

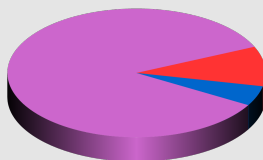
## INVESTMENT SELECTIONS Model Portfolios

Our model portfolios are designed to make investment selection easy. Simply select the portfolio that best meets your needs and we'll take care of the rest. Choose our auto-rebalance option to maintain proper asset allocations.

### Stable Portfolio

Expense Ratio: 0.06%

Stable investors prefer lower-risk investments that don't tie up money in long-term commitments. Their priority is to earn interest while taking minimal risk. They may have a need for income from investments now or in the next one to two years. Stable investors are low-risk investors.

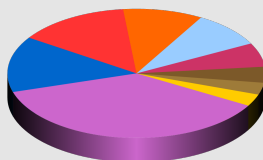


SCHO	SCHWAB SHORT-TERM US TREAS	85%
VTIP	VANGUARD SHORT-TERM TIPS	10%
BND	Vanguard Total Bond Market	5%

### Conservative Portfolio

Expense Ratio: 0.06%

Conservative investors have a two- to five-year time horizon, typically because they are nearing retirement or have a short-term need for their investment. They prefer a higher level of income than does the stable investor. Conservative investors are low- to medium-risk investors.

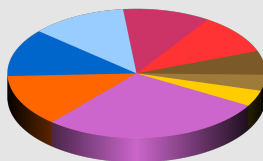


SCHO	SCHWAB SHORT-TERM US TREAS	37%
BND	Vanguard Total Bond Market	14%
VTIP	VANGUARD SHORT-TERM TIPS	14%
VTV	Vanguard Value ETF	10%
VUG	Vanguard Growth ETF	9%
VEA	Vanguard FTSE Developed Markets	6%
SCHM	SCHWAB US MID CAP ETF	4%
IEMG	ISHARES CORE MSCI EMERGING	3%
IJR	ISHARES CORE S&P SMALL-CAP E	3%

### Balanced Portfolio

Expense Ratio: 0.05%

Balanced investors will have a time horizon of five to ten years and choose to diversify across both aggressive growth-oriented investments and more conservative interest-earning investments. They emphasize income over growth. Balanced investors are medium-risk investors.

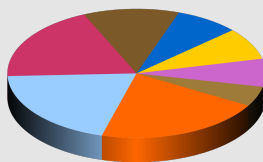


SCHO	SCHWAB SHORT-TERM US TREAS	28%
VTV	Vanguard Value ETF	13%
BND	Vanguard Total Bond Market	12%
VUG	Vanguard Growth ETF	12%
VEA	Vanguard FTSE Developed Markets	11%
VTIP	VANGUARD SHORT-TERM TIPS	10%
SCHM	SCHWAB US MID CAP ETF	6%
IEMG	ISHARES CORE MSCI EMERGING	4%
IJR	ISHARES CORE S&P SMALL-CAP E	4%

### Moderate Portfolio

Expense Ratio: 0.05%

Moderate investors will have the same time horizon as balanced investors, five to ten years. However, they will lean toward a slightly more aggressive balance of investments. They emphasize growth over income. Moderate investors are medium- to high-risk investors.

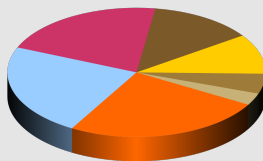


VTV	Vanguard Value ETF	21%
VUG	Vanguard Growth ETF	20%
VEA	Vanguard FTSE Developed Markets	19%
SCHM	SCHWAB US MID CAP ETF	12%
BND	Vanguard Total Bond Market	8%
IJR	ISHARES CORE S&P SMALL-CAP E	8%
SCHO	SCHWAB SHORT-TERM US TREAS	7%
IEMG	ISHARES CORE MSCI EMERGING	5%

### Aggressive Portfolio

Expense Ratio: 0.05%

Aggressive investors have a time horizon of more than ten years. Aggressive investors are willing to risk losing some money from time to time for the potential of making greater returns in the long run. Their focus is on wealth creation. Aggressive investors are high-risk investors.



VTV	Vanguard Value ETF	25%
VUG	Vanguard Growth ETF	23%
VEA	Vanguard FTSE Developed Markets	21%
SCHM	SCHWAB US MID CAP ETF	13%
IJR	ISHARES CORE S&P SMALL-CAP E	10%
IEMG	ISHARES CORE MSCI EMERGING	5%
VNQ	Vanguard REIT	3%

Although ShareBuilder Advisors, LLC, carefully evaluates the make-up of the Model Portfolios on a regular basis, ShareBuilder Advisors makes no representation regarding the likelihood or probability that any or all of the portfolios will in fact achieve a particular investment goal or fulfill the risk tolerance profile as described for each portfolio. ShareBuilder Advisors is unable to predict or forecast market fluctuations or other uncertainties that may affect the value of any investment and is prohibited by law from making such predictions or projections. As a self-directed investor, you must carefully consider the merit of a 401(k) plan and the appropriateness of the available investments under your employer's plan in light of your own personal financial circumstances, including your other assets, income and investments (e.g. equity in a home, IRA investments, savings accounts and interests in other qualified and non-qualified plans), cash flow needs, tax circumstances, or other complex or subjective concerns. You are urged to use all available resources to educate yourself about investing in general, these investment products in particular, and the composition of the Model Portfolios. As an alternative to the Model Portfolios, you can combine individual exchange trade funds offered in the your 401(k) to create a customized portfolio with a risk and return profile that reflects your individual needs similar to that any of the Model Portfolios, although you should consider obtaining the assistance of a qualified investment advisor in doing so. Monitoring and adjusting your 401(k) investing plan to suit changing circumstances is your responsibility, and it is recommended that you reassess any investing program on a regular basis to ensure that it remains consistent with your current financial resources and investment objectives.

