S&P Target Date 2025 Index		14.55%	--	7.82%	--	-0.25%	--	5.56%	--	17.03%	--	12.51%	--	-0.28%	--	13.82%	--
TARGET-DATE 2030 272 funds in category																	
Vanguard Target Retirement 2030 Fund (Inv)	100 ■ VTHRX	17.52%	34%	7.85%	32%	-1.03%	38%	7.17%	11%	20.49%	29%	14.24%	42%	-1.27%	30%	14.43%	36%
Category Average		16.39%	--	7.31%	--	-1.54%	--	5.55%	--	17.56%	--	13.75%	--	-1.47%	--	13.71%	--
S&P Target Date 2030 Index		16.19%	--	8.35%	--	-0.30%	--	5.64%	--	19.14%	--	13.43%	--	-1.17%	--	14.52%	--
TARGET-DATE 2035 246 funds in category																	
Vanguard Target Retirement 2035 Fund (Inv)	100 ■ VTTHX	19.12%	39%	8.26%	34%	-1.26%	44%	7.24%	10%	22.82%	29%	15.16%	44%	-2.24%	22%	15.14%	33%
Category Average		18.45%	--	7.50%	--	-1.54%	--	5.57%	--	20.67%	--	14.70%	--	-3.06%	--	14.58%	--
S&P Target Date 2035 Index		17.78%	--	8.85%	--	-0.35%	--	5.69%	--	20.84%	--	14.12%	--	-1.71%	--	15.02%	--

**PERFORMANCE
REPORT**

FIDUCIARY WISE.
ETF ADVISOR KMEP PLAN
FOR PERIOD ENDING 30 SEPTEMBER 2018

Historical Performance (Previous 8 Years)

Fund Name	Ticker	2017	% Rank	2016	% Rank	2015	% Rank	2014	% Rank	2013	% Rank	2012	% Rank	2011	% Rank	2010	% Rank
TARGET-DATE 2040																	
<i>272 funds in category</i>																	
Vanguard Target Retirement 2040 Fund (Inv)	100 ■ VFORX	20.71%	28%	8.73%	25%	-1.59%	54%	7.15%	17%	24.37%	20%	15.56%	38%	-2.55%	29%	15.17%	42%
Category Average		19.32%	--	7.93%	--	-1.70%	--	5.76%	--	20.66%	--	14.79%	--	-2.72%	--	14.44%	--
S&P Target Date 2040 Index		18.87%	--	9.23%	--	-0.40%	--	5.69%	--	22.10%	--	14.69%	--	-2.17%	--	15.38%	--
TARGET-DATE 2045																	
<i>246 funds in category</i>																	
Vanguard Target Retirement 2045 Fund (Inv)	100 ■ VTIVX	21.42%	26%	8.87%	27%	-1.57%	51%	7.16%	13%	24.37%	32%	15.58%	50%	-2.51%	19%	15.19%	46%
Category Average		20.41%	--	7.85%	--	-1.60%	--	5.69%	--	22.58%	--	15.32%	--	-3.58%	--	14.91%	--
S&P Target Date 2045 Index		19.56%	--	9.54%	--	-0.46%	--	5.67%	--	23.14%	--	15.15%	--	-2.56%	--	15.62%	--
TARGET-DATE 2050																	
<i>265 funds in category</i>																	
Vanguard Target Retirement 2050 Fund (Inv)	100 ■ VFIFX	21.39%	34%	8.85%	30%	-1.58%	54%	7.18%	19%	24.34%	34%	15.58%	48%	-2.54%	18%	15.20%	41%
Category Average		20.47%	--	8.16%	--	-1.77%	--	5.84%	--	21.81%	--	15.26%	--	-3.20%	--	14.70%	--
S&P Target Date 2050 Index		20.18%	--	9.74%	--	-0.47%	--	5.69%	--	24.13%	--	15.49%	--	-2.87%	--	15.62%	--
TARGET-DATE 2055																	
<i>245 funds in category</i>																	
Vanguard Target Retirement 2055 Fund (Inv)	100 ■ VFFVX	21.38%	43%	8.88%	28%	-1.72%	56%	7.19%	17%	24.33%	34%	15.58%	58%	-2.27%	1%	--	--
Category Average		20.96%	--	7.97%	--	-1.63%	--	5.73%	--	23.29%	--	15.72%	--	-4.20%	--	14.54%	--
S&P Target Date 2055 Index		20.48%	--	9.94%	--	-0.54%	--	5.64%	--	24.96%	--	15.81%	--	-2.87%	--	15.62%	--

PERFORMANCE REPORT

FIDUCIARY WISE.
ETF ADVISOR KMEP PLAN
FOR PERIOD ENDING 30 SEPTEMBER 2018

Risk / Expense

Fund Name	Ticker	3 Year Std. Dev.	% Rank	5 Year Std. Dev.	% Rank	Gross Expense Ratio	% Rank	12b-1 Fee	Mgmt. Expense	Other Expenses	
LARGE VALUE											
										1,306 funds in category	
DFA U.S. Large Cap Value Portfolio (I)	100	DFLVX	10.84%	84%	10.95%	84%	0.37%	7%	--	0.35%	0.02%
LARGE BLEND											
										1,483 funds in category	
Invesco S&P 500 Equal Weight ETF	89	RSP	9.38%	59%	9.75%	56%	0.20%	8%	--	0.20%	0.00%
LARGE GROWTH											
										1,472 funds in category	
Invesco QQQ Trust	98	QQQ	12.97%	93%	12.57%	93%	0.20%	3%	--	0.06%	0.14%
MID-CAP VALUE											
										441 funds in category	
WisdomTree US MidCap Dividend ETF	96	DON	9.20%	10%	9.44%	9%	0.38%	4%	--	0.38%	0.00%
MID-CAP BLEND											
										474 funds in category	
WisdomTree US MidCap Earnings ETF	100	EZM	11.08%	75%	11.41%	77%	0.38%	13%	--	0.38%	0.00%
MID-CAP GROWTH											
										618 funds in category	
iShares S&P Mid-Cap 400 Growth ETF	93	IJK	9.74%	13%	10.32%	17%	0.25%	2%	--	0.25%	0.00%
SMALL VALUE											
										429 funds in category	
iShares Morningstar Small-Cap Value ETF	85	JKL	13.71%	63%	13.16%	56%	0.30%	4%	--	0.30%	0.00%
SMALL BLEND											
										807 funds in category	
DFA U.S. Small Cap Portfolio (I)	100	DFSTX	12.68%	47%	12.95%	49%	0.37%	8%	--	0.35%	0.02%
SMALL GROWTH											
										735 funds in category	
SPDR S&P 600 Small Cap Growth ETF	98	SLYG	13.20%	56%	13.30%	40%	0.15%	1%	--	0.15%	0.00%
REAL ESTATE											
										271 funds in category	
Vanguard Real Estate Index ETF	96	VNQ	12.56%	83%	13.50%	87%	0.12%	4%	--	0.10%	0.02%
FOREIGN LARGE BLEND											
										841 funds in category	
DFA International Core Equity Portfolio (I)	100	DFIEX	10.33%	57%	10.75%	60%	0.30%	8%	--	0.27%	0.03%
FOREIGN LARGE GROWTH											
										443 funds in category	
Vanguard International Growth Fund (Adm)	100	VWILX	13.03%	95%	12.84%	95%	0.32%	2%	--	0.30%	0.02%
FOREIGN SMALL/MID BLEND											
										112 funds in category	
DFA International Small Company Portfolio (I)	100	DFISX	10.21%	21%	10.52%	25%	0.53%	10%	--	0.40%	0.13%
DIVERSIFIED EMERGING MKTS											
										893 funds in category	
DFA Emerging Markets Portfolio (I)	95	DFEMX	14.00%	60%	14.30%	62%	0.58%	7%	--	0.52%	0.06%
INTERMEDIATE GOVERNMENT											
										239 funds in category	
DFA Intermed. Gov. Fixed Income Portfolio (I)	90	DFIGX	3.54%	99%	3.46%	99%	0.12%	8%	--	0.10%	0.02%
SHORT-TERM BOND											
										545 funds in category	
Vanguard Short-Term Corporate Bond ETF	100	VCSH	1.39%	80%	1.36%	78%	0.07%	3%	--	0.06%	0.01%
SHORT GOVERNMENT											
										108 funds in category	
Vanguard Short-Term Treasury Index ETF	95	VGSH	0.77%	38%	0.71%	32%	0.07%	8%	--	0.06%	0.01%
CORPORATE BOND											
										263 funds in category	
Vanguard Intermediate-Term Corporate Bond ETF	87	VCIT	3.50%	39%	3.64%	46%	0.07%	5%	--	0.06%	0.01%

✓ The checked column denotes that the field is being monitored for this plan. Shaded values indicate that the value did not meet the criteria.

PERFORMANCE
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FIDUCIARY WISE.
ETF ADVISOR KMEP PLAN
FOR PERIOD ENDING 30 SEPTEMBER 2018

Risk / Expense

Fund Name	Ticker	3 Year Std. Dev.	% Rank	5 Year Std. Dev.	% Rank	Gross Expense Ratio	% Rank	12b-1 Fee	Mgmt. Expense	Other Expenses
										244 funds in category
INFLATION-PROTECTED BOND							✓			
SPDR Barclays TIPS ETF	100 ■ IPE	3.16%	80%	3.82%	84%	0.15%	8%	--	0.15%	0.00%
										336 funds in category
MULTISECTOR BOND										
Lord Abbett Bond Debenture Fund (I)	100 ■ LBNYX	4.23%	89%	4.32%	88%	0.60%	9%	--	0.44%	0.16%
										536 funds in category
ALLOCATION--30% TO 50% EQUITY										
Vanguard Wellesley Income Fund (Adm)	96 ■ VWIAX	4.10%	31%	4.05%	18%	0.15%	1%	--	0.14%	0.01%
										789 funds in category
ALLOCATION--50% TO 70% EQUITY										
American Funds American Balanced Fund (R6)	100 ■ RLBGX	5.68%	33%	6.26%	46%	0.28%	2%	--	0.22%	0.06%
										505 funds in category
WORLD ALLOCATION										
American Funds Capital Income Builder (R6)	95 ■ RIRGX	6.65%	61%	7.32%	66%	0.29%	1%	--	0.23%	0.06%
										163 funds in category
TARGET-DATE 2015										
Vanguard Target Retirement 2015 Fund (Inv)	98 ■ VTXX	4.25%	13%	4.66%	14%	0.13%	2%	--	0.00%	0.13%
										283 funds in category
TARGET-DATE 2020										
Vanguard Target Retirement 2020 Fund (Inv)	100 ■ VTWXX	5.18%	60%	5.58%	62%	0.13%	2%	--	0.00%	0.13%
										251 funds in category
TARGET-DATE 2025										
Vanguard Target Retirement 2025 Fund (Inv)	100 ■ VTTXX	5.87%	51%	6.30%	42%	0.14%	3%	--	0.00%	0.14%
										272 funds in category
TARGET-DATE 2030										
Vanguard Target Retirement 2030 Fund (Inv)	100 ■ VTHRX	6.52%	43%	6.99%	40%	0.14%	2%	--	0.00%	0.14%
										246 funds in category
TARGET-DATE 2035										
Vanguard Target Retirement 2035 Fund (Inv)	100 ■ VTTHX	7.22%	44%	7.72%	38%	0.14%	3%	--	0.00%	0.14%
										272 funds in category
TARGET-DATE 2040										
Vanguard Target Retirement 2040 Fund (Inv)	100 ■ VFORX	7.87%	58%	8.39%	64%	0.15%	2%	--	0.00%	0.15%
										246 funds in category
TARGET-DATE 2045										
Vanguard Target Retirement 2045 Fund (Inv)	100 ■ VTIVX	8.07%	44%	8.51%	43%	0.15%	3%	--	0.00%	0.15%
										265 funds in category
TARGET-DATE 2050										
Vanguard Target Retirement 2050 Fund (Inv)	100 ■ VFIFX	8.05%	38%	8.50%	44%	0.15%	2%	--	0.00%	0.15%
										245 funds in category
TARGET-DATE 2055										
Vanguard Target Retirement 2055 Fund (Inv)	100 ■ VFFVX	8.04%	31%	8.49%	31%	0.15%	2%	--	0.00%	0.15%

