

# Morningstar® Lifetime Allocation Indexes

## Aggressive Summary Allocations

Data as of June 2016.

| Target Retirement Year:         | 2060          | 2055          | 2050          | 2045          | 2040          | 2035          | 2030          | 2025          | 2020          | 2015          | 2010          | 2005          | 2000          | Income        |
|---------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| <b>Stocks %</b>                 | <b>94.00</b>  | <b>94.00</b>  | <b>94.00</b>  | <b>93.93</b>  | <b>93.53</b>  | <b>91.25</b>  | <b>85.43</b>  | <b>76.42</b>  | <b>66.74</b>  | <b>58.50</b>  | <b>52.26</b>  | <b>47.42</b>  | <b>44.20</b>  | <b>44.20</b>  |
| U.S. %                          | 56.00         | 57.10         | 58.21         | 59.28         | 60.13         | 59.77         | 57.02         | 51.99         | 46.29         | 41.34         | 37.61         | 34.72         | 32.81         | 32.81         |
| Non-U.S. %                      | 38.00         | 36.90         | 35.79         | 34.66         | 33.40         | 31.48         | 28.41         | 24.43         | 20.45         | 17.16         | 14.65         | 12.70         | 11.39         | 11.39         |
| Morningstar Large Value         | 10.89         | 11.29         | 11.70         | 12.11         | 12.48         | 12.59         | 12.17         | 11.21         | 10.07         | 9.07          | 8.33          | 7.77          | 7.40          | 7.40          |
| Morningstar Large Core          | 9.21          | 9.55          | 9.90          | 10.25         | 10.56         | 10.65         | 10.29         | 9.49          | 8.52          | 7.68          | 7.05          | 6.57          | 6.26          | 6.26          |
| Morningstar Large Growth        | 7.82          | 8.11          | 8.40          | 8.70          | 8.96          | 9.04          | 8.73          | 8.05          | 7.23          | 6.51          | 5.98          | 5.58          | 5.31          | 5.31          |
| Morningstar Mid Value           | 4.67          | 4.84          | 5.02          | 5.19          | 5.35          | 5.40          | 5.21          | 4.80          | 4.32          | 3.89          | 3.57          | 3.33          | 3.17          | 3.17          |
| Morningstar Mid Core            | 3.95          | 4.09          | 4.24          | 4.39          | 4.53          | 4.57          | 4.41          | 4.06          | 3.65          | 3.29          | 3.02          | 2.82          | 2.68          | 2.68          |
| Morningstar Mid Growth          | 3.35          | 3.47          | 3.60          | 3.73          | 3.84          | 3.87          | 3.74          | 3.45          | 3.10          | 2.79          | 2.56          | 2.39          | 2.28          | 2.28          |
| Morningstar Small Value         | 5.52          | 5.40          | 5.26          | 5.11          | 4.94          | 4.65          | 4.19          | 3.58          | 2.98          | 2.47          | 2.08          | 1.76          | 1.55          | 1.55          |
| Morningstar Small Core          | 4.34          | 4.24          | 4.13          | 4.02          | 3.88          | 3.66          | 3.29          | 2.82          | 2.34          | 1.94          | 1.63          | 1.39          | 1.22          | 1.22          |
| Morningstar Small Growth        | 3.28          | 3.21          | 3.13          | 3.04          | 2.94          | 2.77          | 2.49          | 2.13          | 1.77          | 1.47          | 1.24          | 1.05          | 0.92          | 0.92          |