## INVESTMENT SELECTIONS ETF Index Funds

A ShareBuilder 401k account allows you to invest in any of the ETF (exchange-traded fund) index funds listed below. You can create your own custom portfolio by selecting from this list, or you can use one of our model portfolios that aligns with your investment strategy (see reverse).

Equity Funds		Performance figures as of 6/30/2019*						
Symbol	Fund	3 mo	1 yr	3 yr	5 yr	10 yr	Since Incept.	Exp. Ratio
VOO	VANGUARD S&P 500 ETF	4.24%	10.13%	14.15%	10.67%	--	14.08%	0.03%
VUG	Vanguard Growth ETF	4.72%	10.43%	16.58%	11.99%	15.67%	9.37%	0.04%
QQQ	PowerShares QQQ	4.17%	9.75%	21.33%	15.88%	18.96%	7.26%	0.20%
DIA	SPDR Dow Jones Industrial Average	3.16%	11.97%	16.68%	12.14%	14.82%	7.88%	0.17%
VTV	Vanguard Value ETF	3.71%	9.79%	12.17%	9.26%	13.76%	8.25%	0.04%
DSI	ISHARES MSCI KLD 400 SOCIAL	4.03%	10.06%	13.93%	10.00%	13.88%	7.89%	0.25%
SCHM	SCHWAB US MID CAP ETF	3.43%	5.55%	12.37%	8.79%	--	11.78%	0.04%
DVY	iShares Select Dividend	2.33%	5.46%	8.83%	8.79%	14.77%	8.17%	0.39%
IJR	ISHARES CORE S&P SMALL-CAP E	1.80%	-4.83%	11.95%	8.38%	14.90%	9.92%	0.07%

Fixed Income Funds		Performance figures as of 6/30/2019*						
Symbol	Fund	3 mo	1 yr	3 yr	5 yr	10 yr	Since Incept.	Exp. Ratio
IEF	iShares 7-10 Year Treasury Bond	3.76%	9.95%	1.16%	3.25%	4.29%	4.76%	0.15%
BND	Vanguard Total Bond Market	3.07%	7.97%	2.20%	2.90%	3.75%	4.13%	0.04%
VTIP	VANGUARD SHORT-TERM TIPS	1.67%	3.17%	1.59%	0.85%	--	0.73%	0.06%
SCHO	SCHWAB SHORT-TERM US TREAS	1.42%	3.92%	1.22%	1.13%	--	0.92%	0.06%
BWX	SPDR Barclays International Treasury Bond	4.04%	5.47%	1.09%	-0.35%	1.81%	2.34%	0.35%
EMB	ISHARES JP MORGAN USD EMERGI	4.22%	12.47%	4.53%	4.58%	6.91%	6.10%	0.40%

Specialty Funds		Performance figures as of 6/30/2019*						
Symbol	Fund	3 mo	1 yr	3 yr	5 yr	10 yr	Since Incept.	Exp. Ratio
VNQ	Vanguard REIT	1.52%	11.96%	3.99%	7.67%	15.48%	8.73%	0.12%
IEMG	ISHARES CORE MSCI EMERGING	0.47%	0.74%	9.86%	2.34%	--	2.98%	0.14%
VEA	Vanguard FTSE Developed Markets	3.19%	0.15%	8.82%	2.51%	7.12%	1.93%	0.05%
DBC	PowerShares DB Commodity Index Tracking Fund	-1.07%	-9.86%	1.26%	-9.73%	-3.44%	-2.68%	0.89%
IAU	iShares Gold Trust	9.05%	12.31%	1.90%	0.95%	3.99%	8.31%	0.25%

Stable Value Funds		Performance figures as of 6/30/2019*						
Symbol	Fund	3 mo	1 yr	3 yr	5 yr	10 yr	Since Incept.	Exp. Ratio
DGCXX	DREYFUS GOVERN CASH MGMT	0.56%	2.10%	1.25%	0.77%	0.40%	1.36%	0.20%

\*Source: Bloomberg. You should carefully consider information contained in the fund's prospectus, including investment objectives, risks, charges and expenses. For a prospectus containing this and other important information, please visit the fund's detailed quote page or [contact us](#). Please read the prospectus carefully before investing. Although the money market fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund. An investment in the money market fund is not a deposit in a bank, and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency.

Investment advisory services are offered by ShareBuilder Advisors, LLC, an SEC-registered investment advisor.

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