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PERFORMANCE REPORT

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Morningstar Statistics

Fund Name	Ticker	3 Year Mstar Return	3 Year Mstar Risk	3 Year Mstar Rating	5 Year Mstar Return	5 Year Mstar Risk	5 Year Mstar Rating	10 Year Mstar Return	10 Year Mstar Risk	10 Year Mstar Rating	Overall Mstar Rating
											1,306 funds in category
LARGE VALUE				✓			✓				✓
DFA U.S. Large Cap Value Portfolio (I)	100 ■ DFLVX	Above Avg.	Above Avg.	4 stars	Above Avg.	Above Avg.	4 stars	Above Avg.	High	3 stars	4 stars
											1,483 funds in category
LARGE BLEND											
Invesco S&P 500 Equal Weight ETF	89 ■ RSP	Average	Average	3 stars	Average	Average	3 stars	High	High	4 stars	4 stars
											1,472 funds in category
LARGE GROWTH											
Invesco QQQ Trust	98 ■ QQQ	High	High	5 stars	High	High	5 stars	High	Above Avg.	5 stars	5 stars
											441 funds in category
MID-CAP VALUE											
WisdomTree US MidCap Dividend ETF	96 ■ DON	High	Below Avg.	5 stars	High	Below Avg.	5 stars	High	Average	5 stars	5 stars
											474 funds in category
MID-CAP BLEND											
WisdomTree US MidCap Earnings ETF	100 ■ EZM	Average	Above Avg.	3 stars	Average	Above Avg.	3 stars	High	Above Avg.	5 stars	4 stars
											618 funds in category
MID-CAP GROWTH											
iShares S&P Mid-Cap 400 Growth ETF	93 ■ IJK	Average	Below Avg.	3 stars	Average	Below Avg.	3 stars	Above Avg.	Average	4 stars	4 stars
											429 funds in category
SMALL VALUE											
iShares Morningstar Small-Cap Value ETF	85 ■ JKL	Average	Average	3 stars	Average	Average	4 stars	Above Avg.	Average	4 stars	4 stars
											807 funds in category
SMALL BLEND											
DFA U.S. Small Cap Portfolio (I)	100 ■ DFSTX	Average	Average	3 stars	Above Avg.	Average	4 stars	Above Avg.	Above Avg.	4 stars	4 stars
											735 funds in category
SMALL GROWTH											
SPDR S&P 600 Small Cap Growth ETF	98 ■ SLYG	Above Avg.	Average	4 stars	Above Avg.	Average	4 stars	High	Above Avg.	4 stars	4 stars
											271 funds in category
REAL ESTATE											
Vanguard Real Estate Index ETF	96 ■ VNQ	Average	Above Avg.	3 stars	Average	Above Avg.	3 stars	Average	Above Avg.	3 stars	3 stars
											841 funds in category
FOREIGN LARGE BLEND											
DFA International Core Equity Portfolio (I)	100 ■ DFIEX	High	Average	5 stars	Above Avg.	Average	4 stars	Above Avg.	Above Avg.	4 stars	4 stars
											443 funds in category
FOREIGN LARGE GROWTH											
Vanguard International Growth Fund (Adm)	100 ■ VWILX	High	High	5 stars	High	High	4 stars	High	High	4 stars	4 stars
											112 funds in category
FOREIGN SMALL/MID BLEND											
DFA International Small Company Portfolio (I)	100 ■ DFISX	Average	Below Avg.	3 stars	Above Avg.	Average	4 stars	Average	Average	3 stars	3 stars
											893 funds in category
DIVERSIFIED EMERGING MKTS											
DFA Emerging Markets Portfolio (I)	95 ■ DFEMX	Above Avg.	Average	4 stars	Above Avg.	Average	4 stars	Average	Below Avg.	4 stars	4 stars
											239 funds in category
INTERMEDIATE GOVERNMENT											
DFA Intermed. Gov. Fixed Income Portfolio (I)	90 ■ DFIGX	Average	High	3 stars	Above Avg.	High	3 stars	Above Avg.	High	4 stars	4 stars
											545 funds in category
SHORT-TERM BOND											
Vanguard Short-Term Corporate Bond ETF	100 ■ VCSH	Above Avg.	Above Avg.	4 stars	Above Avg.	Above Avg.	4 stars	--	--	--	4 stars
											108 funds in category
SHORT GOVERNMENT											
Vanguard Short-Term Treasury Index ETF	95 ■ VGSH	Average	Average	3 stars	Average	Below Avg.	3 stars	--	--	--	3 stars
											263 funds in category
CORPORATE BOND											
Vanguard Intermediate-Term Corporate Bond ETF	87 ■ VCIT	Average	Average	3 stars	Average	Average	3 stars	--	--	--	3 stars

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Morningstar Statistics

Fund Name	Ticker	3 Year Mstar Return	3 Year Mstar Risk	3 Year Mstar Rating	5 Year Mstar Return	5 Year Mstar Risk	5 Year Mstar Rating	10 Year Mstar Return	10 Year Mstar Risk	10 Year Mstar Rating	Overall Mstar Rating
											244 funds in category
INFLATION-PROTECTED BOND											
SPDR Barclays TIPS ETF	100 ■ IPE	Average	Above Avg.	3 stars	Above Avg.	Above Avg.	4 stars	Above Avg.	Average	4 stars	4 stars
MULTISECTOR BOND											336 funds in category
Lord Abbett Bond Debenture Fund (I)	100 ■ LBNYX	High	Above Avg.	5 stars	High	Above Avg.	5 stars	High	Above Avg.	5 stars	5 stars
ALLOCATION--30% TO 50% EQUITY											536 funds in category
Vanguard Wellesley Income Fund (Adm)	96 ■ VWIAX	Above Avg.	Average	4 stars	High	Below Avg.	5 stars	High	Below Avg.	5 stars	5 stars
ALLOCATION--50% TO 70% EQUITY											789 funds in category
American Funds American Balanced Fund (R6)	100 ■ RLBGX	High	Average	5 stars	High	Average	5 stars	High	Average	5 stars	5 stars
WORLD ALLOCATION											505 funds in category
American Funds Capital Income Builder (R6)	95 ■ RIRGX	Average	Average	3 stars	Above Avg.	Average	4 stars	Average	Average	3 stars	4 stars
TARGET-DATE 2015											163 funds in category
Vanguard Target Retirement 2015 Fund (Inv)	98 ■ VTXX	Average	Below Avg.	3 stars	Average	Below Avg.	4 stars	Above Avg.	Below Avg.	4 stars	4 stars
TARGET-DATE 2020											283 funds in category
Vanguard Target Retirement 2020 Fund (Inv)	100 ■ VTWNX	Above Avg.	Average	4 stars	High	Average	5 stars	Above Avg.	Average	5 stars	5 stars
TARGET-DATE 2025											251 funds in category
Vanguard Target Retirement 2025 Fund (Inv)	100 ■ VTTVX	Above Avg.	Average	4 stars	High	Average	5 stars	Above Avg.	Average	4 stars	4 stars
TARGET-DATE 2030											272 funds in category
Vanguard Target Retirement 2030 Fund (Inv)	100 ■ VTHRX	Above Avg.	Average	4 stars	Above Avg.	Average	4 stars	Above Avg.	Average	4 stars	4 stars
TARGET-DATE 2035											246 funds in category
Vanguard Target Retirement 2035 Fund (Inv)	100 ■ VTTHX	Above Avg.	Average	4 stars	Above Avg.	Average	4 stars	Above Avg.	Average	4 stars	4 stars
TARGET-DATE 2040											272 funds in category
Vanguard Target Retirement 2040 Fund (Inv)	100 ■ VFORX	Above Avg.	Average	4 stars	Above Avg.	Average	4 stars	Above Avg.	Average	4 stars	4 stars
TARGET-DATE 2045											246 funds in category
Vanguard Target Retirement 2045 Fund (Inv)	100 ■ VTIVX	Above Avg.	Average	4 stars	Above Avg.	Average	4 stars	Above Avg.	Below Avg.	4 stars	4 stars
TARGET-DATE 2050											265 funds in category
Vanguard Target Retirement 2050 Fund (Inv)	100 ■ VFIFX	Above Avg.	Below Avg.	4 stars	Above Avg.	Average	4 stars	Above Avg.	Below Avg.	4 stars	4 stars
TARGET-DATE 2055											245 funds in category
Vanguard Target Retirement 2055 Fund (Inv)	100 ■ VFFVX	Above Avg.	Below Avg.	4 stars	Above Avg.	Below Avg.	4 stars	--	--	--	4 stars

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FIDUCIARY WISE.
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Management