| Morningstar US REIT             | 2.98          | 2.90          | 2.82          | 2.73          | 2.65          | 2.57          | 2.48          | 2.40          | 2.32          | 2.23          | 2.15          | 2.07          | 2.00          | 2.00          |
| Morningstar Dev Mkts ex-US      | 25.92         | 25.53         | 25.12         | 24.68         | 24.12         | 23.05         | 21.08         | 18.37         | 15.59         | 13.25         | 11.46         | 10.06         | 9.12          | 9.12          |
| Morningstar Emerging Mkts       | 12.08         | 11.36         | 10.67         | 9.98          | 9.29          | 8.44          | 7.33          | 6.06          | 4.87          | 3.91          | 3.19          | 2.64          | 2.28          | 2.28          |
| <b>Bonds %</b>                  | <b>3.00</b>   | <b>3.00</b>   | <b>3.00</b>   | <b>3.04</b>   | <b>3.28</b>   | <b>5.18</b>   | <b>9.91</b>   | <b>16.67</b>  | <b>23.09</b>  | <b>27.53</b>  | <b>29.82</b>  | <b>30.59</b>  | <b>30.45</b>  | <b>30.45</b>  |
| U.S. %                          | 2.49          | 2.52          | 2.54          | 2.59          | 2.80          | 4.43          | 8.49          | 14.28         | 19.81         | 23.64         | 25.64         | 26.32         | 26.23         | 26.23         |
| Non-U.S. %                      | 0.51          | 0.48          | 0.46          | 0.45          | 0.48          | 0.75          | 1.43          | 2.39          | 3.28          | 3.89          | 4.18          | 4.26          | 4.22          | 4.22          |
| Morningstar Long-Term Core      | 2.12          | 2.10          | 1.93          | 1.79          | 1.80          | 2.64          | 4.59          | 6.85          | 8.10          | 7.75          | 5.98          | 3.22          | 0.49          | 0.49          |
| Morningstar Intermediate Core   | 0.37          | 0.42          | 0.61          | 0.79          | 0.92          | 1.56          | 3.21          | 5.82          | 8.75          | 11.37         | 13.49         | 15.26         | 16.52         | 16.52         |
| Morningstar Short-Term Core     | 0.00          | 0.00          | 0.00          | 0.01          | 0.08          | 0.23          | 0.69          | 1.61          | 2.96          | 4.53          | 6.17          | 7.84          | 9.23          | 9.23          |
| Morningstar Gbl Ex US Govt Bond | 0.51          | 0.48          | 0.46          | 0.45          | 0.48          | 0.75          | 1.43          | 2.39          | 3.28          | 3.89          | 4.18          | 4.26          | 4.22          | 4.22          |
| <b>Inflation Hedge %</b>        | <b>3.00</b>   | <b>3.00</b>   | <b>3.00</b>   | <b>3.02</b>   | <b>3.14</b>   | <b>3.42</b>   | <b>4.23</b>   | <b>5.89</b>   | <b>8.30</b>   | <b>11.11</b>  | <b>14.03</b>  | <b>17.04</b>  | <b>19.52</b>  | <b>19.52</b>  |
| Commodities %                   | 3.00          | 3.00          | 3.00          | 3.00          | 3.00          | 3.00          | 3.00          | 3.00          | 3.00          | 3.00          | 3.00          | 3.00          | 3.00          | 3.00          |
| TIPS %                          | 0.00          | 0.00          | 0.00          | 0.02          | 0.14          | 0.42          | 1.23          | 2.89          | 5.30          | 8.11          | 11.03         | 14.04         | 16.52         | 16.52         |
| <b>Cash %</b>                   | <b>0.00</b>   | <b>0.00</b>   | <b>0.00</b>   | <b>0.01</b>   | <b>0.05</b>   | <b>0.15</b>   | <b>0.43</b>   | <b>1.02</b>   | <b>1.87</b>   | <b>2.86</b>   | <b>3.89</b>   | <b>4.95</b>   | <b>5.83</b>   | <b>5.83</b>   |
| <b>Total %</b>                  | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |

