



## Disclosure Comparative Chart - Variable Return Investments

Date : 03/29/2017

Plan OR Client Name : Winn Management Group LLC - 34463

### Evaluating the Plan's Investment Options

This section provides information about the investment options in the Plan and reflects data recordkept as of 03/29/2017, except for performance data, which is as of December 31 of the prior year. Additional information about the Plan's investment options, including a glossary of investment terms to help you better understand the Plan's investment options, is available online at <https://netbenefits.fidelity.com/NBLogin/?option=dcPlandetails>. To request additional investment-related information, or a paper copy of certain information available online, free of charge, contact a Fidelity representative at Fidelity Investments, PO Box 770003, Cincinnati, OH 45277-0065 or call 800-835-5097.

As you review this information, you may want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals. Keep in mind that the cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings, but is only one of many factors to consider when you decide to invest in an option. Visit the Department of Labor's website at [http://www.dol.gov/ebsa/publications/401k\\_employee.html](http://www.dol.gov/ebsa/publications/401k_employee.html) for an example of the long-term effect of fees and expenses.

The chart below lists the Plan's investment options that do not have a fixed or stated rate of return, and underneath each investment option is an applicable benchmark for that option. A benchmark is a standard against which the performance of a security, mutual fund, or investment manager can be measured. This Notice requires that a broad-based market index be listed on the chart for each investment option. Additional benchmarks for an investment option may be available online at <https://netbenefits.fidelity.com/NBLogin/?option=dcPlandetails> along with benchmark index definitions. Please note that the benchmark used by the Plan sponsor to measure and monitor performance may be different than the benchmark displayed in the chart. Keep in mind that you cannot invest in a benchmark index.

**Understanding investment performance: As you review the following information, please remember that the performance data stated represents past performance, which does not guarantee future results. Investment return and principal value of an investment will fluctuate; therefore, you may have a gain or loss when you sell your shares. Current performance may be higher or lower than the performance stated and is available at [www.netbenefits.com](http://www.netbenefits.com) or your Plan's benefits website.**

Asset Class	Fund Code	Investment Name Benchmark Name	Average Annual Total Return as of 12/31/2016					Inception Date	Annual Gross Expense Ratio as a %	Annual Gross Expense Ratio per \$1000	Excessive Trading Restrictions	Competing Fund	Shareholder Fees						Money Market
			1 Year	5 Year	10 Year	Life Of Fund	Short Term Trading Fees (% / Days)						Insurance Fees	Mortality Expense	Admin Fees	Other Fees	Surrender Limit% / Penalty%		
Bond	OQAZ	Vanguard Total Bond Market Index Fund Admiral Shares	2.60 %	2.14 %	4.29 %	6.07%	12/11/1986	0.060%	\$0.60	\$	N/A	◇	◇	◇	◇	◇	◇		

Asset Class	Fund Code	Investment Name Benchmark Name	1 Year	5 Year	10 Year	Life Of Fund	Inception Date	Annual Gross Expense Ratio as a %	Annual Gross Expense Ratio per \$1000	Excessive Trading Restrictions	Competing Fund	Short Term Trading Fees (% / Days)	Insurance Fees	Mortality Expense	Admin Fees	Other Fees	Surrender Limit% / Penalty%	Money Market
		Benchmark: BBgBarc Agg Float Adj	2.75 %	2.24 %	—	—												
Bond	OUTE	Western Asset Core Plus Bond Fund Class IS	4.73 %	4.21 %	5.54 %	6.16%	07/08/1998	0.420%	\$4.20	\$	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: BBgBarc U.S. Agg Bond	2.65 %	2.23 %	4.34 %	—												
Domestic Equities	OIIN	T. Rowe Price Blue Chip Growth Fund I Class	1.14 %	15.5 4%	8.45 %	9.99%	06/30/1993	0.630%	\$6.30	\$	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: S&P 500	11.96 %	14.6 6%	6.95 %	—												
Domestic Equities	OMZZ	Vanguard 500 Index Fund Admiral Class	11.93 %	14.6 2%	6.94 %	10.91 %	08/31/1976	0.050%	\$0.50	\$	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: S&P 500	11.96 %	14.6 6%	6.95 %	—												
Domestic Equities	OQAE	Vanguard Extended Market Index Fund Admiral Shares	16.13 %	14.6 5%	7.95 %	10.80 %	12/21/1987	0.090%	\$0.90	\$	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: S&P Completion (TR)	15.95 %	14.5 5%	7.84 %	—												
Domestic Equities	OU4M	MFS Value Fund Class R6	14.25 %	14.8 2%	6.91 %	10.28 %	01/02/1996	0.510%	\$5.10	\$	N/A	◇	◇	◇	◇	◇	◇	