Fund Name	Ticker	Inception	Product History	Total Assets (\$mil)	Average Market Cap (\$mil)	Manager	Manager Tenure	Number of Holdings	Turnover Ratio	% Rank	% In Top 10	Style Drift Score	
LARGE VALUE											1,306 funds in category		
DFA U.S. Large Cap Value Portfolio (I)	100	DFLVX	02/19/1993	25.6	\$26,913.70	\$62,134.64	Fogdall/Chi	6.6	332	15%	13%	29.21%	0
LARGE BLEND											1,483 funds in category		
Invesco S&P 500 Equal Weight ETF	89	RSP	04/24/2003	15.4	\$16,083.95	\$27,396.09	Hubbard/Jeanette/Nixon/Seisser	0.5	507	--	--	2.24%	0
LARGE GROWTH											1,472 funds in category		
Invesco QQQ Trust	98	QQQ	03/10/1999	19.6	\$74,104.43	\$219,292.38	Management Team	19.6	104	4.16%	3%	55.77%	2
MID-CAP VALUE											441 funds in category		
WisdomTree US MidCap Dividend ETF	96	DON	06/16/2006	12.3	\$3,503.79	\$7,930.80	Durante/Brown/Wong	10.6	391	27%	15%	12.66%	0
MID-CAP BLEND											474 funds in category		
WisdomTree US MidCap Earnings ETF	100	EZM	02/23/2007	11.6	\$1,197.82	\$4,966.25	Durante/Brown/Wong	10.6	562	45%	55%	10.07%	0
MID-CAP GROWTH											618 funds in category		
iShares S&P Mid-Cap 400 Growth ETF	93	IJK	07/24/2000	18.2	\$8,222.52	\$6,167.35	Hsiung/Savage	10.8	252	40%	42%	12.01%	0
SMALL VALUE											429 funds in category		
iShares Morningstar Small-Cap Value ETF	85	JKL	06/28/2004	14.3	\$438.15	\$3,142.50	Hsiung/Savage	10.8	239	54%	55%	8.14%	0
SMALL BLEND											807 funds in category		
DFA U.S. Small Cap Portfolio (I)	100	DFSTX	03/19/1992	26.5	\$19,169.17	\$2,022.35	Fogdall/Chi	6.6	2010	14%	8%	3.37%	0
SMALL GROWTH											735 funds in category		
SPDR S&P 600 Small Cap Growth ETF	98	SLYG	09/25/2000	18	\$2,420.40	\$2,231.55	Michael Feehily	6.9	336	59%	52%	10.61%	0
REAL ESTATE											271 funds in category		
Vanguard Real Estate Index ETF	96	VNQ	05/13/1996	22.4	\$59,425.23	\$12,742.76	Gerard O'Reilly	22.4	187	6%	2%	39.68%	0
FOREIGN LARGE BLEND											841 funds in category		
DFA International Core Equity Portfolio (I)	100	DFIEX	09/15/2005	13	\$29,675.14	\$9,011.52	Fogdall/Chi	8.6	5437	6%	12%	5.22%	1
FOREIGN LARGE GROWTH											443 funds in category		
Vanguard International Growth Fund (Adm)	100	VWILX	09/30/1981	37	\$36,745.47	\$57,071.00	James Anderson	15.7	136	15%	19%	30.21%	0
FOREIGN SMALL/MID BLEND											112 funds in category		
DFA International Small Company Portfolio (I)	100	DFISX	09/30/1996	22	\$13,945.66	\$1,642.46	Fogdall/Chi	8.6	4619	--	--	3.18%	0
DIVERSIFIED EMERGING MKTS											893 funds in category		
DFA Emerging Markets Portfolio (I)	95	DFEMX	04/25/1994	24.4	\$5,846.82	\$20,856.74	Fogdall/Chi	8.6	1217	4%	3%	17.15%	0
INTERMEDIATE GOVERNMENT											239 funds in category		
DFA Intermed. Gov. Fixed Income Portfolio (I)	90	DFIGX	10/19/1990	27.9	\$4,965.02	--	David Plecha	28	82	12%	6%	30.61%	0
SHORT-TERM BOND											545 funds in category		
Vanguard Short-Term Corporate Bond ETF	100	VCSH	11/19/2009	8.9	\$26,530.58	--	Joshua Barrickman	8.9	2215	66%	50%	2.94%	0
SHORT GOVERNMENT											108 funds in category		
Vanguard Short-Term Treasury Index ETF	95	VGSH	11/19/2009	8.9	\$4,730.28	--	Joshua Barrickman	5.6	93	60%	52%	21.23%	0
CORPORATE BOND											263 funds in category		
Vanguard Intermediate-Term Corporate Bond ETF	87	VCIT	11/19/2009	8.9	\$20,690.34	--	Joshua Barrickman	8.9	1742	65%	44%	4.12%	0
INFLATION-PROTECTED BOND											244 funds in category		
SPDR Barclays TIPS ETF	100	IPE	05/25/2007	11.4	\$1,322.81	--	Cynthia Moy	3.9	40	18%	6%	35.03%	0

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Management

Fund Name	Ticker	Inception	Product History	Total Assets (\$mil)	Average Market Cap (\$mil)	Manager	Manager Tenure	Number of Holdings	Turnover Ratio	% Rank	% In Top 10	Style Drift Score
MULTISECTOR BOND											336 funds in category	
Lord Abnett Bond Debenture Fund (I)	100 ■ LBNYX	04/01/1971	47.5	\$13,585.90	\$11,791.84	Gizzo/Lee	4.8	879	113%	69%	6.99%	1
ALLOCATION--30% TO 50% EQUITY											536 funds in category	
Vanguard Wellesley Income Fund (Adm)	96 ■ VWIAX	07/01/1970	48.2	\$53,153.97	\$102,125.43	John Keogh	10.6	1246	22%	36%	12.19%	0
ALLOCATION--50% TO 70% EQUITY											789 funds in category	
American Funds American Balanced Fund (R6)	100 ■ RLBGX	07/25/1975	43.2	\$135,252.26	\$118,059.53	John Smet	21.8	1552	95%	84%	18.84%	0
WORLD ALLOCATION											505 funds in category	
American Funds Capital Income Builder (R6)	95 ■ RIRGX	07/30/1987	31.2	\$104,509.42	\$66,939.69	James Lovelace	26.8	1372	73%	63%	15.70%	0
TARGET-DATE 2015											163 funds in category	
Vanguard Target Retirement 2015 Fund (Inv)	98 ■ VTXVX	10/27/2003	14.9	\$16,409.96	\$41,620.98	Coleman/Nejman	5.6	6	7%	14%	99.97%	0
TARGET-DATE 2020											283 funds in category	
Vanguard Target Retirement 2020 Fund (Inv)	100 ■ VTWNX	06/07/2006	12.3	\$33,113.62	\$41,491.82	Coleman/Nejman	5.6	6	9%	17%	100.00%	0
TARGET-DATE 2025											251 funds in category	
Vanguard Target Retirement 2025 Fund (Inv)	100 ■ VTTVX	10/27/2003	14.9	\$41,859.74	\$41,638.62	Coleman/Nejman	5.6	5	10%	9%	100.00%	0
TARGET-DATE 2030											272 funds in category	
Vanguard Target Retirement 2030 Fund (Inv)	100 ■ VTHRX	06/07/2006	12.3	\$35,913.49	\$41,639.01	Coleman/Nejman	5.6	5	9%	12%	99.98%	0
TARGET-DATE 2035											246 funds in category	
Vanguard Target Retirement 2035 Fund (Inv)	100 ■ VTTHX	10/27/2003	14.9	\$34,521.74	\$41,609.39	Coleman/Nejman	5.6	5	9%	11%	100.00%	0
TARGET-DATE 2040											272 funds in category	
Vanguard Target Retirement 2040 Fund (Inv)	100 ■ VFORX	06/07/2006	12.3	\$26,445.32	\$41,581.83	Coleman/Nejman	5.6	5	8%	11%	99.98%	0
TARGET-DATE 2045											246 funds in category	
Vanguard Target Retirement 2045 Fund (Inv)	100 ■ VTIVX	10/27/2003	14.9	\$24,329.57	\$41,542.20	Coleman/Nejman	5.6	5	8%	11%	100.00%	0
TARGET-DATE 2050											265 funds in category	
Vanguard Target Retirement 2050 Fund (Inv)	100 ■ VFIFX	06/07/2006	12.3	\$16,804.01	\$41,525.69	Coleman/Nejman	5.6	5	6%	7%	99.98%	0
TARGET-DATE 2055											245 funds in category	
Vanguard Target Retirement 2055 Fund (Inv)	100 ■ VFFVX	08/18/2010	8.1	\$8,010.66	\$41,500.89	Coleman/Nejman	5.6	5	5%	9%	99.98%	0

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Additional Statistics (3 Year)

Fund Name	Ticker	3 Year Sharpe	% Rank	3 Year Alpha	% Rank	3 Year Beta	% Rank	3 Year R Square	% Rank	3 Year Sortino	% Rank	3 Year Treynor	% Rank	3 Year Info Ratio	% Rank
LARGE VALUE														1,306 funds in category	
DFA U.S. Large Cap Value Portfolio (I)	100 ■ DFLVX	1.30%	40%	-2.82%	51%	1.09%	91%	85.18%	38%	2.52%	46%	13.37%	42%	-0.42%	13%
LARGE BLEND														1,483 funds in category	
Invesco S&P 500 Equal Weight ETF	89 ■ RSP	1.45%	59%	-1.57%	57%	0.98%	37%	91.15%	59%	2.90%	60%	14.49%	58%	-0.80%	49%
LARGE GROWTH														1,472 funds in category	
Invesco QQQ Trust	98 ■ QQQ	1.62%	33%	2.48%	13%	1.19%	97%	71.55%	77%	3.75%	18%	18.79%	15%	0.84%	5%
MID-CAP VALUE														441 funds in category	
WisdomTree US MidCap Dividend ETF	96 ■ DON	1.52%	2%	0.72%	3%	0.85%	14%	72.35%	48%	3.30%	4%	17.10%	3%	-0.36%	12%
MID-CAP BLEND														474 funds in category	
WisdomTree US MidCap Earnings ETF	100 ■ EZM	1.20%	45%	-2.34%	41%	1.01%	70%	69.59%	71%	2.23%	47%	13.53%	40%	-0.45%	27%
MID-CAP GROWTH														618 funds in category	
iShares S&P Mid-Cap 400 Growth ETF	93 ■ IJK	1.42%	38%	-0.58%	41%	0.93%	18%	76.46%	37%	2.68%	29%	15.49%	42%	-0.42%	60%
SMALL VALUE														429 funds in category	
iShares Morningstar Small-Cap Value ETF	85 ■ JKL	0.92%	58%	-4.26%	77%	1.09%	81%	53.22%	25%	1.71%	65%	11.53%	71%	-0.40%	52%
SMALL BLEND														807 funds in category	
DFA U.S. Small Cap Portfolio (I)	100 ■ DFSTX	1.13%	45%	-1.28%	43%	1.00%	42%	52.74%	65%	2.24%	34%	14.51%	45%	-0.21%	41%
SMALL GROWTH														735 funds in category	
SPDR S&P 600 Small Cap Growth ETF	98 ■ SLYG	1.39%	36%	2.31%	34%	1.03%	51%	51.78%	59%	2.84%	15%	18.58%	35%	0.30%	26%
REAL ESTATE														271 funds in category	
Vanguard Real Estate Index ETF	96 ■ VNQ	0.53%	46%	-0.83%	36%	0.62%	41%	21.10%	83%	0.90%	45%	9.91%	38%	-0.54%	31%
FOREIGN LARGE BLEND														841 funds in category	
DFA International Core Equity Portfolio (I)	100 ■ DFIEX	0.97%	10%	1.48%	11%	0.93%	66%	95.24%	9%	1.72%	12%	10.79%	12%	0.40%	4%
FOREIGN LARGE GROWTH														443 funds in category	
Vanguard International Growth Fund (Adm)	100 ■ VWILX	1.20%	10%	5.68%	7%	1.09%	98%	82.72%	33%	2.46%	4%	14.76%	12%	1.27%	1%
FOREIGN SMALL/MID BLEND														112 funds in category	
DFA International Small Company Portfolio (I)	100 ■ DFISX	1.06%	18%	2.79%	29%	0.88%	39%	87.56%	12%	1.90%	17%	12.47%	25%	0.50%	14%
DIVERSIFIED EMERGING MKTS														893 funds in category	
DFA Emerging Markets Portfolio (I)	95 ■ DFEMX	0.82%	31%	1.42%	32%	1.10%	65%	72.28%	45%	1.60%	26%	10.21%	33%	0.28%	30%
INTERMEDIATE GOVERNMENT														239 funds in category	
DFA Intermed. Gov. Fixed Income Portfolio (I)	90 ■ DFIGX	-0.21%	27%	-1.28%	65%	1.26%	99%	90.82%	40%	-0.28%	27%	-0.64%	27%	-0.94%	39%
SHORT-TERM BOND														545 funds in category	
Vanguard Short-Term Corporate Bond ETF	100 ■ VCSH	0.49%	40%	0.51%	32%	0.46%	87%	74.14%	27%	0.81%	40%	1.54%	40%	0.19%	27%
SHORT GOVERNMENT														108 funds in category	
Vanguard Short-Term Treasury Index ETF	95 ■ VGSH	-0.78%	58%	-0.73%	39%	0.25%	39%	74.19%	53%	-1.01%	61%	-2.48%	56%	-0.50%	40%
CORPORATE BOND														263 funds in category	
Vanguard Intermediate-Term Corporate Bond ETF	87 ■ VCIT	0.51%	75%	1.29%	77%	1.20%	85%	83.74%	9%	0.76%	78%	1.47%	80%	0.90%	44%
INFLATION-PROTECTED BOND														244 funds in category	
SPDR Barclays TIPS ETF	100 ■ IPE	0.34%	49%	0.67%	40%	1.04%	97%	76.36%	9%	0.53%	51%	1.03%	47%	0.43%	29%