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# Morningstar® Lifetime Allocation Indexes

## Moderate Summary Allocations

Data as of June 2016.

| Target Retirement Year:         | 2060          | 2055          | 2050          | 2045          | 2040          | 2035          | 2030          | 2025          | 2020          | 2015          | 2010          | 2005          | 2000          | Income        |
|---------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| <b>Stocks %</b>                 | <b>90.00</b>  | <b>89.97</b>  | <b>89.67</b>  | <b>88.92</b>  | <b>86.10</b>  | <b>79.42</b>  | <b>69.28</b>  | <b>58.38</b>  | <b>49.44</b>  | <b>43.04</b>  | <b>38.18</b>  | <b>34.63</b>  | <b>32.56</b>  | <b>32.56</b>  |
| U.S. %                          | 53.67         | 54.71         | 55.58         | 56.17         | 55.43         | 52.13         | 46.40         | 39.91         | 34.48         | 30.59         | 27.64         | 25.51         | 24.31         | 24.31         |
| Non-U.S. %                      | 36.33         | 35.26         | 34.09         | 32.75         | 30.67         | 27.28         | 22.88         | 18.48         | 14.96         | 12.45         | 10.54         | 9.12          | 8.25          | 8.25          |
| Morningstar Large Value         | 10.41         | 10.79         | 11.15         | 11.45         | 11.46         | 10.91         | 9.80          | 8.48          | 7.36          | 6.58          | 5.99          | 5.58          | 5.36          | 5.36          |
| Morningstar Large Core          | 8.81          | 9.13          | 9.43          | 9.69          | 9.70          | 9.23          | 8.29          | 7.17          | 6.23          | 5.57          | 5.07          | 4.72          | 4.54          | 4.54          |
| Morningstar Large Growth        | 7.47          | 7.75          | 8.00          | 8.22          | 8.23          | 7.83          | 7.03          | 6.09          | 5.29          | 4.72          | 4.30          | 4.00          | 3.85          | 3.85          |
| Morningstar Mid Value           | 4.46          | 4.62          | 4.78          | 4.91          | 4.91          | 4.68          | 4.20          | 3.63          | 3.16          | 2.82          | 2.57          | 2.39          | 2.30          | 2.30          |
| Morningstar Mid Core            | 3.77          | 3.91          | 4.04          | 4.15          | 4.16          | 3.96          | 3.55          | 3.07          | 2.67          | 2.39          | 2.17          | 2.02          | 1.94          | 1.94          |
| Morningstar Mid Growth          | 3.20          | 3.32          | 3.43          | 3.52          | 3.53          | 3.36          | 3.01          | 2.61          | 2.27          | 2.02          | 1.84          | 1.72          | 1.65          | 1.65          |
| Morningstar Small Value         | 5.28          | 5.16          | 5.01          | 4.83          | 4.53          | 4.03          | 3.37          | 2.71          | 2.18          | 1.79          | 1.49          | 1.27          | 1.12          | 1.12          |
| Morningstar Small Core          | 4.15          | 4.05          | 3.94          | 3.80          | 3.56          | 3.17          | 2.65          | 2.13          | 1.71          | 1.41          | 1.17          | 1.00          | 0.88          | 0.88          |
| Morningstar Small Growth        | 3.14          | 3.07          | 2.98          | 2.88          | 2.70          | 2.40          | 2.01          | 1.61          | 1.30          | 1.07          | 0.89          | 0.75          | 0.67          | 0.67          |
| Morningstar US REIT             | 2.98          | 2.90          | 2.82          | 2.73          | 2.65          | 2.57          | 2.48          | 2.40          | 2.32          | 2.23          | 2.15          | 2.07          | 2.00          | 2.00          |
| Morningstar Dev Mkts ex-US      | 24.78         | 24.40         | 23.93         | 23.32         | 22.14         | 19.97         | 16.98         | 13.89         | 11.40         | 9.61          | 8.24          | 7.22          | 6.60          | 6.60          |
| Morningstar Emerging Mkts       | 11.55         | 10.86         | 10.16         | 9.43          | 8.53          | 7.31          | 5.90          | 4.58          | 3.56          | 2.84          | 2.30          | 1.90          | 1.65          | 1.65          |
| <b>Bonds %</b>                  | <b>7.00</b>   | <b>7.03</b>   | <b>7.33</b>   | <b>8.01</b>   | <b>10.32</b>  | <b>15.86</b>  | <b>23.74</b>  | <b>31.29</b>  | <b>36.29</b>  | <b>38.59</b>  | <b>39.20</b>  | <b>38.48</b>  | <b>37.17</b>  | <b>37.17</b>  |
| U.S. %                          | 5.82          | 5.90          | 6.20          | 6.83          | 8.81          | 13.56         | 20.32         | 26.81         | 31.13         | 33.14         | 33.70         | 33.11         | 32.01         | 32.01         |
| Non-U.S. %                      | 1.18          | 1.13          | 1.12          | 1.18          | 1.51          | 2.30          | 3.42          | 4.48          | 5.16          | 5.45          | 5.50          | 5.36          | 5.15          | 5.15          |
| Morningstar Long-Term Core      | 4.66          | 4.63          | 4.43          | 4.43          | 5.35          | 7.62          | 10.36         | 12.11         | 12.00         | 10.24         | 7.43          | 3.85          | 0.59          | 0.59          |
| Morningstar Intermediate Core   | 1.16          | 1.26          | 1.77          | 2.37          | 3.22          | 5.24          | 8.32          | 11.67         | 14.48         | 16.55         | 18.17         | 19.40         | 20.16         | 20.16         |
| Morningstar Short-Term Core     | 0.00          | 0.00          | 0.00          | 0.03          | 0.24          | 0.71          | 1.64          | 3.03          | 4.65          | 6.35          | 8.10          | 9.87          | 11.26         | 11.26         |
| Morningstar Gbl Ex US Govt Bond | 1.18          | 1.13          | 1.12          | 1.18          | 1.51          | 2.30          | 3.42          | 4.48          | 5.16          | 5.45          | 5.50          | 5.36          | 5.15          | 5.15          |
| <b>Inflation Hedge %</b>        | <b>3.00</b>   | <b>3.00</b>   | <b>3.00</b>   | <b>3.05</b>   | <b>3.43</b>   | <b>4.27</b>   | <b>5.94</b>   | <b>8.42</b>   | <b>11.33</b>  | <b>14.36</b>  | <b>17.50</b>  | <b>20.66</b>  | <b>23.16</b>  | <b>23.16</b>  |
| Commodities %                   | 3.00          | 3.00          | 3.00          | 3.00          | 3.00          | 3.00          | 3.00          | 3.00          | 3.00          | 3.00          | 3.00          | 3.00          | 3.00          | 3.00          |
| TIPS %                          | 0.00          | 0.00          | 0.00          | 0.05          | 0.43          | 1.27          | 2.94          | 5.42          | 8.33          | 11.36         | 14.50         | 17.66         | 20.16         | 20.16         |
| <b>Cash %</b>                   | <b>0.00</b>   | <b>0.00</b>   | <b>0.00</b>   | <b>0.02</b>   | <b>0.15</b>   | <b>0.45</b>   | <b>1.04</b>   | <b>1.91</b>   | <b>2.94</b>   | <b>4.01</b>   | <b>5.12</b>   | <b>6.23</b>   | <b>7.11</b>   | <b>7.11</b>   |
| <b>Total %</b>                  | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |

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# Morningstar® Lifetime Allocation Indexes

## Conservative Summary Allocations

Data as of June 2016.

| Target Retirement Year:         | 2060          | 2055          | 2050          | 2045          | 2040          | 2035          | 2030          | 2025          | 2020          | 2015          | 2010          | 2005          | 2000          | Income        |
|---------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| <b>Stocks %</b>                 | <b>82.98</b>  | <b>82.53</b>  | <b>81.16</b>  | <b>77.31</b>  | <b>69.83</b>  | <b>58.89</b>  | <b>47.91</b>  | <b>39.38</b>  | <b>33.25</b>  | <b>28.30</b>  | <b>24.32</b>  | <b>21.71</b>  | <b>20.61</b>  | <b>20.61</b>  |
| U.S. %                          | 49.16         | 49.88         | 50.02         | 48.59         | 44.77         | 38.54         | 32.01         | 26.85         | 23.11         | 20.05         | 17.54         | 15.93         | 15.31         | 15.31         |
| Non-U.S. %                      | 33.81         | 32.66         | 31.14         | 28.72         | 25.06         | 20.35         | 15.90         | 12.53         | 10.14         | 8.25          | 6.78          | 5.78          | 5.29          | 5.29          |
| Morningstar Large Value         | 9.69          | 9.99          | 10.18         | 10.04         | 9.37          | 8.14          | 6.81          | 5.75          | 4.99          | 4.36          | 3.85          | 3.53          | 3.44          | 3.44          |
| Morningstar Large Core          | 8.20          | 8.46          | 8.62          | 8.49          | 7.93          | 6.89          | 5.76          | 4.87          | 4.22          | 3.69          | 3.26          | 2.99          | 2.91          | 2.91          |
| Morningstar Large Growth        | 6.96          | 7.17          | 7.31          | 7.21          | 6.72          | 5.84          | 4.89          | 4.13          | 3.58          | 3.13          | 2.76          | 2.54          | 2.47          | 2.47          |
| Morningstar Mid Value           | 4.15          | 4.28          | 4.36          | 4.30          | 4.01          | 3.49          | 2.92          | 2.46          | 2.14          | 1.87          | 1.65          | 1.51          | 1.47          | 1.47          |
| Morningstar Mid Core            | 3.51          | 3.62          | 3.69          | 3.64          | 3.40          | 2.95          | 2.47          | 2.09          | 1.81          | 1.58          | 1.40          | 1.28          | 1.25          | 1.25          |
| Morningstar Mid Growth          | 2.98          | 3.07          | 3.13          | 3.09          | 2.88          | 2.50          | 2.10          | 1.77          | 1.54          | 1.34          | 1.18          | 1.09          | 1.06          | 1.06          |
| Morningstar Small Value         | 4.91          | 4.78          | 4.58          | 4.24          | 3.70          | 3.01          | 2.34          | 1.84          | 1.48          | 1.19          | 0.96          | 0.80          | 0.72          | 0.72          |
| Morningstar Small Core          | 3.86          | 3.75          | 3.60          | 3.33          | 2.91          | 2.36          | 1.84          | 1.44          | 1.16          | 0.93          | 0.75          | 0.63          | 0.57          | 0.57          |
| Morningstar Small Growth        | 2.92          | 2.84          | 2.73          | 2.52          | 2.20          | 1.79          | 1.40          | 1.10          | 0.88          | 0.71          | 0.57          | 0.48          | 0.43          | 0.43          |