Asset Class	Fund Code	Investment Name Benchmark Name	1 Year	5 Year	10 Year	Life Of Fund	Inception Date	Annual Gross Expense Ratio as a %	Annual Gross Expense Ratio per \$1000	Excessive Trading Restrictions	Competing Fund	Short Term Trading Fees (% / Days)	Insurance Fees	Mortality Expense	Admin Fees	Other Fees	Surrender Limit% / Penalty%	Money Market	
		Benchmark: Russell 1000 Value	17.34 %	14.8 0%	5.72 %	—													
Domestic Equities	OVNS	Eaton Vance Atlanta Capital SMID-Cap Fund Class R6	11.35 %	14.8 8%	11.54 %	10.71 %	04/30/2002	0.870%	\$8.70	\$	N/A	◇	◇	◇	◇	◇	◇		
		Benchmark: Russell 2500	17.59 %	14.5 4%	7.69 %	—													
Domestic Equities	OVZF	Diamond Hill Small-Mid Cap Fund Class Y	18.29 %	16.2 3%	9.54 %	9.60%	12/30/2005	0.850%	\$8.50	\$	N/A	◇	◇	◇	◇	◇	◇		
		Benchmark: Russell 2500	17.59 %	14.5 4%	7.69 %	—													
Internationa I/Global	OS4X	Vanguard Total International Stock Index Fund Admiral Shares	4.67 %	5.50 %	0.91 %	4.18%	04/29/1996	0.110%	\$1.10	\$	N/A	◇	◇	◇	◇	◇	◇		
		Benchmark: FTSE Global All Cap x US	5.04 %	5.95 %	1.81 %	—													
Internationa I/Global	OUBE	American Funds EuroPacific Growth Fund® Class R-6	1.01 %	7.22 %	2.89 %	10.55 %	04/16/1984	0.500%	\$5.00	\$	N/A	◇	◇	◇	◇	◇	◇		
		Benchmark: MSCI AC Wid ex US (N)	4.50 %	5.00 %	0.96 %	—													

Asset Class	Fund Code	Investment Name Benchmark Name	1 Year	5 Year	10 Year	Life Of Fund	Inception Date	Annual Gross Expense Ratio as a %	Annual Gross Expense Ratio per \$1000	Excessive Trading Restrictions	Competing Fund	Short Term Trading Fees (% / Days)	Insurance Fees	Mortality Expense	Admin Fees	Other Fees	Surrender Limit% / Penalty%	Money Market
Managed Income (or Stable Value)	OOAR	Wells Fargo Stable Value Fund Class C	1.53 %	1.48 %	2.44 %	2.56%	06/01/2006	0.572%	\$5.72	N/A	‡	◇	◇	◇	◇	◇	◇	
		Benchmark: CG 3-Month Treasury Bill	0.27 %	0.09 %	0.73 %	—												
Specialty	OKK2	Invesco Real Estate Fund Class R6	6.28 %	10.6 3%	3.99 %	10.34 %	05/01/1995	0.780%	\$7.80	\$	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: FTSE NAREIT All Eq REITS	8.63 %	11.9 8%	5.07 %	—												
Target Date	2216	Fidelity Freedom® Index Income Fund - Investor Class	3.75 %	3.03 %	N/A	3.54%	10/02/2009	0.240%	\$2.40	\$	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: BBgBarc U.S. Agg Bond	2.65 %	2.23 %	N/A	—												
Target Date	2223	Fidelity Freedom® Index 2005 Fund - Investor Class	4.83 %	4.49 %	N/A	5.16%	10/02/2009	0.240%	\$2.40	\$	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: BBgBarc U.S. Agg Bond	2.65 %	2.23 %	N/A	—												