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Additional Statistics (3 Year)

Fund Name	Ticker	3 Year Sharpe	% Rank	3 Year Alpha	% Rank	3 Year Beta	% Rank	3 Year R Square	% Rank	3 Year Sortino	% Rank	3 Year Treynor	% Rank	3 Year Info Ratio	% Rank
MULTISECTOR BOND														336 funds in category	
Lord Abnett Bond Debenture Fund (I)	100 ■ LBNYX	1.46%	11%	6.07%	4%	0.39%	23%	6.13%	88%	3.04%	16%	16.25%	5%	1.34%	13%
ALLOCATION--30% TO 50% EQUITY														536 funds in category	
Vanguard Wellesley Income Fund (Adm)	96 ■ VWIAX	1.44%	12%	0.86%	5%	0.64%	17%	71.95%	94%	3.00%	8%	9.63%	4%	-0.72%	17%
ALLOCATION--50% TO 70% EQUITY														789 funds in category	
American Funds American Balanced Fund (R6)	100 ■ RLBGX	1.78%	1%	2.23%	3%	0.98%	33%	90.42%	50%	3.82%	2%	10.74%	3%	1.28%	1%
WORLD ALLOCATION														505 funds in category	
American Funds Capital Income Builder (R6)	95 ■ RIRGX	0.99%	47%	-2.07%	49%	1.08%	59%	79.53%	62%	1.92%	39%	6.17%	46%	-0.53%	40%
TARGET-DATE 2015														163 funds in category	
Vanguard Target Retirement 2015 Fund (Inv)	98 ■ VTXVX	1.42%	14%	-0.04%	11%	0.76%	20%	96.88%	50%	2.97%	11%	8.18%	11%	-1.34%	35%
TARGET-DATE 2020														283 funds in category	
Vanguard Target Retirement 2020 Fund (Inv)	100 ■ VTWNX	1.45%	6%	0.03%	13%	0.93%	62%	98.37%	3%	2.98%	8%	8.30%	12%	-0.69%	15%
TARGET-DATE 2025														251 funds in category	
Vanguard Target Retirement 2025 Fund (Inv)	100 ■ VTTVX	1.45%	8%	0.03%	11%	1.06%	54%	98.50%	2%	2.92%	10%	8.31%	11%	0.66%	6%
TARGET-DATE 2030														272 funds in category	
Vanguard Target Retirement 2030 Fund (Inv)	100 ■ VTHRX	1.45%	12%	0.02%	20%	1.17%	46%	98.08%	6%	2.88%	11%	8.31%	19%	1.12%	8%
TARGET-DATE 2035														246 funds in category	
Vanguard Target Retirement 2035 Fund (Inv)	100 ■ VTTHX	1.43%	15%	-0.04%	19%	1.29%	44%	97.38%	15%	2.83%	14%	8.28%	19%	1.21%	13%
TARGET-DATE 2040														272 funds in category	
Vanguard Target Retirement 2040 Fund (Inv)	100 ■ VFORX	1.43%	16%	-0.04%	26%	1.40%	59%	96.65%	18%	2.82%	15%	8.29%	26%	1.26%	12%
TARGET-DATE 2045														246 funds in category	
Vanguard Target Retirement 2045 Fund (Inv)	100 ■ VTIVX	1.44%	14%	0.04%	21%	1.44%	51%	96.32%	16%	2.82%	16%	8.36%	20%	1.30%	12%
TARGET-DATE 2050														265 funds in category	
Vanguard Target Retirement 2050 Fund (Inv)	100 ■ VFIFX	1.44%	16%	0.05%	27%	1.43%	42%	96.34%	13%	2.82%	19%	8.37%	27%	1.30%	12%
TARGET-DATE 2055														245 funds in category	
Vanguard Target Retirement 2055 Fund (Inv)	100 ■ VFFVX	1.44%	13%	0.04%	22%	1.43%	33%	96.41%	14%	2.82%	17%	8.36%	22%	1.30%	13%

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Additional Statistics (5 Year)

Fund Name	Ticker	5 Year Sharpe	% Rank	5 Year Alpha	% Rank	5 Year Beta	% Rank	5 Year R Square	% Rank	5 Year Sortino	% Rank	5 Year Treynor	% Rank	5 Year Info Ratio	% Rank
LARGE VALUE														1,306 funds in category	
DFA U.S. Large Cap Value Portfolio (I)	100 ■ DFLVX	1.03%	37%	-2.66%	44%	1.07%	89%	86.82%	56%	1.80%	38%	10.54%	37%	-0.53%	10%
LARGE BLEND														1,483 funds in category	
Invesco S&P 500 Equal Weight ETF	89 ■ RSP	1.17%	55%	-1.46%	56%	0.99%	37%	93.24%	54%	2.14%	53%	11.70%	55%	-0.73%	47%
LARGE GROWTH														1,472 funds in category	
Invesco QQQ Trust	98 ■ QQQ	1.48%	5%	3.60%	3%	1.15%	98%	76.44%	70%	3.13%	4%	16.89%	4%	0.97%	1%
MID-CAP VALUE														441 funds in category	
WisdomTree US MidCap Dividend ETF	96 ■ DON	1.25%	2%	0.78%	1%	0.85%	10%	73.71%	61%	2.41%	2%	14.21%	1%	-0.26%	2%
MID-CAP BLEND														474 funds in category	
WisdomTree US MidCap Earnings ETF	100 ■ EZM	0.92%	51%	-2.84%	51%	1.02%	75%	73.51%	51%	1.59%	48%	10.12%	48%	-0.51%	26%
MID-CAP GROWTH														618 funds in category	
iShares S&P Mid-Cap 400 Growth ETF	93 ■ IJK	1.10%	27%	-0.54%	26%	0.92%	10%	71.87%	54%	1.87%	33%	12.52%	27%	-0.35%	52%
SMALL VALUE														429 funds in category	
iShares Morningstar Small-Cap Value ETF	85 ■ JKL	0.72%	39%	-4.28%	59%	1.05%	78%	58.14%	22%	1.22%	41%	8.52%	51%	-0.52%	45%
SMALL BLEND														807 funds in category	
DFA U.S. Small Cap Portfolio (I)	100 ■ DFSTX	0.82%	28%	-2.71%	34%	1.02%	58%	56.54%	49%	1.42%	25%	10.04%	32%	-0.37%	31%
SMALL GROWTH														735 funds in category	
SPDR S&P 600 Small Cap Growth ETF	98 ■ SLYG	1.04%	15%	0.67%	12%	1.01%	32%	52.67%	54%	1.88%	9%	13.68%	12%	0.05%	13%
REAL ESTATE														271 funds in category	
Vanguard Real Estate Index ETF	96 ■ VNQ	0.64%	60%	5.05%	37%	0.44%	21%	10.16%	85%	1.06%	58%	18.43%	39%	--	--
FOREIGN LARGE BLEND														841 funds in category	
DFA International Core Equity Portfolio (I)	100 ■ DFIEX	0.50%	13%	1.54%	13%	0.93%	62%	94.71%	10%	0.81%	12%	5.28%	15%	0.53%	7%
FOREIGN LARGE GROWTH														443 funds in category	
Vanguard International Growth Fund (Adm)	100 ■ VWILX	0.66%	13%	4.10%	12%	1.07%	98%	87.11%	21%	1.11%	13%	7.48%	15%	0.95%	4%
FOREIGN SMALL/MID BLEND														112 funds in category	
DFA International Small Company Portfolio (I)	100 ■ DFISX	0.65%	30%	3.32%	30%	0.86%	46%	84.20%	19%	1.11%	30%	7.58%	32%	0.67%	24%
DIVERSIFIED EMERGING MKTS														893 funds in category	
DFA Emerging Markets Portfolio (I)	95 ■ DFEMX	0.28%	35%	-0.51%	37%	1.09%	62%	73.04%	44%	0.43%	34%	2.77%	37%	-0.07%	32%
INTERMEDIATE GOVERNMENT														239 funds in category	
DFA Intermed. Gov. Fixed Income Portfolio (I)	90 ■ DFIGX	0.28%	48%	-0.98%	66%	1.22%	99%	90.86%	36%	0.43%	47%	0.77%	48%	-0.55%	28%
SHORT-TERM BOND														545 funds in category	
Vanguard Short-Term Corporate Bond ETF	100 ■ VCSH	0.88%	31%	0.52%	29%	0.44%	86%	75.85%	18%	1.61%	29%	2.78%	39%	-0.22%	21%
SHORT GOVERNMENT														108 funds in category	
Vanguard Short-Term Treasury Index ETF	95 ■ VGSH	-0.12%	49%	-0.46%	40%	0.23%	37%	68.20%	58%	-0.17%	49%	-0.40%	47%	-0.78%	38%
CORPORATE BOND														263 funds in category	
Vanguard Intermediate-Term Corporate Bond ETF	87 ■ VCIT	0.80%	47%	0.91%	63%	1.26%	88%	87.72%	9%	1.37%	49%	2.33%	64%	0.91%	18%
INFLATION-PROTECTED BOND														244 funds in category	
SPDR Barclays TIPS ETF	100 ■ IPE	0.22%	20%	-1.05%	46%	1.17%	97%	69.29%	6%	0.34%	19%	0.66%	24%	-0.38%	24%

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Additional Statistics (5 Year)