| Morningstar US REIT             | 1.98          | 1.90          | 1.82          | 1.73          | 1.65          | 1.57          | 1.48          | 1.40          | 1.32          | 1.23          | 1.15          | 1.07          | 1.00          | 1.00          |
| Morningstar Dev Mkts ex-US      | 23.06         | 22.60         | 21.86         | 20.45         | 18.09         | 14.89         | 11.80         | 9.42          | 7.72          | 6.37          | 5.30          | 4.58          | 4.24          | 4.24          |
| Morningstar Emerging Mkts       | 10.75         | 10.06         | 9.28          | 8.27          | 6.97          | 5.45          | 4.10          | 3.11          | 2.41          | 1.88          | 1.48          | 1.20          | 1.06          | 1.06          |
| <b>Bonds %</b>                  | <b>15.02</b>  | <b>15.47</b>  | <b>16.84</b>  | <b>20.51</b>  | <b>26.68</b>  | <b>35.29</b>  | <b>42.91</b>  | <b>47.50</b>  | <b>49.41</b>  | <b>49.84</b>  | <b>49.10</b>  | <b>47.07</b>  | <b>44.64</b>  | <b>44.64</b>  |
| U.S. %                          | 12.49         | 12.98         | 14.25         | 17.49         | 22.78         | 30.17         | 36.72         | 40.70         | 42.39         | 42.80         | 42.21         | 40.51         | 38.45         | 38.45         |
| Non-U.S. %                      | 2.53          | 2.49          | 2.58          | 3.02          | 3.90          | 5.12          | 6.19          | 6.80          | 7.03          | 7.04          | 6.89          | 6.56          | 6.19          | 6.19          |
| Morningstar Long-Term Core      | 9.99          | 10.20         | 10.17         | 11.34         | 13.83         | 16.94         | 18.73         | 18.38         | 16.33         | 13.23         | 9.30          | 4.70          | 0.71          | 0.71          |
| Morningstar Intermediate Core   | 2.50          | 2.78          | 4.08          | 6.07          | 8.33          | 11.65         | 15.03         | 17.72         | 19.72         | 21.37         | 22.76         | 23.73         | 24.21         | 24.21         |
| Morningstar Short-Term Core     | 0.00          | 0.00          | 0.00          | 0.07          | 0.61          | 1.58          | 2.97          | 4.60          | 6.34          | 8.20          | 10.15         | 12.07         | 13.53         | 13.53         |
| Morningstar Gbl Ex US Govt Bond | 2.53          | 2.49          | 2.58          | 3.02          | 3.90          | 5.12          | 6.19          | 6.80          | 7.03          | 7.04          | 6.89          | 6.56          | 6.19          | 6.19          |
| <b>Inflation Hedge %</b>        | <b>2.00</b>   | <b>2.00</b>   | <b>2.00</b>   | <b>2.13</b>   | <b>3.10</b>   | <b>4.82</b>   | <b>7.31</b>   | <b>10.22</b>  | <b>13.34</b>  | <b>16.68</b>  | <b>20.17</b>  | <b>23.60</b>  | <b>26.21</b>  | <b>26.21</b>  |
| Commodities %                   | 2.00          | 2.00          | 2.00          | 2.00          | 2.00          | 2.00          | 2.00          | 2.00          | 2.00          | 2.00          | 2.00          | 2.00          | 2.00          | 2.00          |
| TIPS %                          | 0.00          | 0.00          | 0.00          | 0.13          | 1.10          | 2.82          | 5.31          | 8.22          | 11.34         | 14.68         | 18.17         | 21.60         | 24.21         | 24.21         |
| <b>Cash %</b>                   | <b>0.00</b>   | <b>0.00</b>   | <b>0.00</b>   | <b>0.05</b>   | <b>0.39</b>   | <b>1.00</b>   | <b>1.87</b>   | <b>2.90</b>   | <b>4.00</b>   | <b>5.18</b>   | <b>6.41</b>   | <b>7.62</b>   | <b>8.54</b>   | <b>8.54</b>   |
| <b>Total %</b>                  | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |

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