Asset Class	Fund Code	Investment Name Benchmark Name	1 Year	5 Year	10 Year	Life Of Fund	Inception Date	Annual Gross Expense Ratio as a %	Annual Gross Expense Ratio per \$1000	Excessive Trading Restrictions	Competing Fund	Short Term Trading Fees (% / Days)	Insurance Fees	Mortality Expense	Admin Fees	Other Fees	Surrender Limit% / Penalty%	Money Market
Target Date	2226	Fidelity Freedom® Index 2010 Fund - Investor Class	5.66 %	5.61 %	N/A	6.13%	10/02/2009	0.240%	\$2.40	\$	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: BBgBarc U.S. Agg Bond	2.65 %	2.23 %	N/A	—												
Target Date	2228	Fidelity Freedom® Index 2020 Fund - Investor Class	6.91 %	6.52 %	N/A	7.03%	10/02/2009	0.230%	\$2.30	\$	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: S&P 500	11.96 %	14.66 %	N/A	—												
Target Date	2232	Fidelity Freedom® Index 2025 Fund - Investor Class	7.46 %	7.57 %	N/A	7.82%	10/02/2009	0.230%	\$2.30	\$	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: S&P 500	11.96 %	14.66 %	N/A	—												
Target Date	2235	Fidelity Freedom® Index 2030 Fund - Investor Class	8.64 %	8.09 %	N/A	8.25%	10/02/2009	0.240%	\$2.40	\$	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: S&P 500	11.96 %	14.66 %	N/A	—												

Asset Class	Fund Code	Investment Name Benchmark Name	1 Year	5 Year	10 Year	Life Of Fund	Inception Date	Annual Gross Expense Ratio as a %	Annual Gross Expense Ratio per \$1000	Excessive Trading Restrictions	Competing Fund	Short Term Trading Fees (% / Days)	Insurance Fees	Mortality Expense	Admin Fees	Other Fees	Surrender Limit% / Penalty%	Money Market	
Target Date	2238	Fidelity Freedom® Index 2035 Fund - Investor Class	9.40 %	8.92 %	N/A	8.79%	10/02/2009	0.240%	\$2.40	\$	N/A	◇	◇	◇	◇	◇	◇		
		Benchmark: S&P 500	11.96 %	14.6 6%	N/A	—													
Target Date	2239	Fidelity Freedom® Index 2040 Fund - Investor Class	9.38 %	9.00 %	N/A	8.86%	10/02/2009	0.240%	\$2.40	\$	N/A	◇	◇	◇	◇	◇	◇		
		Benchmark: S&P 500	11.96 %	14.6 6%	N/A	—													
Target Date	2240	Fidelity Freedom® Index 2045 Fund - Investor Class	9.41 %	9.14 %	N/A	8.95%	10/02/2009	0.240%	\$2.40	\$	N/A	◇	◇	◇	◇	◇	◇		
		Benchmark: S&P 500	11.96 %	14.6 6%	N/A	—													
Target Date	2241	Fidelity Freedom® Index 2050 Fund - Investor Class	9.45 %	9.24 %	N/A	9.03%	10/02/2009	0.240%	\$2.40	\$	N/A	◇	◇	◇	◇	◇	◇		
		Benchmark: S&P 500	11.96 %	14.6 6%	N/A	—													