Fund Name	Ticker	5 Year Sharpe	% Rank	5 Year Alpha	% Rank	5 Year Beta	% Rank	5 Year R Square	% Rank	5 Year Sortino	% Rank	5 Year Treynor	% Rank	5 Year Info Ratio	% Rank
MULTISECTOR BOND														336 funds in category	
Lord Abnett Bond Debenture Fund (I)	100 ■ LBNYX	1.21%	11%	4.53%	1%	0.44%	42%	7.73%	78%	2.22%	13%	12.03%	7%	0.84%	6%
ALLOCATION--30% TO 50% EQUITY														536 funds in category	
Vanguard Wellesley Income Fund (Adm)	96 ■ VWIAX	1.39%	2%	2.10%	2%	0.60%	7%	72.37%	97%	2.61%	2%	9.57%	1%	-0.06%	10%
ALLOCATION--50% TO 70% EQUITY														789 funds in category	
American Funds American Balanced Fund (R6)	100 ■ RLBGX	1.40%	5%	2.69%	5%	1.03%	45%	88.76%	65%	2.62%	6%	8.74%	7%	1.44%	3%
WORLD ALLOCATION														505 funds in category	
American Funds Capital Income Builder (R6)	95 ■ RIRGX	0.74%	28%	-1.46%	30%	1.16%	65%	82.10%	62%	1.22%	28%	4.56%	26%	-0.21%	19%
TARGET-DATE 2015														163 funds in category	
Vanguard Target Retirement 2015 Fund (Inv)	98 ■ VTXVX	1.14%	7%	0.59%	7%	0.80%	14%	96.16%	53%	2.03%	7%	6.73%	7%	-0.40%	31%
TARGET-DATE 2020														283 funds in category	
Vanguard Target Retirement 2020 Fund (Inv)	100 ■ VTWNX	1.13%	7%	0.60%	8%	0.96%	67%	97.67%	3%	2.00%	8%	6.62%	9%	0.46%	1%
TARGET-DATE 2025														251 funds in category	
Vanguard Target Retirement 2025 Fund (Inv)	100 ■ VTTVX	1.10%	6%	0.51%	8%	1.09%	59%	98.03%	2%	1.93%	8%	6.45%	8%	1.04%	1%
TARGET-DATE 2030														272 funds in category	
Vanguard Target Retirement 2030 Fund (Inv)	100 ■ VTHRX	1.08%	12%	0.39%	12%	1.20%	46%	97.79%	2%	1.87%	12%	6.29%	13%	1.04%	4%
TARGET-DATE 2035														246 funds in category	
Vanguard Target Retirement 2035 Fund (Inv)	100 ■ VTTHX	1.05%	11%	0.24%	13%	1.33%	52%	97.31%	9%	1.81%	11%	6.13%	13%	0.96%	7%
TARGET-DATE 2040														272 funds in category	
Vanguard Target Retirement 2040 Fund (Inv)	100 ■ VFORX	1.02%	19%	0.08%	21%	1.44%	77%	96.86%	10%	1.76%	18%	5.99%	21%	0.91%	10%
TARGET-DATE 2045														246 funds in category	
Vanguard Target Retirement 2045 Fund (Inv)	100 ■ VTIVX	1.04%	12%	0.17%	19%	1.46%	46%	96.72%	8%	1.78%	16%	6.06%	19%	0.94%	10%
TARGET-DATE 2050														265 funds in category	
Vanguard Target Retirement 2050 Fund (Inv)	100 ■ VFIFX	1.04%	16%	0.17%	20%	1.45%	45%	96.72%	7%	1.78%	17%	6.06%	21%	0.95%	10%
TARGET-DATE 2055														245 funds in category	
Vanguard Target Retirement 2055 Fund (Inv)	100 ■ VFFVX	1.03%	18%	0.14%	24%	1.45%	37%	96.81%	5%	1.77%	21%	6.04%	24%	0.94%	11%

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Additional Statistics (Best Fit)

Fund Name	Ticker	Best Fit Alpha	% Rank	Best Fit Beta	% Rank	Best Fit R Square	% Rank
LARGE VALUE							
							1,306 funds in category
DFA U.S. Large Cap Value Portfolio (I)	DFLVX	0.15%	37%	1.12%	88%	96.75%	12%
LARGE BLEND							
							1,483 funds in category
Invesco S&P 500 Equal Weight ETF	RSP	0.43%	17%	0.96%	33%	96.91%	31%
LARGE GROWTH							
							1,472 funds in category
Invesco QQQ Trust	QQQ	-0.30%	38%	0.89%	19%	92.11%	47%
MID-CAP VALUE							
							441 funds in category
WisdomTree US MidCap Dividend ETF	DON	1.76%	12%	0.89%	19%	86.63%	72%
MID-CAP BLEND							
							474 funds in category
WisdomTree US MidCap Earnings ETF	EZM	0.48%	29%	0.88%	46%	94.96%	24%
MID-CAP GROWTH							
							618 funds in category
iShares S&P Mid-Cap 400 Growth ETF	IJK	0.67%	38%	0.95%	50%	89.93%	54%
SMALL VALUE							
							429 funds in category
iShares Morningstar Small-Cap Value ETF	JKL	-0.18%	33%	1.00%	67%	100.00%	1%
SMALL BLEND							
							807 funds in category
DFA U.S. Small Cap Portfolio (I)	DFSTX	0.50%	35%	0.92%	37%	97.44%	15%
SMALL GROWTH							
							735 funds in category
SPDR S&P 600 Small Cap Growth ETF	SLYG	2.90%	23%	0.98%	59%	94.66%	23%
REAL ESTATE							
							271 funds in category
Vanguard Real Estate Index ETF	VNQ	-0.28%	39%	0.98%	62%	99.59%	2%
FOREIGN LARGE BLEND							
							841 funds in category
DFA International Core Equity Portfolio (I)	DFIEX	0.12%	37%	0.94%	62%	95.40%	24%
FOREIGN LARGE GROWTH							
							443 funds in category
Vanguard International Growth Fund (Adm)	VWILX	4.30%	7%	1.17%	99%	90.48%	30%
FOREIGN SMALL/MID BLEND							
							112 funds in category
DFA International Small Company Portfolio (I)	DFISX	1.39%	35%	0.90%	32%	89.51%	9%
DIVERSIFIED EMERGING MKTS							
							893 funds in category
DFA Emerging Markets Portfolio (I)	DFEMX	-0.10%	40%	1.00%	86%	97.06%	8%
INTERMEDIATE GOVERNMENT							
							239 funds in category
DFA Intermed. Gov. Fixed Income Portfolio (I)	DFIGX	0.44%	3%	1.64%	89%	98.26%	10%
SHORT-TERM BOND							
							545 funds in category
Vanguard Short-Term Corporate Bond ETF	VCSH	-0.09%	49%	0.38%	42%	85.75%	28%
SHORT GOVERNMENT							
							108 funds in category
Vanguard Short-Term Treasury Index ETF	VGSH	-0.52%	55%	0.75%	59%	94.44%	30%
CORPORATE BOND							
							263 funds in category
Vanguard Intermediate-Term Corporate Bond ETF	VCIT	-0.30%	70%	1.01%	49%	96.53%	21%
INFLATION-PROTECTED BOND							
							244 funds in category
SPDR Barclays TIPS ETF	IPE	-0.10%	38%	1.06%	93%	99.86%	1%

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Additional Statistics (Best Fit)

Fund Name		Ticker	Best Fit Alpha	% Rank	Best Fit Beta	% Rank	Best Fit R Square	% Rank
MULTISECTOR BOND								336 funds in category
Lord Abbett Bond Debenture Fund (I)	100	LBNYX	0.52%	29%	0.80%	79%	89.08%	8%
ALLOCATION--30% TO 50% EQUITY								536 funds in category
Vanguard Wellesley Income Fund (Adm)	96	VWIAX	0.54%	11%	0.96%	76%	82.22%	88%
ALLOCATION--50% TO 70% EQUITY								789 funds in category
American Funds American Balanced Fund (R6)	100	RLBGX	2.51%	1%	0.73%	52%	90.61%	74%
WORLD ALLOCATION								505 funds in category
American Funds Capital Income Builder (R6)	95	RIRGX	-2.21%	72%	1.56%	95%	82.86%	74%
TARGET-DATE 2015								163 funds in category
Vanguard Target Retirement 2015 Fund (Inv)	98	VTXVX	0.22%	2%	0.74%	21%	97.53%	33%
TARGET-DATE 2020								283 funds in category
Vanguard Target Retirement 2020 Fund (Inv)	100	VTWNX	0.03%	15%	0.93%	67%	98.37%	11%
TARGET-DATE 2025								251 funds in category
Vanguard Target Retirement 2025 Fund (Inv)	100	VTTVX	0.03%	17%	1.06%	87%	98.50%	16%
TARGET-DATE 2030								272 funds in category
Vanguard Target Retirement 2030 Fund (Inv)	100	VTHRX	0.06%	22%	0.89%	49%	98.80%	5%
TARGET-DATE 2035								246 funds in category
Vanguard Target Retirement 2035 Fund (Inv)	100	VTTHX	-0.04%	28%	0.99%	85%	98.92%	2%
TARGET-DATE 2040								272 funds in category
Vanguard Target Retirement 2040 Fund (Inv)	100	VFORX	-0.05%	28%	0.90%	38%	98.98%	2%
TARGET-DATE 2045								246 funds in category
Vanguard Target Retirement 2045 Fund (Inv)	100	VTIVX	--	--	0.93%	41%	98.98%	2%
TARGET-DATE 2050								265 funds in category
Vanguard Target Retirement 2050 Fund (Inv)	100	VFIFX	0.02%	29%	0.93%	30%	98.97%	3%
TARGET-DATE 2055								245 funds in category
Vanguard Target Retirement 2055 Fund (Inv)	100	VFFVX	0.01%	27%	0.93%	29%	99.00%	2%

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Asset Allocation

Fund Name	Ticker	Domestic Stock	Foreign Stock	Domestic Bond	Foreign Bond	Convertibles	Preferreds	Cash	Other	As Of Date
LARGE VALUE										
DFA U.S. Large Cap Value Portfolio (I)	100 ■ DFLVX	98.65%	0.73%	0%	0%	0%	0%	0.62%	0%	08/31/2018
LARGE BLEND										
Invesco S&P 500 Equal Weight ETF	89 ■ RSP	--	--	--	--	--	--	--	--	--
LARGE GROWTH										
Invesco QQQ Trust	98 ■ QQQ	97.50%	2.24%	0%	0%	0%	0%	0.26%	0%	09/30/2018
MID-CAP VALUE										
WisdomTree US MidCap Dividend ETF	96 ■ DON	100.00%	0%	0%	0%	0%	0%	0%	0%	09/28/2018
MID-CAP BLEND										
WisdomTree US MidCap Earnings ETF	100 ■ EZM	99.77%	0.23%	0%	0%	0%	0%	0%	0%	09/28/2018
MID-CAP GROWTH										
iShares S&P Mid-Cap 400 Growth ETF	93 ■ IJK	99.90%	0%	0%	0%	0%	0%	0.10%	0%	09/28/2018
SMALL VALUE										
iShares Morningstar Small-Cap Value ETF	85 ■ JKL	97.67%	2.10%	0%	0%	0%	0%	0.24%	0%	09/28/2018
SMALL BLEND										
DFA U.S. Small Cap Portfolio (I)	100 ■ DFSTX	97.89%	1.26%	0%	0%	0%	0.02%	0.83%	0%	08/31/2018
SMALL GROWTH										
SPDR S&P 600 Small Cap Growth ETF	98 ■ SLYG	99.30%	0.53%	0%	0%	0%	0%	0.17%	0%	09/28/2018
REAL ESTATE										
Vanguard Real Estate Index ETF	96 ■ VNQ	99.49%	0.04%	0%	0%	0%	0%	0.47%	0%	08/31/2018
FOREIGN LARGE BLEND										
DFA International Core Equity Portfolio (I)	100 ■ DFIEEX	1.07%	97.75%	0%	0%	0%	0%	1.13%	0.05%	08/31/2018
FOREIGN LARGE GROWTH										
Vanguard International Growth Fund (Adm)	100 ■ VWILX	10.89%	84.74%	0.11%	0%	0%	0%	2.89%	1.37%	06/30/2018
FOREIGN SMALL/MID BLEND										
DFA International Small Company Portfolio (I)	100 ■ DFISX	0.80%	97.50%	0%	0%	0%	0%	1.55%	0.14%	08/31/2018
DIVERSIFIED EMERGING MKTS										
DFA Emerging Markets Portfolio (I)	95 ■ DFEMX	0.04%	98.11%	0%	0%	0%	0.43%	1.20%	0.22%	08/31/2018
INTERMEDIATE GOVERNMENT										
DFA Intermed. Gov. Fixed Income Portfolio (I)	90 ■ DFIGX	0%	0%	99.78%	0%	0%	0%	0.22%	0%	08/31/2018
SHORT-TERM BOND										
Vanguard Short-Term Corporate Bond ETF	100 ■ VCSH	0%	0%	81.58%	17.81%	0.44%	0%	0.16%	0%	08/31/2018
SHORT GOVERNMENT										
Vanguard Short-Term Treasury Index ETF	95 ■ VGSH	0%	0%	99.46%	0%	0%	0%	0.54%	0%	08/31/2018
CORPORATE BOND										
Vanguard Intermediate-Term Corporate Bond ETF	87 ■ VCIT	0%	0%	85.93%	12.55%	1.11%	0.01%	0.40%	0%	08/31/2018
INFLATION-PROTECTED BOND										
SPDR Barclays TIPS ETF	100 ■ IPE	0%	0%	99.97%	0%	0%	0%	0.03%	0%	09/28/2018

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Asset Allocation

Fund Name	Ticker	Domestic Stock	Foreign Stock	Domestic Bond	Foreign Bond	Convertibles	Preferreds	Cash	Other	As Of Date
MULTISECTOR BOND										
Lord Abnett Bond Debenture Fund (I)	100 ■ LBNYX	13.31%	1.73%	64.52%	18.33%	1.11%	0.10%	0.64%	0.27%	07/31/2018
ALLOCATION--30% TO 50% EQUITY										
Vanguard Wellesley Income Fund (Adm)	96 ■ VWIAX	30.76%	5.62%	48.05%	12.80%	0.14%	0%	0.94%	1.68%	06/30/2018
ALLOCATION--50% TO 70% EQUITY										
American Funds American Balanced Fund (R6)	100 ■ RLBGX	49.37%	7.68%	36.12%	3.65%	0.04%	0.03%	3.11%	0%	06/30/2018
WORLD ALLOCATION										
American Funds Capital Income Builder (R6)	95 ■ RIRGX	33.82%	36.65%	23.10%	1.67%	0.13%	0.11%	4.27%	0.25%	06/30/2018
TARGET-DATE 2015										
Vanguard Target Retirement 2015 Fund (Inv)	98 ■ VTXVX	24.75%	15.28%	41.79%	15.43%	0.06%	0.01%	1.81%	0.88%	08/31/2018
TARGET-DATE 2020										
Vanguard Target Retirement 2020 Fund (Inv)	100 ■ VTWNX	32.47%	20.32%	31.22%	13.36%	0.05%	0.01%	1.74%	0.82%	08/31/2018
TARGET-DATE 2025										
Vanguard Target Retirement 2025 Fund (Inv)	100 ■ VTTVX	38.16%	23.52%	23.75%	12.02%	0.05%	0.01%	1.72%	0.78%	08/31/2018
TARGET-DATE 2030										
Vanguard Target Retirement 2030 Fund (Inv)	100 ■ VTHRX	42.67%	26.30%	19.01%	9.60%	0.04%	0.01%	1.69%	0.69%	08/31/2018
TARGET-DATE 2035										
Vanguard Target Retirement 2035 Fund (Inv)	100 ■ VTTHX	47.15%	29.15%	14.26%	7.18%	0.03%	0.01%	1.63%	0.59%	08/31/2018
TARGET-DATE 2040										
Vanguard Target Retirement 2040 Fund (Inv)	100 ■ VFORX	51.58%	31.98%	9.50%	4.80%	0.02%	0.01%	1.61%	0.50%	08/31/2018
TARGET-DATE 2045										
Vanguard Target Retirement 2045 Fund (Inv)	100 ■ VTIVX	54.43%	33.89%	6.39%	3.26%	0.01%	0.01%	1.56%	0.44%	08/31/2018
TARGET-DATE 2050										
Vanguard Target Retirement 2050 Fund (Inv)	100 ■ VFIFX	54.36%	33.91%	6.42%	3.27%	0.01%	0.01%	1.58%	0.44%	08/31/2018
TARGET-DATE 2055										
Vanguard Target Retirement 2055 Fund (Inv)	100 ■ VFFVX	54.30%	33.95%	6.45%	3.26%	0.01%	0.01%	1.58%	0.44%	08/31/2018

Investment Categories

EQUITY			
Domestic			
	Value	Blend	Growth
Large	DFLVX	RSP	QQQ
Medium	DON	EZM	IJK
Small	JKL	DFSTX	SLYG
Global			
Foreign			
	DFEMX		
	DFIEX		
	DFISX		
	VWILX		
Specialty			
	VNQ		

FIXED INCOME			
Domestic			
	Short	Intermediate	Long
High	VCSH VGSH	DFIGX IPE	
Medium		LBNYX	VCIT
Low			
Global			

OTHER			
Balanced		Target	
		VFFVX	VTTVX
		VFIFX	VTWNX
RIRGX		VFORX	VTXVX
RLBGX		VTHRX	
VWIAX		VTIVX	
		VTTHX	
Cash Equivalent			

Notes

This grid provides a visual representation of the categories covered by the plan's investments. For domestic equity funds, the vertical axis shows the market capitalization of the fund's investments, and the horizontal axis shows the investment style. For domestic fixed income funds, the vertical axis shows the average credit quality of the bonds owned, and the horizontal axis shows interest rate sensitivity as measured by a bond's duration. Global, foreign, and specialty equity funds, as well as global fixed income funds, are also represented in the category grid. Three "Other" categories are displayed to distinguish balanced, target and cash investment types.

Category assignment is based on information provided by Morningstar, your plan representative, or other sources, and may not always be consistent with information provided in the fund's prospectus.

Fund References

DFEMX	DFA Emerging Markets Portfolio (I)	Diversified Emerging Mkts
DFIEX	DFA International Core Equity Portfolio (I)	Foreign Large Blend
DFIGX	DFA Intermed. Gov. Fixed Income Portfolio (I)	Intermediate Government
DFISX	DFA International Small Company Portfolio (I)	Foreign Small/Mid Blend
DFLVX	DFA U.S. Large Cap Value Portfolio (I)	Large Value
DFSTX	DFA U.S. Small Cap Portfolio (I)	Small Blend
DON	WisdomTree US MidCap Dividend ETF	Mid-Cap Value
EZM	WisdomTree US MidCap Earnings ETF	Mid-Cap Blend
IJK	iShares S&P Mid-Cap 400 Growth ETF	Mid-Cap Growth
IPE	SPDR Barclays TIPS ETF	Inflation-Protected Bond
JKL	iShares Morningstar Small-Cap Value ETF	Small Value
LBNYX	Lord Abbett Bond Debenture Fund (I)	Multisector Bond
QQQ	Invesco QQQ Trust	Large Growth
RIRGX	American Funds Capital Income Builder (R6)	World Allocation
RLBGX	American Funds American Balanced Fund (R6)	Allocation--50% to 70% Equity
RSP	Invesco S&P 500 Equal Weight ETF	Large Blend
SLYG	SPDR S&P 600 Small Cap Growth ETF	Small Growth
VCIT	Vanguard Intermediate-Term Corporate Bond ETF	Corporate Bond
VCSH	Vanguard Short-Term Corporate Bond ETF	Short-Term Bond
VFFVX	Vanguard Target Retirement 2055 Fund (Inv)	Target-Date 2055
VFIFX	Vanguard Target Retirement 2050 Fund (Inv)	Target-Date 2050
VFORX	Vanguard Target Retirement 2040 Fund (Inv)	Target-Date 2040
VGSH	Vanguard Short-Term Treasury Index ETF	Short Government
VNQ	Vanguard Real Estate Index ETF	Real Estate
VTHRX	Vanguard Target Retirement 2030 Fund (Inv)	Target-Date 2030
VTIVX	Vanguard Target Retirement 2045 Fund (Inv)	Target-Date 2045
VTTHX	Vanguard Target Retirement 2035 Fund (Inv)	Target-Date 2035
VTTVX	Vanguard Target Retirement 2025 Fund (Inv)	Target-Date 2025
VTWNX	Vanguard Target Retirement 2020 Fund (Inv)	Target-Date 2020
VTXVX	Vanguard Target Retirement 2015 Fund (Inv)	Target-Date 2015

(continued on next page)



Fund References

VWIAX	Vanguard Wellesley Income Fund (Adm)	Allocation--30% to 50% Equity
VWILX	Vanguard International Growth Fund (Adm)	Foreign Large Growth

The investment category for the following funds may have changed since your last review. The previous category is listed below.

DFIEX	DFA International Core Equity Portfolio (I)	Foreign Large Value
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DEFINITIONS

Alpha is a measure of the difference between a portfolio's actual returns and its expected performance, given its level of risk as measured by beta. A positive alpha figure indicates the portfolio has performed better than its beta would predict. In contrast, a negative alpha indicates the portfolio has underperformed, given the expectations established by beta.

Asset Classes are the broad groupings of similar Morningstar categories and include Stock, Bond, Blended, and Cash/Stable Value.

Average Market Capitalization – Morningstar defines the overall "size" of a stock fund's portfolio as the geometric mean of the market capitalization for all of the stocks it owns. It's calculated by raising the market capitalization of each stock to a power equal to that stock's stake in the portfolio. The resulting numbers are multiplied together to produce the geometric mean of the market caps of the stocks in the portfolio, which is reported as average market capitalization. This number is different from the fund's median market cap--the capitalization of the median stock in its portfolio. The geometric mean better identifies the portfolio's "center of gravity." That is, it provides more accurate insight into how market trends (as defined by capitalization) might affect the portfolio.

Benchmark is the index against which funds within a category are compared.