Asset Class	Fund Code	Investment Name Benchmark Name	1 Year	5 Year	10 Year	Life Of Fund	Inception Date	Annual Gross Expense Ratio as a %	Annual Gross Expense Ratio per \$1000	Excessive Trading Restrictions	Competing Fund	Short Term Trading Fees (% / Days)	Insurance Fees	Mortality Expense	Admin Fees	Other Fees	Surrender Limit% / Penalty%	Money Market
Target Date	2242	Fidelity Freedom® Index 2015 Fund - Investor Class	6.39 %	6.00 %	N/A	6.44%	10/02/2009	0.230%	\$2.30	\$	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: S&P 500	11.96 %	14.6 6%	N/A	—												
Target Date	2338	Fidelity Freedom® Index 2055 Fund - Investor Class	9.44 %	9.44 %	N/A	6.87%	06/01/2011	0.240%	\$2.40	\$	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: S&P 500	11.96 %	14.6 6%	N/A	—												
Target Date	2714	Fidelity Freedom® Index 2060 Fund - Investor Class	9.34 %	N/A	N/A	4.20%	08/05/2014	0.240%	\$2.40	\$	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: S&P 500	11.96 %	N/A	N/A	—												

N/A = Not Applicable/None -- = Not Available; See Footnotes for an Explanation of Other Symbols

◇ Some outside investment and vendor information may not be available to Fidelity. When "N/A" does not appear and no shareholder fee is shown it is due to the fact that our recordkeeping system does not have a shareholder fee(s) on file. Nevertheless, there may be shareholder fees associated with the investment option. More information may be found in the prospectus and/or other investment-related information, as well as by contacting the outside investment manager or vendor directly.

§ Excessive trading in this investment option and/or other investment options subject to such restrictions will result in the limitation or prohibition of additional purchases (other than contributions and loan repayments) for 85 calendar days; additional excessive trading will result in a limitation of one exchange per day per calendar quarter for a 12-month period.

‡ Certain investment options offered by your plan (e.g., money market funds, short term bond funds, certain asset allocation/lifecycle funds and brokerage window) may be deemed by the Contract issuers to "compete" with this fund. The terms of the Contracts prohibit you from making a direct exchange from this fund to such competing funds. Instead, you must first exchange to a non-competing fund for 90 days. While these requirements may seem restrictive, they are imposed by the Contract issuers as a condition for the issuer's promise to pay certain withdrawals and exchanges at book value.

#### Expense Ratio

Expense ratio is a measure of what it costs to operate an investment, expressed as a percentage of its assets, as a dollar amount, or in basis points. These are costs the investor pays through a reduction in the investment's rate of return, and are required to be disclosed on the chart as a gross amount. For a mutual fund, the gross expense ratio is the total annual fund or class operating expenses (before waivers or reimbursements) paid by the fund. Where the investment option is not a mutual fund, the figure displayed in the expense ratio field is intended to reflect similar information, but may have been calculated using methodologies that differ from those used for mutual funds. Mutual fund data has been drawn from the most recent prospectus and has been provided by FMR LLC for Fidelity mutual funds and Morningstar, LLC for non-Fidelity mutual funds. For non-mutual fund investment options, the information has been provided by Morningstar, LLC, the product's investment manager or trustee, the plan sponsor or other third party. In certain instances, there may be fee waivers and/or expense reimbursements which could result in a temporary reduction to the gross expense ratios listed in the chart. More information is available online at <https://netbenefits.fidelity.com/NBLogin/?option=dcPlandetails> or your Plan's benefit website.

#### **Additional Performance Information**

Generally, data on Fidelity mutual funds is provided by FMR LLC, data on non-Fidelity mutual funds is provided by Morningstar, LLC, and data on non-mutual fund products is provided by Morningstar, LLC, the product's investment manager or trustee or the plan sponsor whose plan is offering the product to participants or other third party. Although Fidelity believes data gathered from these third-party sources is reliable, it does not review such information and cannot warrant it to be accurate, complete or timely. Fidelity is not responsible for any damages or losses arising from any use of this third-party information.

#### **Investment Risk**

Additional information regarding an investment option's risks, as well as its strategy and objectives, including a prospectus or fact sheet if available, can be obtained at [www.netbenefits.com](http://www.netbenefits.com) or your Plan's benefit website. Please consider all investment information prior to directing your Plan account.