Beta is a measure of a fund's sensitivity to market movements. The beta of the market is 1.00 by definition. Morningstar calculates beta by comparing a fund's excess return over Treasury bills to the market's excess return over Treasury bills, so a beta of 1.10 shows that the fund has performed 10% better than its benchmark index in up markets and 10% worse in down markets, assuming all other factors remain constant. Conversely, a beta of 0.85 indicates that the fund's excess return is expected to perform 15% worse than the market's excess return during up markets and 15% better during down markets.

Category identifies funds based on their actual investment styles as measured by their underlying portfolio holdings over the past three years. If the fund is new and has no portfolio, Morningstar estimates where the Fund will fall before assigning a more permanent category. When necessary, Morningstar may change a category assignment based on current information.

Category Average provides the simple average of all fund returns within a particular Morningstar category.

Expense Ratio is the percentage of fund assets paid for operating expenses and management fees, including 12b-1 fees, administrative fees, and all other asset-based costs incurred by the fund, except brokerage costs. Fund expenses are reflected in the fund's net asset value (NAV). Sales charges are not included in the expense ratio. The net expense ratio reflects the expenses currently being charged by a fund, taking into account any applicable expense and fee waivers. The gross expense ratio does not reflect any fee or expense waivers that may be in effect.

Information Ratio is a risk-adjusted performance measure and excess return and risk relative to a specific benchmark index.

Manager Tenure indicates the period of time the lead manager has been managing the fund portfolio. For funds without a lead manager, tenure of the manager who has been with the fund the longest is reported. In the case of multiple lead managers, the tenure of the lead manager with the longest tenure is reported.

Morningstar Rating[™] is based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a funds' monthly performance (including the effects of sales charges, loads, and redemption fees), placing more emphasis on downward variations and rewarding consistent performance. The top 10% of funds in each category receive 5 stars, the next 22.5% receive 4 stars, the next 35% receive 3 stars, the next 22.5% receive 2 stars, and the bottom 10% receive 1 star. The **Overall Morningstar Rating** for a fund is derived from a weighted average of the performance figures associated with its three-, five-, and ten-year (if applicable) Morningstar Rating metrics. Funds with less than three years of performance history are not rated.

Morningstar Return is an assessment of a fund's excess return over a risk-free rate (the return of the 90-day Treasury bill) in comparison to similar funds. In each Morningstar Category, the top 10% of funds earn a High Morningstar Return, the next 22.5% Above Average, the middle 35% Average, the next 22.5% Below Average, and the bottom 10% Low. Morningstar Return is measured for up to three time periods (three-, five-, and 10-years). These separate measures are then weighted and averaged to produce an overall measure for the fund. Funds with less than three years of performance history are not rated.

Morningstar Risk is an assessment of the variations in a fund's monthly returns, with an emphasis on downside variations, in comparison to similar funds. In each Morningstar Category, the 10% of funds with the lowest measured risk are described as Low Risk, the next 22.5% Below Average, the middle 35% Average, the next 22.5% Above Average, and the top 10% High. Morningstar Risk is measured for up to three time periods (three, five, and 10 years). These separate measures are then weighted and averaged to produce an overall measure for the fund. Funds with less than three years of performance history are not rated.

DEFINITIONS

Peers include all of the funds that comprise a Morningstar category.

R-squared reflects the percentage of a fund's movements that can be explained by movements in its benchmark index. An R-squared of 100 indicates that all movements of a fund can be explained by movements in the index. Thus, index funds that invest only in S&P 500 stocks will have an R-squared very close to 100. Conversely, a low R-squared indicates that very few of the fund's movements can be explained by movements in its benchmark index. An R-squared measure of 35, for example, means that only 35% of the fund's movements can be explained by movements in the benchmark index.

Rankings — returns and statistics for each fund are ranked relative to the returns and statistics for all other funds in each category.

Sharpe Ratio is a risk-adjusted measure developed by Nobel Laureate William Sharpe. It is calculated by using standard deviation and excess return to determine reward per unit of risk. The higher the Sharpe Ratio, the better the portfolio's historical risk-adjusted performance. It can be used to compare two portfolios directly on how much excess return each portfolio achieved for a certain level of risk.

Sortino Ratio is similar to the Sharpe Ratio except it uses downside risk (downside deviation) in the denominator. Since upside variability is not necessarily undesirable, the Sortino ratio is sometimes preferable to a Sharpe ratio. It measures the annualized rate of return for a given level of downside risk.

Standard Deviation is the statistical measurement of dispersion about an average, which depicts how widely a stock or portfolio's returns varied over a certain period of time. Investors use the standard deviation of historical performance to try to predict the range of returns that is most likely for a given investment. When a stock or portfolio has a high standard deviation, the predicted range of performance is wide, implying greater volatility.

Style Drift Score is the number of times the Morningstar category for a fund has changed during the previous 36 months. This number includes Morningstar changes due to changes in fund composition and administrative changes that occur when Morningstar adds, removes, or modifies a category.

Total Assets is the sum of net assets from all share classes of a single fund.

Total Return is determined each month by taking the change in monthly net asset value, reinvesting all income and capital gains distributions during that month, and dividing by the starting net asset value. Reinvestments are made using the actual reinvestment net asset value, and daily payoffs are reinvested monthly. Morningstar does not adjust total returns for sales charges. Total return does account for management, administrative, 12b-1 fees and other costs taken out of fund assets. Returns for periods longer than one year are expressed as annualized returns.

Treynor Ratio is a measurement of the returns earned in excess of that which could have been earned on a riskless investment (i.e. Treasury Bill) per each unit of market risk assumed. The Treynor ratio (sometimes called reward-to-volatility ratio) relates excess return over the risk-free rate to the additional risk taken; however systematic risk instead of total risk is used. The higher the Treynor ratio, the better the performance under analysis.

Turnover Ratio is a measure of the fund's trading activity which is computed by taking the lesser of purchases or sales (excluding all securities with maturities of less than one year) and dividing by average monthly net assets. A turnover ratio of 100% or more does not necessarily suggest that all securities in the portfolio have been traded. In practical terms, the resulting percentage loosely represents the percentage of the portfolio's holdings that have changed over the past year.

CATEGORIES

Morningstar categories identify funds based on their actual investment styles as measured by their underlying portfolio holdings over a three-year period. If a fund does not have a portfolio history, Morningstar originally estimates its category identification before giving it a more permanent category assignment. Morningstar defines the driving principles behind its category classification system as:

- Individual portfolios within a category invest in similar types of securities and, therefore, share the same risk factors,
- Individual portfolios within a category can, in general, be expected to behave more similarly to one another than to portfolios outside the category,
- The aggregate performance of different categories differs materially over time,
- Categories have enough constituents to form the basis for reasonable peer group comparisons, and
- The distinctions between categories are meaningful to investors and assist in their pursuit of investing goals.

STOCK FUNDS

Funds that primarily invest in U.S. stocks and other equity securities are generally subdivided based on market capitalization and position on the growth-value spectrum, but also include specialty funds that invest predominantly in one market sector.

Market Capitalization:

- **Large-Cap Funds** invest primarily in companies that rank in the top 70% of the capitalization of the U.S. equity market.
- **Mid-Cap Funds** focus on medium-size companies or own a mix of small-, mid- and large-cap stocks. The mid-cap range for market capitalization typically falls between \$1 billion and \$8 billion and represents 20% of the capitalization of the U.S. equity market.
- **Small-Cap Funds** invest primarily in companies that rank in the bottom 10% of the capitalization of the U.S. equity market.

Growth-Value Spectrum:

Funds are assigned an overall style through an asset-weighted average of the value/growth scores of the stocks in the portfolio.

- **Value Funds** include a predominance of stocks with low valuations (low price ratios and high dividend yields) and slow growth (low growth rates for earnings, sales, book value, and cash flow).
- **Blend Funds** hold portfolios in which neither growth nor value characteristics predominate.
- **Growth Funds** include a predominance of stocks with fast growth measures (high growth rates for earnings, sales, book value, and cash flow) and high valuations (high price ratios and low dividend yields).

International Funds

International Stock Funds that do not specialize in particular regions are categorized as Foreign Funds and further classified according to market capitalization and value/growth characteristics:

- **Foreign Large Funds** primarily invest in stocks that have market caps in the top 70% of each economically integrated market (such as Europe or Asia ex-Japan). Most of these portfolios divide their assets among a dozen or more developed markets, including Japan, Britain, France, and Germany. These portfolios typically have less than 20% of assets invested in U.S. stocks.
- **Foreign Small/Mid Funds** primarily invest in stocks that fall in the bottom 30% of each economically integrated market (such as Europe or Asia ex-Japan). These portfolios typically will have less than 20% of assets invested in U.S. stocks.

CATEGORIES

STOCK FUNDS (cont.)

Foreign Large Funds may be classified as value, blend or growth funds, while Foreign Small/Mid Funds are categorized as either growth or value funds:

- **Value funds** primarily hold stocks with low valuations (low price ratios and high dividend yields) and slow growth (low growth rates for earnings, sales, book value, and cash flow).
- **Blend funds** hold portfolios in which neither growth nor value characteristics predominate.
- **Growth funds** primarily hold stocks with fast growth measures (high growth rates for earnings, sales, book value, and cash flow) and high valuations (high price ratios and low dividend yields).

More specialized international equity funds include:

- **Europe Stock Funds** invest at least 70% of total assets in equities and at least 75% of stocks in Europe. Many of these funds emphasize the region's larger and more developed markets, including Britain, the Netherlands, Germany, France, and Switzerland. Many also invest in the region's smaller markets, including the emerging markets of eastern Europe.
- **Latin America Stock Funds** invest at least 70% of total assets in equities and invest at least 75% of stock assets in Latin America. Most of these funds strongly favor the area's large markets, specifically Brazil, Mexico, and Argentina. Smaller markets such as Peru or Columbia generally aren't as well represented in these funds.
- **China Region Funds** invest at least 70% of total assets in equities and invest at least 75% of stock assets in one specific region or a combination of China, Taiwan, and/or Hong Kong.
- **India Equity Funds** invest at least 70% of total assets in equities and invest at least 75% of stock assets in India.
- **Diversified Emerging Markets Funds** invest at least 70% of total assets in equities and invest at least 50% of stock assets in emerging markets. These funds tend to divide their assets among 20 or more nations, although they tend to focus on the emerging markets of Asia and Latin America rather than on those of the Middle East, Africa, or Europe.
- **Diversified Pacific/Asia Funds** invest at least 70% of total assets in equities and invest at least 75% of stock assets in Pacific countries, including at least 10% in Japan. These funds have a wider investment range than other Asia-oriented portfolios. These funds can invest throughout the Pacific Rim, including Australia and New Zealand. As a result, country weightings for these portfolios vary tremendously, though most retain some exposure to Japan and Hong Kong.
- **Pacific/Asia (ex Japan) Stock Funds** invest at least 70% of total assets in equities and at least 75% of stock assets in Pacific countries, with less than 10% in Japan. Most of these funds focus on export-oriented nations such as Hong Kong, Singapore, Taiwan, and Korea.
- **Japan Stock Funds** invest at least 70% of total assets in equities and at least 75% of stock assets in Japan. The Japanese stock market is one of the largest in the world, so Japan Stock Funds holdings vary significantly. Some funds concentrate on Japan's larger companies, while others concentrate on smaller firms.
- **World Large Stock Funds** have few geographical limitations. It is common for these funds to invest the majority of their assets in developed markets, with the remainder divided among the globe's smaller markets. These funds typically have 20%-60% of assets in U.S. stocks.
- **World Small/Mid Stock Funds** have few geographical limitations. It is common for these funds to invest the majority of their assets in developed markets, with the remainder divided among the globe's smaller markets. These funds typically have 20%-60% of assets in U.S. stocks.
- **Global Real Estate Funds** invest primarily in non-U.S. real estate securities, but may also invest in U.S. real estate securities. These portfolios may include debt & equity securities, convertible securities, and securities issued by real estate investment trust and REIT-like entities and by real estate operating companies.
- **Miscellaneous Region** stock portfolios invest in countries or smaller regions that do not have their own category. They typically have a narrow geographical range.



CATEGORIES

STOCK FUNDS (cont.)

Sector Funds:

Sector Funds invest primarily in stocks of companies within a specific sector of the market and are classified by their stated investment objective. Covered sectors include: Communications, Financial, Health, Natural Resources, Real Estate, Technology, Utilities, Consumer Cyclical, Consumer Defensive, Industrials, Infrastructure and Miscellaneous Sectors.

Alternative Funds:

Long-Short Funds include funds that hold sizable stakes in both long and short positions in equity and debt securities and related futures. Some of these portfolios are market neutral, which means that they divide their exposure equally between long and short positions in an attempt to earn a modest return that is not tied to the market's fortunes. Other portfolios that are not market neutral will shift their exposure to long and short positions depending upon their macro outlook or the opportunities they uncover through research. Alternative funds also include precious metals portfolios that focus on mining stocks. Covered strategies include Bear Market, Single Currency, Multicurrency, Long-Short Equity, Long-Short Credit, Market Neutral, Multialternative, Managed Futures, Volatility and Equity Precious Metals.

Commodity Funds invest primarily in equity securities and related derivatives of various commodity markets. Covered markets include: Agriculture, Broad Basket, Energy, Industrial Metals, Miscellaneous, and Precious Metals.

Trading Funds seek returns that are equal to a fixed multiple of the short-term returns of an equity, debt, or commodity index. Trading Funds are designed for active traders and are not suitable for long-term investors. Covered strategies include Trading-Leveraged Commodities, Debt, and Equity; Trading-Inverse Commodities, Debt, and Equity; Trading-Miscellaneous; and Option-Based.

BLENDED FUNDS

Blended (Balanced) Funds usually provide a blend of capital appreciation and income by investing in a combination of stocks, bonds, and cash. Blended funds also include Target-Date and Lifestyle Funds.

- **Allocation Funds** seek to provide both income and capital appreciation by investing in multiple asset classes, including stocks, bonds, and cash. These portfolios are dominated by domestic holdings and designed to have an equity exposure within a specified range.
- **World Allocation Funds** invest in stocks, bonds, and cash. While World Allocation Funds explore the whole world, most focus on the U.S., Canada, Japan, and the larger markets in Europe. These funds typically have at least 10% of assets in bonds, less than 70% of assets in stocks, and at least 40% of assets in non-U.S. stocks or bonds.
- **Tactical Allocation Funds** seek to provide capital appreciation and income by actively shifting allocations between asset classes. These portfolios have material shifts across equity regions and bond sectors on a frequent basis.



CATEGORIES

BLENDING FUNDS (cont.)

Target-Date Funds provide a diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind for retirement or another goal. These funds aim to provide investors with an optimal level of return and risk, based solely on the target date. Over time, management adjusts the allocation among asset classes to more conservative mixes as the target date approaches, following a preset glide path. A target-date fund is part of a series of funds offering multiple retirement dates to investors.

Convertible Funds are designed to offer some of the capital-appreciation potential of stock funds while also supplying some of the safety and yield of bond funds. To do so, they focus on convertible bonds and convertible preferred stocks. Convertible bonds allow investors to convert the bonds into shares of stock, usually at a preset price. These securities thus act a bit like stocks and a bit like bonds.

BOND FUNDS

Bond Funds invest primarily in fixed-income securities.

Government Funds have at least 90% of their bond holdings invested in bonds backed by the U.S. government or by government-linked agencies, and are further divided by duration:

- **Long Funds** invest in securities with a duration of greater than 6 years or (if duration is unavailable) an average effective maturity of greater than or equal to 10 years.
- **Intermediate Funds** invest in securities with a duration of 3.5 to 6 years or (if duration is unavailable) an average effective maturity of 4 to 10 years.
- **Short Funds** invest in securities with a duration of 1 to 3.5 or (if duration is unavailable) an average effective maturity of 1 to 4 years.

Long-Term Bond Funds invest primarily in corporate and other investment-grade U.S. fixed-income issues with a duration greater than 6 years or (if duration is unavailable) an average effective maturity greater than 10 years.

Intermediate-Term Bond Funds invest primarily in corporate and other investment-grade U.S. fixed-income issues with a duration of 3.5 to 6 years or (if duration is unavailable) an average effective maturity of 4 to 10 years.

Short-Term Bond Funds invest primarily in corporate and other investment-grade U.S. fixed-income issues with a duration of 1 to 3.5 years or (if duration is unavailable) an average effective maturity of 1 to 4 years.

Ultrashort Bond Funds invest primarily in investment-grade U.S. fixed-income issues with a duration of less than 1 year or (if duration is unavailable) an average effective maturity of less than 1 year. This category includes corporate and government bond funds, but excludes international, convertible, multisector, and high yield bond funds.

Corporate Bond Funds concentrate on bonds issued by corporations. These tend to have more credit risk than government or agency-backed bonds. These portfolios hold more than 65% of assets in corporate bonds, hold less than 40% of assets in foreign bonds, hold less than 35% of assets in high yield bonds, and have an effective duration greater than 75% of the securities in the Morningstar Core Bond Index.

Bank Loan Funds primarily invest in floating-rate bank loans and floating-rate investment-grade securities instead of bonds. In exchange for their credit risk, these loans offer high interest payments that typically float above a common short-term benchmark such as the London Interbank Offered Rate, or LIBOR.

Muni Bond Funds primarily invest in bonds issued by state and/or local governments to fund public projects. The income from such bonds is generally free from federal taxes and, in certain cases, from state taxes in the issuing state. Given the variety of states and municipalities, the duration and quality of the Muni Bond Funds can vary significantly.

CATEGORIES

BOND FUNDS (cont.)

High Yield Bond Funds concentrate on lower-quality bonds. These funds primarily invest in U.S. high-income fixed-income securities where at least 65% or more of bond assets are not rated or are rated by a major agency at the level of BB (considered speculative for taxable bonds) and below.

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

Inflation-Protected Bond Funds primarily invest in debt securities that adjust their principal values in line with the rate of inflation. These bonds can be issued by any organization, but the U.S. Treasury is currently the largest issuer of these types of securities.

World Bond Funds invest 40% or more of their assets in foreign bonds. These portfolios invest primarily in investment-grade rated issues, but their strategies can vary. Some follow a conservative approach, sticking with high-quality bonds from developed markets and/or hedging foreign currency exposure back to the U.S. dollar. Others are more adventurous, owning some lower-quality bonds from developed or emerging markets and/or taking meaningful foreign currency risk. Some portfolios invest exclusively outside the U.S., while others regularly invest in both U.S. and non-U.S. bonds.

Emerging Markets Bond Funds invest more than 65% of assets in foreign bonds from developing countries. The largest portion of the emerging-markets bond market comes from Latin America, followed by Eastern Europe, Africa, the Middle East, and Asia make up the rest.

Emerging Markets Local Currency Bond Funds invest more than 65% of their assets in foreign bonds from developing countries in the local currency. Funds in this category have a mandate to maintain exposure to currencies of emerging markets. The largest portion of the emerging-markets bond market comes from Latin America, followed by Eastern Europe, Africa, the Middle East, and Asia.

Nontraditional Bond Funds pursue strategies divergent in one or more ways from conventional practice in the broader bond-fund universe. Funds within this category often will use credit default swaps and other fixed income derivatives to a significant level within their portfolios.

Preferred Stock Funds concentrate on preferred stocks and perpetual bonds. These portfolios tend to have more credit risk than government or agency-backed bonds and effective durations longer than other bond portfolios. These portfolios hold more than 65% of assets in preferred stocks and perpetual bonds.

CASH/STABLE VALUE FUNDS

Taxable Money Market Funds invest in short-term money market securities to provide a level of current income consistent with the preservation of capital. These funds do not designate themselves as Prime in Form N-MFP.

Prime Money Market invest in short-term money market securities in order to provide a level of current income that is consistent with the preservation of capital. These funds designate themselves as Prime in Form N-MFP.

Tax-Free Money Market Funds invest in short-term municipal money market securities that are often exempt from some federal and state taxes. These funds provide current income and aim to preserve capital. These funds do not designate themselves as Prime in Form N-MFP.

Non-40 Act Money Market Funds invest in short-term money market securities in order to provide a level of current income that is consistent with the preservation of capital. These funds are not subject to 2a-7 regulations under the Investment Company Act of 1940. This category is used only in Morningstar's custom fund, separate account, and collective investment trust databases.

Stable Value Funds typically invest in guaranteed investment contracts (GICs) and Synthetic GICs. Traditional GICs are contracts between insurance firms and a retirement plan guaranteeing investors a fixed rate of return. The more common synthetic GICs are high-quality, short- to intermediate-term bonds that are bound by insurance "wrappers." If a stable value portfolio falls below the rate of return set by the wrapper, the insurer pays the difference, keeping the fund stable.

The following statistics are not available for Money Market and Stable Value Funds: Alpha, Beta, R-squared, Treynor Ratio, Turnover Ratio, Morningstar Risk 3-Year and Morningstar Rating 3-Year.

DISCLAIMERS

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The portfolio manager is the individual (or individuals) responsible for the overall fund strategy, as well as the buying and selling decisions of the securities in a fund's portfolio. If one manager is considered the lead manager for the fund, that individual's name, along with the individual's tenure, is listed. If more than one manager is designated as a lead manager, the lead manager with the longest tenure is listed. If no manager is identified as lead manager, the manager with the longest tenure is listed.

Total Assets displayed include the assets for all share classes of a fund. Total Assets are reported as of the end of the most recent month available to Morningstar.

The Morningstar Rating for funds, commonly called the Star Rating, is a measure of a fund's risk-adjusted return, relative to funds in its category. Funds are ranked from one to five stars. Funds are ranked within their categories and stars are assigned as follows: Top 10% – 5 Stars; Next 22.5% – 4 Stars; Middle 35% - 3 Stars; Next 22.5% - 2 Stars; Bottom 10% - 1 Star.

Alpha, Beta and R-squared statistics are calculated using the broad asset class benchmark as determined by Morningstar. Morningstar does not provide Alpha, Beta and R-squared statistics using the broad asset class benchmark for money market funds, and therefore these statistics do not appear for money market funds.

Morningstar groups funds in categories based on the fund's underlying portfolio holdings (portfolio statistics and compositions over the past three years). If a fund is new, Morningstar will estimate where the fund will fall until a more permanent category can be assigned. A fund's category may change based on current information.

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